

**IMPACT OF PERSONAL AND JOB/ORGANIZATIONAL
FACTORS ON ORGANIZATIONAL ROLE STRESS**

An Empirical Study of Private and Public Bank Officers

THESIS

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CERTIFICATE

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An Empirical Study of Private and Public Bank Officers.

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ABSTRACT

This research focuses on testing the relationship between personal and job/organizational factors on Organizational Role Stress. Data were collected from 486 Private and Public sector banks officers. While Role Stress was measured using the ORS scale, the independent variables were measured by dividing the sample in three categories. Marital status and Gender was divided into two categories. ANOVA and t-test was used for testing differences between categories of Age, Marital Status, Income, Health Factors, Gender, Span of control, Length of service and Environmental factors.

It was found that:

1. Higher age; salary, length of service predominantly surfaced as factors reducing organizational role stress
2. Health practices had a lowering effect on role stress.
3. Unmarried and female officers had higher role stress and females of the private sector experienced more role stress than females of the public sector banks
4. Middle level officers experiences more role stress than junior and senior level officers
5. High Environmental support helped in reducing Role stress

In summary the content of the thesis could be summarized as follows:

- a) Study of the impact of personal and job organizational factors on organizational role stress is an empirical study on the bank officers of private and public sectors.
- b) Some demographic and some organizational factors emerged as contributory factors in reducing stress.
- c) Health and Environmental factors revealed a positive effect in reducing role stress
- d) Implication of the study offers direction to future research to arrive to a conclusive base for some of the factors introduced in this study.

Key words: Organizational Role Stress, Demographic and Job factors, Health, Environment.

PREFACE

Health and Happiness has been ravaged by the inability to cope with the effects of Personal as well as job related stress in an organization, the costs involved are only too clear. Whether this stress surfaces in a feeling of boredom, loss of vitality, minor complaints of illness, serious ailments such as heart disease, or social problems such as alcoholism, drug abuse, stress has laid a heavy burden on every individual in the modern society. In addition, we recognize that families suffer directly or indirectly which are manifested through conflicts at home, less time for friends and relatives, unhappy marriages, divorces and broken homes.

Only recently has stress been seen as a contributory factor to productivity and health in an organization. However, there has been a significant volume of stress research in the recent years and various issues concerning personal and job organizational factors, social support, health issues and environmental factors have been extensively researched as important factors in shaping theory in the area of stress and organization.

The present study is a serious desire to investigate into the extent of organizational role stress existent in the private as well as the public bank sectors, as perceived by the officers working in these organizations. An attempt has been made to ascertain the impact of various personal-demographic, job/organizational factors on organizational role stress. Though there are several other dimensions, perspectives and operational significance of this research, the investigator acknowledges his limitations, both temporal and material to limit the study to this objective.

The First Chapter offers an overview of the concept of stress, Role Stress, Independent variables chosen for study, statement of the problem and the rationale of the present research.

The Second Chapter presents the Person-Environment Fit review, the stress research scenarios globally and in the Indian context. It further examines the review of Role Stress and draws the hypothesis for the present study.

The Third Chapter deals with the research methodology adopted in this study.

Chapters Four and Five present the analysis of and discussion of Personal and Health factors.

Chapters Six and Seven present the analysis and research of Job/organizational factors and Environmental factors.

Chapter Eight draws the conclusion to the entire study and offers implications of study and research direction.

Chapter Nine presents the summary of the entire research study.

TABLE OF CONTENTS

CHAPTER ONE	01
1. STRESS IN THE MODERN WORLD	01
1.1 Introduction	01
1.2 Concept of Stress	05
1.3 Concept of Role Stress	13
1.4 Job/Organizational Factors	18
1.5 Personal/Demographic Factors	20
1.6 Rationale for the present research	22
1.7 Research Model	24
CHAPTER TWO	25
2. REVIEW OF RESEARCH LITERATURE	25
2.1 Introduction	25
2.2 Person—Environment Fit Theory	26
2.3 Bird's Eye View of Stress Research	27
2.4 Review on Role Theory	29
2.5 Review on the Types of Role Stress	32
2.6 Review of Independent Variables	46
2.7 Overview	49
2.8 Hypothesis	51
CHAPTER THREE	52
3. RESEARCH METHODOLOGY	52
3.1 Selection of Institutions	52
3.2 Private Sector Banks	52
3.3 Public Sector Banks	54
3.4 Sample Size	56
3.5 Measurement	57
3.6 Data Collection	59
3.7 Data Analysis	60
CHAPTER FOUR	61
4. PERSONAL FACTORS AND ROLE STRESS	61
4.1 Introduction to Personal Factors	61
4.2 Analysis of Demographic Factors and Role Stress	61
4.2.1 Age	62
4.2.2 Marital Status	65
4.2.3 Income Level	68
4.2.4 Gender	73

CHAPTER FIVE	76
5. HEALTH PRACTICES AND ROLE STRESS	76
5.1 Introduction	76
5.2 Analysis of the Impact of Health Practices	76
5.2.1 Physical Exercise	78
5.2.2 Games	84
5.2.3 Meditation	89
5.2.4 Jogging	93
5.2.5 Yoga	98
5.2.6 Health Practices	102
CHAPTER SIX	107
6. JOB ORGANISATIONAL FACTORS AND ROLE STRESS	107
6.1 Introduction	107
6.2 Analysis of Job Organizational Factors and Role Stress	108
6.2.1 Management Level	108
6.2.2 Length of Service	112
6.2.3 Span of Control	118
CHAPTER SEVEN	123
7. ENVIRONMENTAL FACTORS AND ROLE STRESS	123
7.1 Introduction	123
7.2 Analysis of the Impact of Environmental Factors	123
7.2.1 Physical Condition	125
7.2.2 Equipments for Job	132
7.2.3 Service Condition	139
7.2.4 Social Support	146
7.2.5 Superior Support	151
7.2.6 Work Environment	157
CHAPTER EIGHT	163
8. CONCLUSION	163
8.1 Introduction	163
8.2 Conclusion	163
8.3 Implication of the Study	167
8.4 Directions for Future Research	168
CHAPTER NINE	170
9. SUMMARY	170
References	176
Appendix	203

LIST OF TABLES

Table 3.1 Retest reliability for all the 8 stresses, and the total role stress score	59
Table 4.1 Correlation of Age and Role Stress	62
Table 4.2 Mean and S.D. & T. Ratios of total role stress by age of Private Sector	63
Table 4.3 Mean and S.D. & T. Ratios of total role stress by age of Public Sector	64
Table 4.4 Mean S.D. and T-Ratio of role stresses by marital status of Private Sector	66
Table 4.5 Mean S.D. and T- Values of role stressor by marital status of Public Sector ...	67
Table 4.6 Mean and Standard deviation of Income levels of Private and Public Sector Banks	71
Table 4.7 Correlation of Income and Role Stress	72
Table 4.8 Mean S.D. of role stress and Gender of Private Banks	74
Table 4.9 Mean S.D. of role stress and Gender of Public Banks	74
Table 5.1 Physical exercise and Organizational Role Stress of Private Banks	78
Table 5.2 Physical exercise and Organizational Role Stress of Public Banks	81
Table 5.3 Games and Organizational Role Stress of Private Banks	84
Table 5.4 Games and Organizational Role Stress of Public Banks	86
Table 5.5 Meditation and Organizational Role Stress of Private Banks	89
Table 5.6 Meditation and Organizational Role Stress of Public Banks	91
Table 5.7 Jogging and Organizational Role Stress of Private Banks	93
Table 5.8 Jogging and Organizational Role Stress of Public Banks	95
Table 5.9 Yoga and Organizational Role Stress of Private Banks	98
Table 5.10 Yoga and Organizational Role Stress of Public Banks	100
Table 5.11 Health Practices and Organizational Role Stress of Private Banks	102
Table 5.12 Health Practices and Organizational Role Stress of Public Banks	104
Table 6.1 Management levels and Organizational Role stress	110
Table 6.2 Length of Service and Organizational Role Stress	115
Table 6.3 Correlation of Length of Service and Role Stress	117
Table 6.4 Span of Control and Organizational Role Stress	120
Table 6.5 Correlation of Span of control and Role Stress	122
Table 7.1 Physical condition and Organizational Role Stress of Private Banks	125

Table 7.2 Physical condition and Organizational Role Stress of Public Banks	128
Table 7.3 Equipments for job and Organizational Role Stress Private Banks	132
Table 7.4 Equipments for job and Organizational Role Stress of Public Banks	135
Table 7.5 Service conditions and Organizational Role Stress of Private Banks	139
Table 7.6 Service conditions and Organizational Role Stress of Public Banks	142
Table 7.7 Social Support and Organizational Role Stress of Private Banks	146
Table 7.8 Social Support and Organizational Role Stress of Public Banks	148
Table 7.9 Superior Support and Organizational Role Stress of Private Baks	151
Table 7.10 Social Support and Organizational Role Stress of Public Banks	154
Table 7.11 Work Environment and Organizational Role Stress of Public Banks	157
Table 7.12 Work Environment and Organizational Role Stress of Private Banks	159

LIST OF TABLES IN APPENDIX

A. Correlation tables	203
Table A.1 Correlation table of Private Banks	203
Table A.2 Correlation table of Public Banks	204
B. Mean and Standard Deviation tables	205
Table B.1 Significance of Difference (t- values) between the Mean Scores of Different V groups on role stress(overall and dimensions) - Private Bank Employees	205
Table B.2 Significance of Difference (t- values) between the Mean Scores of Different V groups on role stress(overall and dimensions) - Public Bank Employees	706
Table B.3 Mean and Standard deviation of Role Stresses of Private Banks	207
Table B.4 Mean and Standard deviation of Role Stresses of Public Banks	208
Table B.5 Mean and standard deviation of Education level of Private Banks	209
Table B.6 Means and standard deviation of Education level of Public Banks	210
Table B.7 Mean and standard deviation of Spouses occupation and Family size level of Private Banks	211
Table B.8 Mean and standard deviation of Spouses occupation and Family size level of Public Banks	212
C. Questionnaire	213

CHAPTER ONE

1. STRESS IN THE MODERN WORLD

1.1 Introduction

The last half-century has experienced an enormous change in the nature of society and of the workplace in particular (Cooper, 1998). Though assured by the limitless possibilities of change, the British Prime Minister of the time proclaimed that the 'white heat of technology' was to transform lives, producing a leisure age of 20 hours working week. This was met by a period of industrial struggle and conflict during the 1970s in much of the developed world. Then came the 'enterprise culture' of the 1980s, a decade of privatization; process re-engineering transformed work-places into free-market and hot-house cultures. Although this encouraged a high level of competitiveness in international markets, there were the first signs of strain, as 'stress' and 'burnout' became living concepts.

However, the most profound changes were seen in the Industrial Revolution of the 1990s. This period was dominated by the effects of the recession and efforts to get out of it, forcing organizations to downsize and flatten their structures. From the mid 1900s to 1990, we see a dramatic increase of women workers in the workplace with a noticeable pushing of the 'glass ceiling' upward. Although all this has led to a slight increase in profitability and productivity, decision making has slowed down and organizations on the whole have lost the right mix of human resource skills and experience. (Worrall & Cooper, 1997-1999).

Hence, when countries no longer operate within boundaries, they have to face competition globally. As rightly stated by Michael Porter in his book 'The Competitive

'Advantage of Nations' (1990): 'Firms will not ultimately succeed unless they base their strategies on improvement and innovation, a willingness to compete and a realistic understanding of their national environment and how to improve it.'

The 1900s till date stand apart from every other period in history as a time of incredible change. Different people have attached different names to this period.

- Age of Global Village - Media Theorist Marshall McLuhan (1964-1968)
- Age of Discontinuity - Peter Drucker (1968)
- Age of Future Shock - Writer and Philosopher Alvin Toffler (1970-1975)
- Age of Uncertainty - Economist John Kenneth Galbraith (1977)
- Age of Anxiety - Karl Albrecht (1979)

However, Toffler (1970) exhorts that due to the accelerating rate of change, people are bound to experience an inescapable level of physiological stress - a form of tangible and biological arousal that makes all humans vulnerable to other pressures and events in their lives.

The last half of the century has seen enormous changes in the nature of society and of the workplace, and we must consider the implications of these developments for the experience of strain. The general thrust of these changes has been summarized by Kevin Murphy (1999), who depicted the new environment as the 'post-industrial workplace' and by Gowing, Kraft, and Quick (1997), who referred to it as the 'new organizational reality'.

Patricia Murphy and Susan Jackson (1999) have suggested that work no longer comes in neatly packaged bundles of prescribed tasks. Instead, future job

descriptions 'will be fluid rather than fixed, abstract and general, rather than detailed'. (Murphy, 1999).

Researchers and scholars have linked the consequences of stress to associated personnel problems, which translated into reduced productivity, absenteeism, job turnover, and premature retirement (Alluisi & Fleshman, 1982; Celoline, 1982; Chadwick Jones, Nicholson, and Brown, 1982; Saffer, 1984). As stated by Miller and Smith (1997), stress caused about one million employees to be absent on any given work-day and ultimately was responsible for 50% of employee burnout and 40% of employee turnover.

In real terms of absenteeism, reduced productivity, and workers compensation benefits, stress has cost American industry more than \$300 billion annually or approximately \$7,500 per worker per year, and has been linked to six leading causes of death: heart disease, cancer, lung ailments, accidents, cirrhosis of the liver and suicide. (Miller & Smith, 1997).

Distressed individuals can experience negative health effects such as ulcers, headaches, exhaustion, and coronary heart diseases (Beehr & Bhagat, 1985; Davis, 1979; Greenberg, 1984; Martin & Schumerhorn, 1983; Sethi & Schuler, 1984; Tung & Koch, 1980; Yates, 1979).

Organizations have been held financially accountable for issues related to job stress, and stress has become expensive for the organization. Health-care benefits due to stress-induced illnesses can create financial burdens for many companies (Margolis, Keowa & Quinn, 1974; Van Harrison Moss, Dielman, Horvath & Harlan, 1987). This

health-care cost which has accounted for approximately 12% of the gross domestic products would escalate annually (Miller & Smith, 1997).

Yet again, other areas of organizational cost could include retaining employees, replacing individuals who leave their jobs (Frew, 1977) and paying for sick employees' health-care. (Quick & Quick, 1984).

Greenwood and Greenwood (1979) cited declining productivity of employees. More than ever, employee assistance and counseling have become a common-to-business industry (Maslach & Jackson, 1996). While organizations must spend for stress-related illnesses of employees, they have to fight to remain competitive in a global marketplace. (Peters & Waterman, 1982; Rothwell, Prescott & Taylor, 1998).

1.2 Concept of Stress

Stress has been seen as a contributory factor to the loss of productivity and health-care, but stress-research studies of stress-related illnesses and deaths show, stress imposes a high cost on individual health and well-being as well as organizational productivity. (Cooper, Liukkonen, & Cartwright, 1996; Sutherland & Cooper, 1990).

The word 'stress' derives from the Latin language 'stringere' (strictus) that means to draw tightly or bind. It was used in Old French (estrece) and in Middle English where it appeared as 'stress', 'strisse', or with other similar spelling. It was used popularly in the seventeenth century to mean 'hardship', 'straits', 'adversity', or 'affliction'. (Online Dictionary, <http://www.dictionary.com>). During the eighteenth and nineteenth centuries, it was used to denote 'force', 'pressure', 'strain', or strong 'effort'.

Robbins (2001) defines 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 the outcome is perceived to be both uncertain and important. Stress can be caused by environmental, organizational, and individual variables. (Matteson & Ivancevich, 1999; Cook & Hunsaker, 2001).

Rao, S.K. Ramachandra (1983) finds the origin of stress in Samkhya and Yoga systems and noted that two Sanskrit words Klesa and Dukha related to stress. Klesa has its origin in the root Khis meaning to 'foment', 'cause pain', or 'to afflict'. The Klesas are not mental processes but are a set of 'hindering levels' on our mental process; they produce agitation, which acts as a restriction or hindrance. The samkhyayoga system postulates three types of stress: personal (adhyatmik), situational (adhibhoutik), and environmental (adhiavik). This system also discusses

the coping orientation (abinivesa). It suggests the practice of Kriya-yoga to reduce the 'number and intensity of stressors and to help in the conservation of mental energy'.

Wolf (1948) describes stress as an inherent characteristic of life. Lazarus (1966) went on to explain stress as a broad class of problems or demands that exerts pressure on the system and the response to that system. The response however is dependent on the interpretation (consciously or unconsciously) and the significance of a harmful, threatening or challenging event.

According to the Person-Environment Fit Model, Caplan (1983) explains stress in terms of matching needs and values of a person with the environmental supplies and opportunities to meet these needs and values. Yet, according to Eckles (1987) stress is developed internally rather than externally. Thus stress is internal, caused by ways in which we relate to the world, events and people around us.

Stress may be viewed in at least three different ways: as a response to some demand, as a situation, and as a relationship between a person and the environment (Fiedler & Garcia, 1987). While some bridges between these various conceptions do exist (Baum, Fleming, & Singer, 1982), most research tends to focus on one perspective. The following is the review of the different perspectives:

1.2.1 Stress as a Response

A pioneer in stress research defined the term as 'the non-specific response of the body to any demand'. Hans Selye (1956) coined the term 'stress syndrome', showed that the stress syndrome is fundamental to virtually all higher forms of animals. He developed a comprehensive theory of the body's adaptive processes, based on a three-stage General Adaptation Syndrome (GAS) which is a widely accepted model that explains the stress phenomenon.

Alarm Reaction: The first stage is an alarm reaction composed of an initial shock phase and then a counter-shock or rebound phase. Autonomous excitability, adrenaline discharge, increased heart rate, muscle tone, blood content and gastrointestinal ulceration characterize this stage.

Stage of Resistance: During this stage the individual attempts to adjust to the demands imposed by the stressor. Should the stressor persist, then the individual moves into the next stage.

Stage of Exhaustion: The final stage of exhaustion occurs when the individual's ability to adapt has reached its limit. After the reactions of the alarm stage disappear and the adaptation energy gets exhausted, the organism collapses.

Although, the non-specific concept of stress-related illnesses and the GAS have had far-reaching influence and significant impact on the conceptualization and understanding of stress, they have been challenged (Cox, 1985). Research indicates, for instance, that response to stimuli do not always follow the same pattern and can be stimulus-specific and dependent on the type of hormonal secretion. For example: anxiety-producing situations are associated with adrenalin, whereas no adrenalin is

released in response to aggression-producing events. Concomitantly, the GAS approach does not address the issue of psychological responses to stress, nor that a response to a potential threat may in-turn become the stimulus for another response.

An additional problem that emerges is that Stress is considered as a generic term that subsumes as a large variety of manifestation (Peartin, Lieberman, Menaghan, & Mullen, 1981). There is disagreement about the actual manifestation of stress, as well as about where in the organism or system, stress is manifested.

Due to the medical focus that emphasizes the organism's response, Selye's approach and response-based definitions generally have also been criticized because they appear not to consider environmental factors in the stress process.

1.2.2 Stress as an Interaction

This approach focuses on the statistical interaction between the stimulus and the response. Defined as a 'structural' approach (Stahl, Grim, Donald, and Neikirk — 1975) and 'quantitative' (Straus, 1973) is one wherein the relationship is between a stimulus and response. According to Lazarus and Launier (1978), a definition like this which focuses only on the interaction between two variables extends the attempt to only explain relationship limited to 'structural manipulations'. Hence the interactional approach is limited to its ability to causal interaction and relationship. In contrast, however, the transactional model of stress works to explore the essential nature of stressor-response along with the dynamic stress process contained in it.

1.2.3 Stress as a Relationship between People and the Environment

The third approach defines stress as a relationship between the individual and the environment (Lazarus, 1966). Stress can be viewed both as an intrinsic factor as well as extrinsic factor depending on the causative factors leading to stress. Stress is experienced due to the factors inherent within an individual's personality or due to factors existing in the environment. From this perspective, therefore, a person has certain abilities, needs and values and there are certain opportunities available in the environment to match the requirement of the person.

Woolfolk and Richardson's (1979) model of stress aligns itself to that of Lazarus. It proposes that stress responses are not the direct result of environmental factors, which are neutral in nature and therefore incapable of creating stress reactions. Stress here is seen as a perception of one's mind. Environmental demands exist only in so far as they are perceived. In the opinion of McGrath (1976), there is potential for stress when an environmental situation is perceived as presenting a demand which threatens to exceed the person's capabilities and resources for meeting, under conditions where he expects a substantial differential in the rewards and the cost from meeting the demand, versus not meeting it.

Beehr and Bhagat (1985) proposed that stress will be a function of perceived demands on the individual and the perceived resources and coping strength of the individual, multiplied by the perceived importance of meeting the demands and duration of the situation.

Harrison (1985) offers a detailed conceptualization of the relationship between the person and the environment in the person-environment fit theory. This has been

elaborated by French and Kahn, 1962; French, Rogers & Cobb, 1974; Caplan, Cobb, French, Harrison & Pinneau, 1980; French, Caplan, & Harrison, 1982; and Caplan, 1983).

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The importance of the interface between the individual and the job has generally been recognized, by (Pervin, 1968; Hulin & Blood, 1968; Hackman & Lawler, 1971; Argyris, 1973; and Feather; 1975).

This theory is based on the description of motivational processes by Lewin (1951) and Murray (1938). This theory distinguishes between two types of fit, each measured in terms of commensurate properties of the person and environment. There is a fit between the needs and values of the person and the environmental supplies and opportunities to meet these needs and values. The fit is achieved through the different roles assigned by the organization. One deals with how a job occupant's abilities and skills match with the demand of the job. Another kind of fit refers to the degree of which the work environment provides supplies to meet the occupant's job demands.

In the Person-Environment theory, two types of dimensions were identified; dimensions reflecting fit between motives and supplies, and dimensions reflecting fit between demands and abilities. Individual stress is fundamentally based on insufficient environmental supplies to meet motives. Just as meeting needs and values is fundamental to the continued functioning and existence of the individual, meeting role demands is fundamental to the continued functioning and existence of the organization. Just as the individual seeks in the environment supplies for motives; similarly, the organization seeks in its 'environment' for individuals to meet role demands.

1.2.4 Physical and Behavioral Reactions to Stress

Stress places physical demands on the human body and mind, often resulting in detrimental consequences. A survey of workers in various industries conducted jointly by International Communications Research, the American Society of Chartered Life Underwriters and Chartered Financial Consultants, and the Ethics Officer Association, noted 88% of respondents reporting physical and psychological reactions to workplace pressure with insomnia, headaches, depression, weight changes, and panic attacks being the top complaints in order of frequency (Boyd, 1997).

Iwasaki et al (2004) notes qualitative differences in the experience of men and women with regard to emotional stress. In their study, female managers identified relationship stress as a negative event creating significant worry for them because it involved being 'worried about other people' (Iwasaki et al, 2004). Those women assumed responsibility for a positive emotional outcome for all involved. In contrast, the male managers demonstrated an ability to detach their thought processes from workplace relationship issues. These contrasting orientations of assumed responsibility for others versus self-focused detachment create a qualitative difference in the experience of daily events and seem to impact the perceived level of stress. Their research also highlighted the reluctance of women to articulate their internal emotional distress when males were present.

Previous research examining gender differences and the impact on job strain and health has provided mixed results. Isolating the impact of work related stressors versus the impact of a male or female response to those stressors is a challenge. It is unclear, for example, whether correlations between job strain and health are

caused by differences in exposure to workplace stressors or different responses to those stressors (Vermeulen & Mustard, 2000).

Roxburgh (1996) posed two possible explanations for the apparent higher levels of psychological distress among women in relation to work:

- (a) There are no gender differences in the degree of exposure to workplace stressors, but women are more vulnerable to the effects of stress, or
- (b) Women are exposed to a greater magnitude of work stress than men.

Parker and Griffin (2002) note the correlation of an environment with high levels of gender harassment with over-performance demands upon the harassed individual. Such over-performance demands ultimately lead to psychological distress. In their study of female (n = 262) and male (n = 315) police officers, they found 48% of the women reported feeling they must work twice as hard as their colleagues, whereas only 9% of men responded this way.

1.3 Concept of Role Stress

A member in an organization assumes a role, which can be defined as expectation of self and others from the focal person at the workplace. A role can be understood in terms of a role set. An organizational man usually has a superior, co-workers, and subordinates who are significant persons in one's role set (Banton, 1965; Gross, Mason, & McEaachern, 1958; Neiman & Hughes, 1951). In many instances, the incumbent personalizes the position (Graen, 1976) so that individuals in the same position will exhibit different effective behaviors. The freedom experienced in every role performance allows people to fill a role without experiencing role strain (Komarovsky, 1973; Merton, 1966). In situations wherein individuals occupy roles which conflict with ones value system or conflict with each other lead to an outcome of role stress or role conflict.

However, when single or multiple roles which confront the individuals which may not be clearly articulated in terms of behaviors or performance levels expected, then the situation is referred to as role ambiguity (Kahn et al, 1964).

1.3.1 Role Stress

Kahn, Wolfe, Quinn, Snoek and Rosenthal (1964) exhort role stress as potential role stress. Kahn and Quinn (1970) have identified three categories of role stress, namely expectations generated stress, expectations-resource discrepancies and role-personality mismatch. The first category encapsulates role ambiguity and role conflict. The second category contains role overload, responsibility-authority dilemma, and inadequate technical information. The third category relates to the gaps between the role and personality.

The concept of an organization is a system of roles and role itself is a system. Organizational roles constitute the basic HR infrastructure on which the success of HR systems and process depends, Srivastav (2006). According to Pareek (2004), membership of an organization and the concept of an organizational role have inbuilt potential for stress. Stress due to occupation of a role in an organization is known as Organizational Role Stress (ORS).

While explaining various role related terms, Pareek states that each individual in the society performs several roles. All these roles make up one's role space. The self is in the centre of the role space. The person plays various roles around one self. Since the roles are at various distances from the self and from each other, these relationships define the role space. Each role has its own systems, which has been called role set. Role set is the pattern of relationships between the role being considered by role occupant and other role occupants who have expectations from the former role occupant. In this, the role of the role occupant is in the center and all other roles are around the person's particular role.

In the role behaviors of an individual, several variables are involved: the self, the other roles (role senders), the expectations by the other roles, expectations by the self, other role expectations by the self and other roles under-taken and performed by the individual. It is in the nature of the role that it has built-in potential for conflict and stress. So stress is a natural variable in the role performance. While performing several roles or within one's role, a person finds that the way is not leading one to the desired goal. The consequence is disillusionment, frustration, tension, conflict and, stress.

Pareek (1981), on the basis of theoretical speculation and statistical analysis has identified ten different types of role stresses prevalent in any organizational setting, as below:

1.3.1.1 Inter Role Distance (IRD)

An individual usually performs more than one role and there may be conflicts between these roles. Thus, there is conflict between the organizational role and other roles, that is, stress due to the conflict of not being able to share time between the work demands and family demands. The distance or conflict among these various roles represents inter-role distance.

1.3.1.2 Role Stagnation (RS)

As an individual grows older, he grows in the role that he occupies in an organization. With the advancement of the individual, the role changes, and with this change in role, the need for taking up a new role becomes crucial. Such a type of stress results into perception that there is no opportunity for one's career progression. This perception may be more intense when the role occupant holds a role for a longer period and enters in a new role in which he feels less secure.

1.3.1.3 Role Expectation Conflict (REC)

When there are conflicting expectations or demands by different role senders (persons) having expectations from the role, the role occupant may experience this stress. It is possible that the significant persons differ in their expectation about the same role and the role occupant is ambivalent as to whom to please.

1.3.1.4 Role Erosion (RE)

A feeling that some important functions a role occupant would like to perform have been given to some other roles or it could be a feeling that there is not much challenge in the functions given to the role occupant. Moreover, this can also happen when the role occupant performs the functions but the credit has gone to someone else.

1.3.1.5 Role overload (RO)

When an individual feels or that there are too many expectations from the 'significant' others in his role set, he experiences role overload. There are two aspects of this stress, namely quantitative and qualitative. The former refers to having 'too much to do' while the latter refers to 'too difficult'.

1.3.1.6 Role Isolation (RI)

In a role set, the role occupant may feel that certain roles are psychologically closer to him, while others are at a much greater distance. The main criterion of distance is the frequency and ease of interaction. The frequency and ease of interaction among the roles is a measure of the strength of the linkages among the roles.

1.3.1.7 Personal Inadequacy (PI)

This type of stress arises when the role occupant feels that he does not have the necessary skills and training for effectively performing the functions expected from his role. This is found to happen when the organizations do not impart periodic training to enable the employees to cope with the fast changes occurring both within and outside the organization.

1.3.1.8 Self Role Distance (SRD)

This type of stress arises out of conflict between the self-concept and the expectations from the role, as perceived by the role occupant. The conflict of one's values and self concepts with the requirements of the organizational role is known as self role conflict. This is essentially a conflict arising out of a mismatch between the person and his job.

1.3.1.9 Role Ambiguity (RA)

When the individual is not clear about the various expectations that people have from his role, the conflict that he faces is called role ambiguity. It may be due to lack of information available to the role occupant. It may exist in relation to activities, responsibilities, personal styles and norms and may operate at the three stages:

- When the role sender holds his expectations about the role
- When he sends it, and
- When the occupant receives those expectations

1.3.1.10 Resource Inadequacy (RIn)

When the resources required by the role occupant for performing the role effectively are not available, these may be related to information, people, material, finance, or facilities.

The independent variables are divided into two parts namely Job/Organizational factors and Personal factors.

1.4 Job/Organizational Factors

The following are the job organizational factors applied in this study:

- **Management Level Variable**

This variable refers to the hierarchical position an officer holds in an organization. In this study the sample has been divided into three categories. For e.g. Lower Level, Middle Level, and Upper Level. The Lower level cadre refers to officers in the junior position reporting to the Middle Level officers, while the Upper level officers are considered the decision makers of the organization.

- **Span of Control variable**

According to the online business dictionary, span of control may be defined as, 'The fundamental concept of management, that a manager or supervisor can effectively manage only a limited number of subordinates under his or her direct control.'

(<http://www.businessdictionary.com>).

- **Length of Service variable**

This variable determines the extent to which an employee has worked in the organization. 2-3 years of work experience is considered lower than 10-15 years of work experience in an organization. The study focuses on the comparative difference between three groups of Length of Service, namely 0-10 years, 11-20 years and 20 and above.

• **Work Environment Variable**

Work environment may be defined as the internal influence of surroundings, physical lighting, service conditions and work culture, on an individual. This variable is contributed in the Job Organizational factors and it includes five sub-factors such as: Equipments, Physical Condition of work, Service Condition of work, Social Interaction and Superior Support.

- 1. Equipments** refer to the infrastructure such as computers, printers, software, etc. that are required for the execution of work.
- 2. Physical condition** of work indicates the lighting at work place, the building location, and externals of workplace, which in turn facilitate working.
- 3. Service condition** refers to the process and administration of officers in view of retention and employee satisfaction such as leave benefit, health insurance, etc.
- 4. Social support** refers to the extent of support each officer receives within the organization through informal and formal interaction.
- 5. Superior support** refers to the level of support offered to the officer in order to complete work task and make working satisfying.

Finally, the impact of the Environmental support factor on role stress is analyzed by taking the total scores of all factors.

1.5 Personal/Demographic Factors

The following are the Personal/ Demographic factors applied in this study:

- **Age variable**

In this variable the level of one's age is studied in relation to Role Stress. The sample is divided into different age groups namely, Below 30 yrs, 31-40 yrs, and above 40 yrs. The first age group is considered 'lower' age group, while 31-40 is considered the 'middle' age group and above 40 is considered 'upper' age group.

- **Marital Status variable**

The current sample is divided among officers who are married and unmarried. The marital status is compared with reference to its impact on Role Stress.

- **Gender variable**

Men and Women react differently to stress levels and hence this variable analyses the responses of Men officers and Women officers to role stress.

- **Income variable**

Income variable refers to the level of income an individual earns in a month. The income has been divided into three groups namely, below Rs.15000, Rs.15001-Rs.25000, and Rs.25001 and above. The first group is considered the 'lower income group', while Rs.15001-Rs.25000 is considered the 'middle income group' and Rs.25000 and above is considered as the 'higher income group'.

• Health Variables

Health variables refer to the practices such as physical exercise, jogging, games, yoga and meditation, which in turn are considered useful in maintaining one's level of stress at the work place.

- 1. Physical Exercise** means the practice of working out in the gym or exercising with machines.
- 2. Jogging** is slow rhythmic running either on the ground or on the treadmill.
- 3. Games** indicate group activities such as football, basketball, tennis, etc.
- 4. Meditation** means the practice of concentration of breath or other practices that is done in order to focus attention or calm one's mental faculty.
- 5. Yoga** reflects the practice of postures etc. for the development of good health and fitness.

Finally, the impact of the total of health practices on role stress is analyzed by taking the total scores of all practices above.

1.6 Rationale for the present research

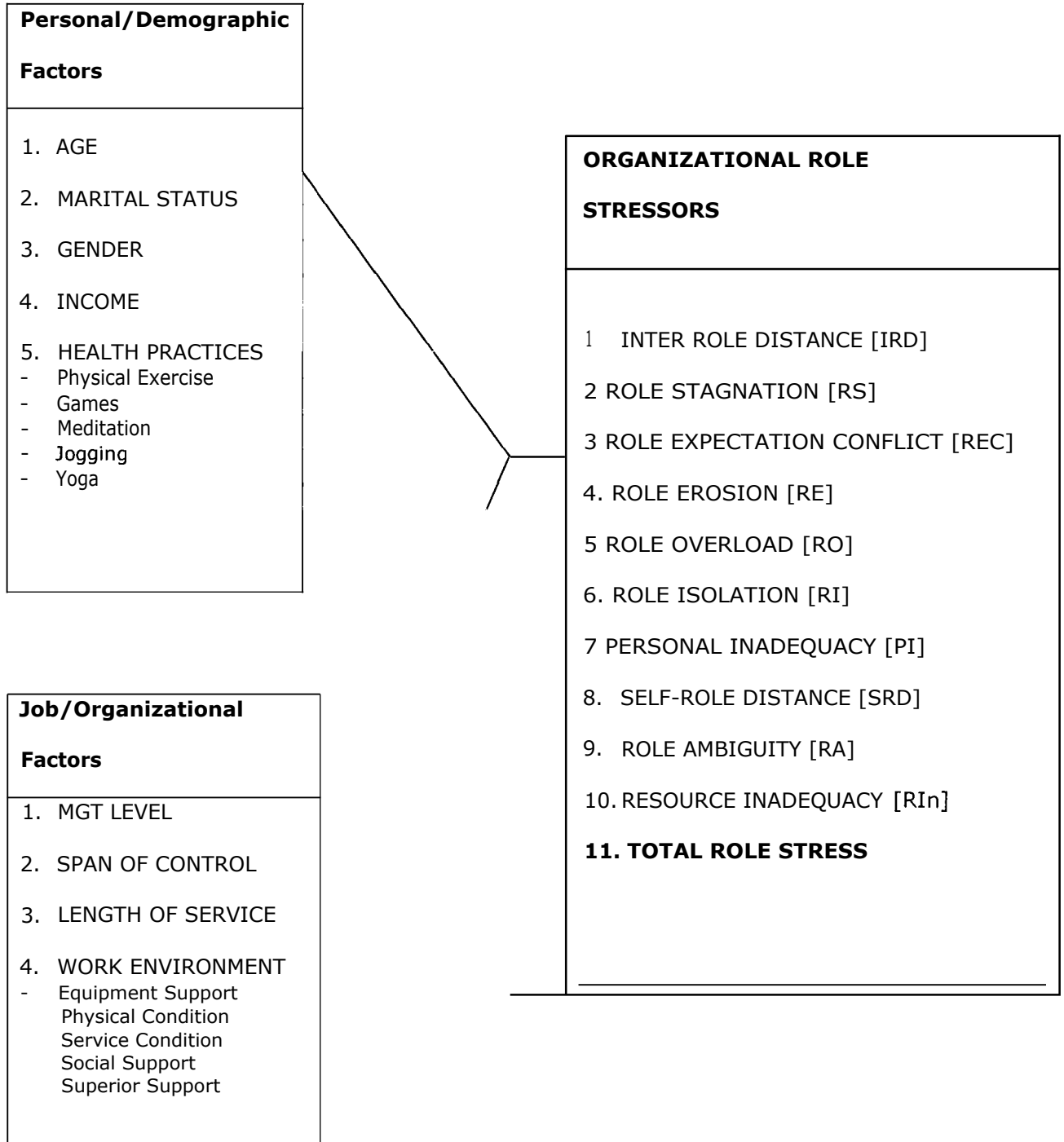
A review of literature purports that various empirical researchers in various organizational settings have concluded that almost every aspect of the job context for example, work activities, supervisory style, interpersonal patterns, the structure of job characteristics etc., can act as potential stressors. Scholars such as Beehr and Newman (1978) and Van-Sel et al (1981) among others have found that personal characteristics are equally responsible for both, the focal person's perception of stressors as well as reactions to them. Some of the personality variables which were examined to assess the individuals sensitivity to stress situations are locus of control (Spielberger, 1966), job involvement (Weissenberg & Gruenfeld, 1968) and many demographic variables like age, sex, marital status, educational level, organizational tenure etc.

An overview of the large literature that deals with these spheres reveals important achievements mixed with certain discontinuities and deficiencies. For example, it is striking that despite the attention given separately to various personal and job/organizational stressors in causation of stress reaction. There is not enough **conclusive evidence** which deals with the intricate linkage that prevails between different types of role stresses and personal and job/organizational stressors.

The purpose of this study is to know the impact of Personal and job organizational factors on Organizational Role Stress. The Personal demographic factors under study are Age, Marital status, Gender, Income, and Health Practices. Job/organizational factor under study are Management Level, Span of Control, Length of Service, and Environmental Factors.

The Problem under study in this research can be stated as: '**What is the impact of varying health practices of employees and work environment on organizational role stress, in addition to the impact of other demographic and organizational variables already studied in the literature?**' The study also looks into the difference of the impact between Private and Public sector bank officers.

1.7 RESEARCH MODEL



CHAPTER TWO

2. REVIEW OF RESEARCH LITERATURE

2.1 Introduction

The need for literature review indicates that stress is recognized as a key concern in the business of work today, and there are increasing number of research studies on this topic due to its threat to overhead costs and productivity in business. A lot of studies examine stress and its related variables. Stressors are 'characteristics of the job environment, which pose a threat to the individual' (Caplan, Cobb, French, Van Harrison & Pinneau, 1975). Stress, in another research is defined as 'a perceived dynamic state involving uncertainty about something important' (Schuler, 1975). According to Robbins and Sanghi (2006), stress arises from confronting an opportunity, constraints, or pressure, when the outcome expected is important as well as uncertain.

Research also examines stress as a relationship between the employees and one's contextual environment, as appraised by the person, as taxing or exceeding his or her resources as well as endangering his or her own well-being (Dewe & Guest, 1990; Lazarus, 1966; French, Roger, & Cobb, 1974; McGrath, 1976).

As articulated in Chapter One, stress is often considered transactional in nature, that is, an interaction between the individual and the environment (Lazarus and Launier, 1978). In a way, stress is perceived as the negative effect of the workplace in conjunction with employee characteristics such as health and well-being (Beehr, 1995, Evans & Cohen, 1987).

Interventions introduced to reduce and prevent stress have met with some success (Clarke, 2000; Cox & Cox, 1991, 1996; Cox & Flin, 1998). In similar perspective, management attitudes, cultures and styles have been found to have significant impact on levels of stress (Mikkelsen et al, 2004; Forster & Still, 2002, Ernst et al., 2004; Valle & Witt, 2001)

2.2 Person-Environment Fit Theory

In this present study, stress is viewed as a transactional construct (Lazarus,1966; McGrath, 1976; Beehr & Newman, 1978). Stress is the outcome of incongruence between the demands of the work environment and the competencies of banking executive. Stress is a variable in the research and development of the Person-Environment Fit Theory, or P-E Fit Theory. The concept of P-E fit is described in the motivational processes and research of Lewin (1951) and Murray (1938). However, Pervin (1968) speaks more specifically. Pervin (1968) who started the development of P-E Fit assumes that for 'each individual there is an environment which more or less matches the characteristics of the individual's personality'. Pervin's (1968) research shows that environment that matches the personality characteristics of the individual, foster positive interaction between the organization and the individual. Conversely, the lack of fit, decreased performance, increased dissatisfaction and stress (Pervin, 1968).

Research review dictates that the P-E fit model of stress is perhaps the most discussed in the literature (Edwards, 1991; Edwards & Cooper,1988; Eulberg et al., 1999). The difficulty, however, is that there is little empirical evidence to support this model due to problems in clarifying the exact nature of misfit and the appropriate level of measurement of the construct involved (Edwards & Cooper, 1988). Various

researchers who have worked around this model are (Cox & Mc Kay, 1981; Beehr & Franz, 1987; Ivancevich & Matteson, 1980; Payne, Jick & Burke, 1982; and Lazarus-1966).

Bolger and Zuckerman (1995) suggested that personality may play an important role in the stress process by influencing individual's exposure to stressful events, by affecting their reactivity to these events or both of these processes. Though there is transactional evidence, at the empirical level the tendency is still to research the relationship between the specific constructs of the transaction rather than to explore the nature of the transaction itself and the processes that link the individual to the environment (Dewe, 1991).

2.3 Bird's Eye View of Stress Research

Stress research has largely remained confined to:

Stressful life events (Rao and Mammalvar, 1976; Singh, Kaur & Kaur, 1983, Satija, Nathwal & Shah, 1982; Dube, 1983; Shejwal & Palsane, 1986),

Mental health and medical problems (Jagdish, 1983; Jagdish & Srivastava - 1983; Mishra & Bhattacharya, 1983; Nathwar & Tiwari, 1983; Srivastava, 1983; A.P. Singh & U.R. Srivastava, 1998),

Social support and stress (Murphy, 1995; Netemeyer et al., 1996; Valle & Witt, 2001; Spielberger et al., 2003; Frone, 2000; Grzywacz & Marks 2000; Grant-Vallone & Donaldson, 2001; Schabracq & Cooper, 2000; Dobрева-Martinova et al., 2002; Nigam et al., 2003; O'Driscoll et al., 2003; Semmer, 2003; Hammer et al., 2004; Mikkelsen & Burke, 2004; de Croon et al., 2004; Haslam & Reicher, 2006; Spielberger et al., 2003; Thompson & Prottas , 2006) and

Role stress (Pareek, 1983 a, 1983 b, 1987 a, 1987 b; Pestonjee, 1984, 1987, 1988; Pestonjee & Singh, U.B., 1981, 1983; Sen, 1981; Surti, 1982; Malhan, 1983; Harigopal, 1984; Bhatnagar & Bose, 1985; Gupta, 1988; Khanna, 1985; Srilatha, 1986; Srilatha & Harigopal, 1985; Srivastava, 1983 b; Aditya & Sen, 1993; Jha et al., 1994, Panchanatham et.al, 1993; A.P. Singh & B. Singh, 1997; Joshi & Singhvi, 1997; Srivastav, 2006, 2007).

2.3.1 Stress - The Indian Experience

Within the Indian context, various researchers have attempted to explore the **relationship of organizational role stress with:**

Personality variables (Sen, 1981; Surti, 1982);

Personal/Job characteristics (Nahta, 1980; Singh, Agarwal & Malhan, 1981; Madhu & Harigopal, 1980; Sen, 1981; Surti, 1982; Fisher, Soared, Suba & Valecha, 1986; Srilatha, 1986; Gupta, 1988; Reddy & Ramamurti, 1991; Kumar, 1997; Karuna Sharma & Sadhana Mahajan, 2001; Srivastav, 2006);

Job satisfaction (Shrivastava & Parmar, 1977; Pestonjee & Singh, 1982; Jagdish, 1983; Jagdish & Srivastava, 1983 b; Mishra, 1986);

Job involvement (Madhu & Harigopal, 1980; Singh & Singh, 1982; Srivastava & Sinha, 1983; Mishra, 1986, 1987);

Role efficacy (Sen, 1981; Surti, 1982; Das, 1985; Sayed, 1985);

Role satisfaction (Sen, 1981);

Type A behavior (Pestonjee, 1987; Pestonjee & Singh, G.P., 1988);

Anger (Pestonjee & Singh, 1988; Sharma et al., 1998) and

Organizational climate and organizational effectiveness (Khanna, 1985; Srivastav, 2007).

The subsequent section, therefore, will only concentrate on the review of literature in the areas of Role stress.

2.4 Review on Role Theory

Role theory is concerned with the study of behaviors that are characteristics of person within context (i.e. roles) and with various processes that presumably produce, explain, or are affected by those behaviors (Biddle, 1979).

The history on role theory can be traced to the late 1920's and early 1930 are when various behavioral researchers (psychology, sociology and anthropology) began to consider pattern of human conduct and individual human responses to those patterns in terms of roles.

Talcott Parson a social scientist noted that roles belonged to a social system and were explained through role expectation that were held in check through norms and sanctions (Parsons, 1951). It was G.H. Mead who explored how role-taking impacted socialization and influenced the psychology of individuals and their self-perception. However a major contribution of role theory depends in the variety of pioneering perspectives from which it derived (Biddle, 1979).

Various behavioral researchers of different disciplines have conceptualized employee stress in terms of role related factors (Singh, 1993; House & Rizzo, 1972; Schwab, Jackson & Schuler, 1986). It was through the work of Kahn, 1964 and colleagues which marked as the beginning of the application of role theory to understand employee behavior (Lyonski, 1985). In order to examine and integrate the research on role the Kahn et al. (1964) role episode model is useful.

The model depicts the interpersonal process between the person being sent expectations (the focal person) and those sending the expectations (role senders). In addition, the model incorporates organizational, personal, and inter-personal factors. These factors affect the expectations of individuals about the role behavior of others. These expectations determine the nature and content of communication 'sent' to the focal person by the role sender. The expectations are transmitted to a 'focal' person as norms, or pressures, to act in certain ways. Pressures received by the focal person when interpreted leads to the level of organizational stress and role stress in particular.

The main focus in predicting role stress has been organizational variables (Moth, Bartunek, and Brass, 1979; Morris, Street, & Koch, 1979; Rogers & Molnar, 1976). Limited studies have investigated interpersonal predictors (Caplan, Cobb, French, Harrison, & Pinneau, 1980; Nicholson & Goh, 1983; Randolph & Posner 1981). Some researchers report data relating to personality predictors (Beehr, Walsh, & Taber, 1976).

Another study by Newton and Keenan (1987) investigated the relationship between three different types of predictors on role stress; personal, interpersonal and organizational and four forms of role stress; role conflict, role ambiguity, quantitative role overload, and qualitative role overload. The result supports the relevance of personal, interpersonal, and organizational predictors to role stress.

According to Pareek (1993, 2002), role is a position assigned in a social system or an organization, composite of obligations and responsibilities. It represents a position occupied by a person, which is characterized by the expectation of significant others as well as those of a role occupant. Owing to the very nature of the role, there are

inherent problems in the performance of a role. Hence, role stress is inevitable. However in the pioneering work of Pareek (1983) the ten dimensions of role stress have been widely used and researched and has largely contributed to the breadth of role stress research.

Earlier frameworks in the area of role stress dealt with only three types of role stress (Kahn et al., 1964; Rizzo et al., 1970, and Beehr et al., 1976). It was in the work of Pareek (1983) that the ten dimensions of role stress have been widely researched. However, as a new development to the above scale Srivastav and Pareek (2008) have reported the existence of another type of role stress, called Role Underload.

2.5 Review on the Types of Role Stress

All ten dimensions of role stress that have been developed by Prof. Udai Pareek have been extensively researched. The various research findings and contributions made by various researchers are placed here as under:

2.5.1 Inter-Role Distance (IRD)

An individual occupies more than one role at a time. His organizational role may often come into conflict with his family role or with other organizations or groups. The distance or conflict amongst these various roles represents inter-role distance.

A manager's life inside the organization and outside the organization might put pressure on the manager's family problems (Paul & Paul, 1971). Marshall and Cooper (1978) have mentioned two main problems regarding manager's relationship with his family.

The first is that of time and commitment-management. Not only does his busy schedule leave him fewer resources to cope with other people's needs but in order to do this job well the manager usually also needs support from others to cope with background details of home management etc., to relieve stress when possible and to maintain contact with the outside world, and

The second, often a result of the first, is the spillover of crises or stresses in one system to affect the other. Beattie, Darlington and Cripps (1974) highlight the difficult situation of the young executive who in order to build up his career must devote a great deal of time and energy to his job just when his young house-bound wife with small children are also making pressing demands. They suggested that the executive fights to maintain the distance between his wife and the organization.

Bhatnagar and Bose (1985) found that re& stress-related problems of branch managers (bank employees) appear to be their inability to combine the demands of their organizational life with those of their family life. As a result, they feel that their role as a branch manager leaves them little time for their other important roles in their personal life. They further suggested that people with a high task appear to experience low inter-role distance in their jobs.

Gupta, Navin (1988), found higher inter-role distance among executives with service length of more than 10 years. After 10 years of service, executives become more career-oriented and their excessive involvement in the organization creates conflicts between their career and family demands, resulting in more stress, that is, inter-role distance. Kedar Nath (1988) stated that subjects who experience high role stress pertaining to inter-role distance showed less job involvement.

Satyanarayana (1995) revealed that the two groups, namely executives and supervisors differed significantly in respect of inter-role distance dimension. Pandey (1997) found experience to be positively and significantly associated with inter-role distance. Srivastava (1997) examined the dynamics of role stress and found that inter-role distance was associated negatively and significantly with intro-persistent and extra-persistent coping styles. In yet another study, Sehgal (1997) revealed that inter-role distance was a dominant contributor of role stress for the total sample. Since job factors influence the human factors and the human factors influence the job factors, the executives may find themselves boxed in a home and job conflict situation. High level of education is helpful to deal with the stressful situation in a better way resulting in less stress, that is, inter-role distance among women having education up to SSC level as compared to women having education up to postgraduate level and above. Similarly, Sen (1981) also found high inter-role

distance among bank employees having intermediate qualification only. An educationally handicapped employee takes his duties lightly and devotes more time for other activities than office work.

2.5.2 Role Stagnation (RS)

This kind of stress is the result of a gap between demand to outgrow his previous role and to occupy a new role effectively. Such a type of stress results into perception that there is no opportunity for one's career progression. The perception may be more intense when the role occupant holds a role for a longer period and enters in a new role in which he feels less secure.

Marshall and Cooper (1979) identified two major clusters of potential stressors: Lack of job security, fear of redundancy, obsolescence or early retirement, and status incongruity, for example, under or over promotion, frustrations at having reached one's career ceiling. For many managers, their career progression is of overriding importance. By promotion, they earn not only money but enhanced status and the new job challenges for which they strive. The fear of demotion or obsolescence can be strong for those who know they have reached their career ceiling. Role stagnation decreases as people advance in age.

Sen (1981) found that people above 50 years of age had the lowest role stagnation. At this level of age, people are generally at the top and senior management cadres, where they carry more responsibilities, greater authority, status and esteem and their prospects of career advancement also increases.

Gupta (1988) found that the feeling of role stagnation were high in the executives with the service length of 5 to 10 years. Kedar Nath (1988) stated that subjects who

experience high role stress pertaining to Role stagnation, showed less job involvement. Kumar (1989) identified role stagnation to be significantly higher among lower level executives. Whereas, Satyanarayana's (1995) analysis showed data to the effect that role stagnation was experienced as a dominant contributor of role stress in executives and supervisors. Srivastava (1997) examined the dynamics of role stress and found that role stagnation was associated negatively and significantly with intro-persistent and extra-persistent coping styles. Pandey (1997) found experience to be positively and significantly associated with Role Stagnation. Sehgal (1997) revealed that middle level executives reported higher role stagnation and senior level executives scored higher on total ORS as compared to junior and middle levels.

2.5.3 Role Expectation Conflict (REC)

This type of stress is generated by different expectations of different significant persons about the same role. It is possible that the significant persons differ in their expectations about the same role and the role occupant is ambivalent as to whom to please. Harigopal (1984) suggested that receiving contradictory instructions from two or more superiors is found to be the most frequently occurring conflict when the immediate superior's instructions contradict the focal person's own job expectations.

Gupta (1988) found that role expectation conflict increases as the length of service increases. It might be possible that as the responsibilities increase gradually, the executive is not able to cope with and understand the expectations of the role made by other authorities and colleagues and concerned people. Kedar Nath (1988) stated that subjects who experience high role stress pertaining to role-expectation conflict show less job involvement. Ahmad et al. (1991) stated that only one dimension of

ORS (role expectation conflict) had a significantly negative relationship with extraversion — introversion. Raju and Madhu (1994) revealed that higher level employees experienced lesser role conflict than middle and lower level counterparts who obtained comparable scores.

Pandey (1997) found experience to be positively and significantly associated with Role Expectation Conflict. Chand and Sethi (1997) found that role conflict, strenuous working conditions were found to be the clearest and most significant predictors of job-related strain. Sehgal (1997) reported that senior level executives experienced more role expectation conflict and scored higher on total ORS as compared to junior and middle levels. Mishra (1987) in the analysis of the data revealed that public relation officers of public sector experienced significantly higher occupational stress on the dimension of role conflict.

According to Edwards and Rothbard (2000), strain-based conflict occurs when participation in one role produces strain that hampers role performance in another role. Yousef (2000) reported that role conflict independently and negatively affects job satisfaction.

2.5.4 Role Erosion (RE)

This type of role stress is the function of the role occupant's feeling that some functions, which should properly be belonging to his role, are transferred to, or performed by some other role. This can also happen when the role occupant performs the functions but the credit for those goes to someone else.

Role erosion is high in the initial years of service length and significantly decreases after 10 years of service length (Gupta, 1988). Sen (1981) also reported a negative

relationship between role erosion and length of service. Family size is negatively related with role erosion because a person with a larger family may not want higher responsibilities (Sen, 1981). But, Surti (1982) reported no significant relationship between family size and role erosion among women employees.

Bhatnagar and Bose (1985) indicated the existence of an alienation syndrome in branch managers because they felt powerless in the face of gradual circumventing of their authority and power in the branches. Erosion of their role leaves many of their capabilities and talents underutilized which is a source of dissatisfaction and stress. In the Indian context, research surfaced, that executives from Public sector banks have accounted for role erosion as a prime source of stress in the organization (Pestonjee, 1991; Sehgal, 1997; Sen, 1982). Further, Luhadia (1991) stated that role erosion caused maximum stress for middle and junior level officers. Whereas, Satyanarayana's (1995) analysis showed data that role erosion was experienced as a dominant contributor of role stress in executives and supervisors.

Joshi and Singhvi (1997) indicated that maximum role stress was experienced on the dimension of role erosion. Pandey (1997) found experience to be positively and significantly associated with role erosion. In yet another study, Sehgal (1997) revealed that role erosion was a dominant contributor of role stress for the total sample.

2.5.5 Role Overload (RO)

When the role occupant feels that there are too many expectations from the significant roles in his role set, he experiences role overload (Pareek, 1983). There are two aspects of this stress, quantitative and qualitative. The former refers to having 'too much to do', while the latter, refers to 'too difficult' (Marshall & Cooper, 1979).

When there is more work to be done than there is time available, the individual experiences quantitative overload. Qualitative role overload occurs when tasks to be accomplished are too difficult, given the individual's abilities, skills and experiences (French & Caplan, 1970).

French and Caplan (1970) summarize the various research findings by suggesting that both qualitative and quantitative overload produces different symptoms of psychological and physical strain: job dissatisfaction, (Beehr, 1976; Beehr, 1981; Keenan & Newton — 1984), job tension, lower self-esteem (Margolis, Kroes & Quinn, 1974), threats, embarrassments, high cholesterol levels, increased heart rate, and more smoking.

Surti (1981) found that persons with high incomes experience low role overload because persons with higher incomes hold correspondingly higher assignments with better status, esteem and more scope for self actualization. Srilatha (1986) found that people in the age group of 47-58 experienced low role overload. She also reported that executives of about 20 years of service length experience less role overload.

But, Gupta (1988) reported that role overload increases as the length of service increases. As length of service of the executive grows, responsibilities also grow and they feel overloaded. Srilatha (1986) found that executives with a span of more than nine years, experience high role overload. Kedar Nath (1988) stated that subjects who experience high role stress pertaining to role overload, showed less job involvement.

Dhadda (1990) stated that role overload caused maximum stress among railway officials and Mittal (1992) found that the major stress experienced by private doctors was role overload. Satyanarayana (1995) revealed that the two groups, namely executives and supervisors differed significantly in respect of role overload.

Chand and Sethi (1997) found that role overload, strenuous working conditions were found to be the clearest and most significant predictors of job-related strain.

Mishra (1987), in the analysis of the data, revealed that Public Relations Officers of private sector experienced significantly higher occupational stress on the dimension of role overload than the Public Relation Officers of public sector.

2.5.6 Role Isolation (RI)

This type of role stress refers to psychological distance between the occupant's role and other roles in the same role set. It is also defined as role distance, which is different than inter-role distance in the sense that, IRD refers to the distance among various roles occupied by same individual. The frequency and cause of interaction among the roles is a measure of the strength of the linkage among the roles.

Marshall and Cooper (1979) have suggested that the nature of the relationship with the boss, subordinates and colleagues is a major source of stress at work. French and Caplan (1972) define poor relations as those, which include low trust, low supportiveness and low interest in listening to and trying to deal with problems that confront the organizational member. The most notable studies in this area are by Kahn, et al. (1964). French and Caplan studies came to roughly the same conclusion that mistrust of persons one worked with, was positively related to high role ambiguity which lead to inadequate communication between people and to psychological strain in the form of low job satisfaction and to feelings of job-related threat to one's well-being. It was interesting to note, however, in the study by Kahn, et al. (1964) that poor relations with one's subordinates were significantly related to feelings of threat with colleagues and superiors but not in relationship to threat with subordinates.

Gupta (1988) found that after 10 years of service, executives constantly feel isolated from other roles. People begin to trust him more but they also begin to be more suspicious of him. On the other hand, Sen (1981) found that role isolation has negative correlation with length of service.

Sen (1981) found that family size is positively related with role isolation because growing family and more responsibilities lead to a feeling of exclusion and loss of linkage.

Bhatnagar and Bose (1985) found that bank branch managers felt their role as a branch manager leaves them little time for their other important roles in their personal life. And though the branch operations are the key aspect of a bank's functioning, the manager did not feel involved in organizational affairs which are

indicated by their role isolation. According to Sehgal (1997), junior level executives experienced relatively higher role isolation, while senior level executives scored higher on total ORS as compared to junior and middle levels.

2.5.7 Personal Inadequacy (PI)

This type of stress arises when the role occupant feels that he does not have the necessary skills and training for effectively performing the functions expected from his role. This is found to happen when the organizations do not impart periodic training to enable the employees to cope with the fast changes both within and outside the organization. Kedar Nath (1988) stated that subjects who experience high role stress pertaining to Personal Inadequacy, showed less job involvement. Kumar (1989) identified personal inadequacy to be significantly higher among lower level executives.

Whereas, Satyanarayana's (1995) analysis, emerged data that Personal Inadequacy was experienced as a dominant contributor of role stress in executives and supervisors and further revealed that the two groups viz. executives and supervisors differed significantly in respect of personal inadequacy dimension.

Pandey (1997) found experience to be positively and significantly associated with Personal Inadequacy.

2.5.8 Self-Role Distance (SRD)

When the role, a person occupies, goes against his self-concept, then he feels self-role distance type of stress. This essentially is a conflict arising out of a mismatch between the person and his job.

Sen (1981) found that people above 50 years of age have the lowest self-role distance. Similarly, Srilatha (1986) also reported low self-role distance among executives of public sector in the age groups of 47-58 years. On the other hand, Gupta (1988) indicated that self-role distance is higher in the beginning of the service amongst the executives; it decreases after 5 years of service and again increases slightly after 10 years of service. Kedar Nath (1988) stated that subjects who experience high role stress pertaining to self-role distance, showed less job involvement. Kumar (1989) identified self-role distance to be significantly higher among lower level executives.

Pandey (1997) found experience to be positively and significantly associated with self-role distance. Srivastava (1997) examined the dynamics of role stress and found that self-role distance was correlated positively and significantly with control climate and was correlated negatively with achievement climate. According to Sehgal (1997), junior level executives experienced relatively higher self-role distance, while senior level executives scored higher on total ORS as compared to junior and middle levels.

2.5.9 Role Ambiguity (RA)

It refers to the lack of clarity about the expectations of role which may arise out of lack of information or understanding. It may exist in relation to activities, responsibilities, personal style, and norms, and may operate at three stages:

- when the role sender holds his expectations about the role,
- when he sends it, and,
- when the occupant receives those expectations.

Role ambiguity has not been elaborately conceptualized in the literature (McGrath - 1976, Sarbin and Allen - 1968). Generally, role ambiguity has been defined as the degree to which clear information is lacking regarding, the expectations associated with a role, the methods for fulfilling known role expectations and the consequences of role performance (Graen - 1976, Kahn et al - 1964).

In other words, role ambiguity could possibly take one or all of the following forms:

Information is unclear regarding which potential role expectation e.g. A, B, or, C should be performed. It is understood that expectation A should be met, but information is unclear regarding what behavior will in fact yield A. The consequences of behavior A are unclear (Van Sell et al - 1981)

Kahn and Quinn (1970) suggested that four different kinds of roles are likely to experience ambiguity:

- Roles those are new to the organizations,
- Roles in expanding or contracting organizations,
- Roles in the organizations exposed to frequent changes in demand, and,
- Roles on processes.

Marshall and Cooper (1979) have pointed out that role ambiguity exists when an individual has inadequate information about his work role, that is, where there is lack of clarity about the work objectives associated with the role, about work colleagues' expectations of the work role, and about the scopes and responsibilities of the job.

Pareek (1981) defined it as 'When the individual is not clear about the various expectations people have from his role, he faces conflict which may be called role ambiguity'.

Since the path-breaking work of Kahn et al (1964), there have been many studies which have attempted to determine the relationship between role ambiguity and:

- personal characteristics - age, level of education, income etc.,
- job characteristics - number of subordinates, length of service, management level etc., and
- organization related variables such as task, performance measure type etc.

The negative relationship between age and ambiguity was supported by Peltit (1973), that is, as age increases; one tends to face lesser ambiguity because of routine work. But no significant relationship was obtained by Madhu and Harigopal (1980) in their study. Srilatha and Harigopal (1985) reported a significantly positive relationship between age and role ambiguity amongst managers of the private sector. The higher the level of education, the better the understanding of the job hence lesser the role ambiguity (Malhan, 1983; Zuzan, 1983; Wiggins & Kathlyn, 1985).

Fisher and Gitelsen (1983) reported factors such as organizational commitment, job involvement satisfaction with supervisors, tenure, education, and, age were consistently related to role ambiguity. Those with job tenure in the range of 18-25 were found to experience a greater degree of role ambiguity than managers with job tenure in categories either above or below this range (Srilatha, 1986). But Gupta (1988) found that role ambiguity increases as the service of length increases among public sector executives. Yousef (2000) reported that role ambiguity independently and negatively affects job satisfaction.

Srilatha and Harigopal (1985) found that role ambiguity was significantly and negatively related to span of control and supervision of the job as a whole.

Pestonjee's study (1987) based on a sample of 326 management personnel and 77 IAS officers, reported that management personnel experienced higher role ambiguity than IAS officers. Among management levels, middle management group experienced high role ambiguity. T.V. Rao's (1987) studies on managerial role ambiguity were specific to a particular organization and found that employees of older organizations experienced ambiguity due to the influence of several factors but they did not necessarily experience more ambiguity.

Kedar Nath (1988) stated that subjects who experienced high role stress pertaining to role ambiguity, showed less job involvement. Raju and Madhu (1994) revealed that higher level employees experienced lesser role ambiguity than middle and lower level counterparts who obtained comparable scores. Satyanarayana (1995) revealed that the two groups, namely executives and supervisors differed significantly in respect of role ambiguity dimension.

Pandey (1997) found experience to be positively and significantly associated with role ambiguity. Mishra (1987) in the analysis of the data revealed that public relations officers of public sector experienced significantly higher occupational stress on the dimension of role ambiguity.

2.5.10 Resource Inadequacy (RIN)

This type of stress is evident when the role occupant feels that he is not provided with adequate resources. Luhadia (1991) investigated that three different levels of officers differed on role stress dimension. Role inadequacy caused maximum stress in higher level officers. Whereas, Satyanarayana's (1995) analysis showed data that indicated that Resource Inadequacy was experienced as a dominant contributor for role stress in executives and supervisors. Srivastava (1997) examined that the dynamics of role stress and Resource Inadequacy were associated positively and significantly with control climate. In yet another study, Sehgal (1997) revealed that role erosion was a dominant contributor of role stress for the total sample.

2.6 Review of Independent Variables

Age: There is evidence of previous research that as employees grow in age they are better able to cope up with stress since they have experience and wider knowledge of work pressures etc. Parasuraman and Alutto (1984) in their study on 217 employees of a medium sized food procession plant found that increasing age was associated with the ability to tolerate stress. Srilatha and Harigopal(1985) reported a significantly negative relationship between Role expectation conflict and age. Also another study of Bose (1985) refuted the popular belief that advancing age makes a person more nervous.

Marital Status: Earlier studies of Sen (1981), S.Kumar (1989) study the impact of marital status on Organisational Role Stress. More stress among unmarried officers may be owing to their comparative lack of security, resulting in higher self esteem, autonomy, and self actualization needs. It may often lead to clashes and interpersonal conflicts (Sen - 1981).

Income Level: Studies of Sen (1981) and S. Kumar (1989), show that role stress is inversely related with income but not significant. Higher income gives a feeling of security and autonomy. Individuals with higher income generally feel confident compared to those individuals with lower income. The result of confidence, security and autonomy therefore helps in lowering role stress.

Gender: The effect of gender on work- related stress have been investigated in a number of studies (Jick & Payne, 1980; Quick & Quick, 1984, Quick et al., 1997) Jick and Mitz(1985) reviewed 19 studies related to gender differences in occupational stress and found that women more frequently experienced psychological distress in the workplace, while men experienced more severe physical distress. Recent study has shown that when work intrudes in family life, the women are likely to surface a negative perception towards work. For example, in a cross-sectional study, Rothbard(2001) found that work engagement had depleting effects on women's family roles, but not on men's. A meta-analysis by Tamres et al. (2002) found that males and females had different coping patterns and that females rated stressors as more severe and used more coping strategies than males. In the Indian context many researchers have highlighted the existence of stress among working women (Srivastava and Srivastava, 1985; Tharakan, 1992; Pareek and Mehta, 1997; Mathur, 1997; Mishra et al., 1997)

Health Practices:

In a study by Tamina et al.(2009) it is reported that there were significant improvements in physiological and psychological measures suggesting that Tai Chi has considerable potential as an economic, effective and convenient workplace intervention. Health practices reflect a program of regular physical exercise, a good balanced diet, good sleep habits and refraining from excessive alcohol etc(Danna and Griffin, 1999).

More over health and energy are proven to be most useful in stressfull encounters(Lazarus and Folkman, 1984). A body of literature also suggest that exercise is associated with improved sense of well being(McAuley et al. 2000; Gauvin and Spence 1996). Based on the above relationship between health practices and its outcome we propose to test the following hypothesis related to Jogging, Physical exercise, Yoga, Meditation and Game on role stress.

Management Level:

Earlier research studies proved that top level managers in the organization suffer a high level of job stress (Coates and Pallegrin, 1975). Other empirical findings however present the view that the incidence of heart attack was inversely related to occupation level(Pell and D'Alona). Another study revealed that middle level managers experience higher stress than their counterparts (Marshall and Cooper, 1978) Kahn et al (1964) stated that role conflict and ambiguity is higher in middle management group. Hence though there is a lot of speculation and thinking about the stress levels for the levels of management , most attention is normally given to the top level managers(Goldberg, 1973) Hence the surfacing question is whether the top level managers are at higher risk from occupational stress problems or other levels of management such as the middle level managers.

Length of Service: Higher length of service reduces role stress (Petitt, 1973; Richardson & Stanton, 1973; Nahta, 1980; Sen, 1981; Surd, 1982). Gupta (1987) however, had a contradictory finding that suggests that role stress increases with increase in length of service.

Environmental Factors: Interactions theory of stress (Appley and Trumbell 1967; Glass and Singer 1972) suggests that ambiguous work environment disturbs achievement because of excessive role conflict that discourages competitiveness. Anger and hostility leads to pathogenesis of hypertension (Crane 1981). Schabracq (2003), who reported that working in a dysfunctional task environment, leads individuals to "blindly" carry on working thus leading to stress.

A number of initiatives aimed at reducing and preventing stress that have tended to focus on improvements to the work and organizational environments seem to have produces some result(Murphy, 1995; Nigam et al., 2003), however finding lasting cures to workplace reflects the need of social and organizational aspects (Schabracq and Cooper, 2000).

2.7 Overview

The review of research literature reveals that stress occurs when the abilities of a person are not congruent with the demands of the job's environment or where obstacles arise in fulfilling the needs. If the organization meets the needs of a person and the person's abilities are useful to the organization, no stress occurs. Stress, thus can be viewed as the outcome of incongruence or lack of a person-environment fit. Hence, greater the incongruence of fit, more significant is the level of experienced stress.

Various personal-demographic factors like age, marital status, education level, income, family type and size, gender etc. and job/organizational factors like management level, span of control, length of service, role satisfaction, and, role efficacy can act as potential stressors. However, great attention has been given separately to various personal-demographic and job/organizational stressors in causation of stress but there is not enough **conclusive evidence** which deals with the intricate linkage that prevails between different types of role stresses and personal-demographic and job/organizational stressors. **Thus, the present study focuses only on the potential role stresses arising from these personal-demographic and job/organizational factors.**

Keeping in view the various research studies which have already been conducted and to further explore the area of research in this field, the following hypothesis has been formulated for the present study.

2.8 Hypotheses

- **Organizational role stress decreases with increase in age.**
- **Unmarried Bank officers experience higher role stress than married officers.**
- **Organizational Role stress decreases with increase in income.**
- **There will be significant difference in role stress levels between men and women officers.**
- **Health practices such as physical exercise, games, meditation, jogging and yoga helps in reducing organizational role stress among private and public bank officers.**
- **Middle level officers experience higher role stress compared to lower and upper level officers.**
- **Organizational Role stress reduces with length of service.**
- **Role stress increases with high number of subordinates controlled by the officers.**
- **Environmental factors such as equipments, physical condition of work, service conditions, social support and superior support helps in reducing organizational role stress among private and public bank officers.**

CHAPTER THREE

3. RESEARCH METHODOLOGY

3.1 Selection of Institutions

Based on the model of study the researcher explored two types of bank institutions in Goa, namely the Public sector and Private sector.

3.2 Private Sector Banks

The strong emergence of the HDFC bank and ICICI bank, being considered as major players in the market were chosen for this study. A brief profile of the private sector banks is as follows.

3.2.1 H.D.F.C. Bank

The Housing Development Finance Corporation Limited (HDFC) was amongst the first to receive an 'in principle' approval from the Reserve Bank of India (RBI) to set up a bank in the private sector, as part of the RBI's liberalization of the Indian Banking Industry in 1994. The bank was incorporated in August 1994 in the name of 'HDFC Bank Limited', with its registered office in Mumbai, India. HDFC Bank commenced operations as a Scheduled Commercial Bank in January 1995.

In a milestone transaction in the Indian banking industry, Times Bank Limited (another new private sector bank promoted by Bennett, Coleman & Co. /Times Group) was merged with HDFC Bank Ltd., effective February 26, 2000. As per the scheme of amalgamation approved by the shareholders of both banks and the Reserve Bank of India, shareholders of Times Bank received 1 share of HDFC Bank for every 5.75 shares of Times Bank. The acquisition added significant value to HDFC

Bank in terms of increased branch network, expanded geographic reach, enhanced customer base, skilled manpower and the opportunity to cross-sell and leverage alternative delivery channels. HDFC Bank offers a wide range of commercial and transactional banking services and treasury products to wholesale and retail customers.

3.2.2 I.C.I.C.I Bank

ICICI Bank is India's second-largest bank network of about 573 branches and extension counters and over 2,000 ATMs. ICICI Bank offers a wide range of banking products and financial services to corporate and retail customers such as life and non-life insurance, venture capital and asset management. ICICI Bank currently has subsidiaries in the United Kingdom, Canada and Russia, branches in Singapore and Bahrain and representative offices in the United States, China, United Arab Emirates, Bangladesh and South Africa.

ICICI Bank's equity shares are listed in India on the Bombay Stock Exchange and the National Stock Exchange of India Limited and its American Depositary Receipts (ADRs) are listed on the New York Stock Exchange (NYSE). On September 20, 2005, ICICI Bank, with free float market capitalization of about Rs.400.00 billion (US\$9.00 billion) ranked third amongst all the companies listed on the Indian stock exchanges.

3.3 Public Sector Banks

The State Bank of India, Bank of India, and the Oriental Bank of commerce, were selected for this study. A government undertaking was precisely undertaken due to its large size and a fairly large number of executives working in various branches in the Goa region. Since a government undertaking is bound by government policies and design, it was thought that there is a likelihood of uniformity in matters related to staffing, structure and hierarchy of organization, wage policy, health care, and work environment. A brief profile of the Public Sector Banks is as follows:

3.3.1 State Bank of India

The origin of the State Bank of India goes back to the first decade of the nineteenth century with the establishment of the Bank of Calcutta in Calcutta on 2 June 1806. Three years later, the bank received its charter and was re-designed as the Bank of Bengal (2 January 1809). A unique institution, it was the first joint-stock bank of British India sponsored by the Government of Bengal. The Bank of Bombay (15 April 1840) and the Bank of Madras (1 July 1843) followed the Bank of Bengal. These three banks remained at the apex of modern banking in India till their amalgamation as the Imperial Bank of India on 27 January 1921.

3.3.2 Oriental Bank of Commerce

Established in Lahore on 19 February 1943, Oriental Bank of Commerce made a modest beginning under its Founding Father, Late Rai Bahadur Lala Sohan Lal, the first Chairman of the Bank. Within four years of coming into existence, the Bank had to face the holocaust of partition. Branches in the newly formed Pakistan had to be closed down and the Registered Office had to be shifted from Lahore to Amritsar. Late Lala Karam Chand Thapar, the then Chairman of the Bank, in a unique gesture

honored the commitments made to the depositors from Pakistan and paid every rupee to its departing customers. The foundation of customer service thus laid has ever since remained Oriental Bank's prime philosophy and has been nurtured well as a legacy by all its successors, year after year.

The Bank has been actively involved with people through the Grameen Projects that helps alleviate poverty, and 'The Comprehensive Village Development Programme' that supports rural infrastructure development and adds to the income of farmers in the village. At present, it covers 15 villages; 10 in Punjab, 4 in Haryana and 1 in Rajasthan. The Bank has implemented 14 point action plan for strengthening of credit delivery to women and has designated 5 branches as specialized branches for women entrepreneurs.

3.3.3 Bank of India

Bank of India was founded on 7 September 1906 by a group of eminent businessmen from Mumbai, While the bank was under private ownership and control until July 1969 it was nationalized along with 13 other banks. The Bank has 2644 branches in India spread over all states and union territories including 93 specialized branches. These branches are controlled through 48 Zonal Offices. There are 24 branches and offices including three representative offices abroad.

The Bank has been the first among the nationalized banks to establish a fully computerized branch and ATM facility at the Mahalaxmi Branch at Mumbai way back in 1989. The Bank is also a Founder Member of SWIFT in India. It pioneered the introduction of the Health Code System in 1982, for evaluating/rating its credit portfolio. The Bank's association with the capital market goes back to 1921 when it entered into an agreement with the Bombay Stock Exchange (BSE) to manage the BSE Clearing House. It is an association that has blossomed into a joint venture with

BSE, called the BOI Shareholding Ltd. to extend depository services to the stock broking community. Bank of India was the first Indian Bank to open a branch outside the country, at London, in 1946, and also the first to open a branch in Europe, Paris in 1974. The Bank has sizable presence abroad, with a network of 23 branches (including three representative offices) at key banking and financial centers viz. London, New York, Paris, Tokyo, Hong-Kong, and Singapore. The international business accounts for around 20.10% of Bank's total business.

3.4 Sample Profile

The sample consisted of 483 bank officers consisting of junior, middle and senior level drawn from two private banks and three public sector banks in Goa, India. Of the 483 bank officers, 237 belonged to the private sector and 246 belonged to the public sector. The executives participating in the study belonged to a wide spectrum of functional areas including accounts, insurance, loans, personnel, marketing, etc. The sample consisted on men and women officers and their age's ranges from 24 to 58 years. The private sector had a gender representation of 96 men and 141 Women while the public sector had a sample of 137 men and 109 women.

The selected officers employed in the various branches and centers in the various locations in the entire state of Goa were considered. The following locations came under the direct purview of this study: Panjim, Mapusa, Margao, Vasco, Ponda Miramar, Caranzelem, Porvorim, Chicalim, Aquem, Calangute, Candolim, Siolim, Salcete. The choice of the sample was restricted to Goa only, primarily because of the cost factor and also to focus on one state as a unit of work activity in the banking sector.

3.5 Measurement

Two set of questionnaires have been deployed to measure organizational role stress. The following are the details of the instruments:

3.5.1 Personal and Organizational Stressors

This questionnaire consisted of various personal and organizational factors such as age, sex, marital status, educational qualification, and health practices. While the organizational factors studied were span of control, management level and environmental factors. In cases such as health practices as well as environmental factors the questionnaire is based on single item measures. Though it is difficult to establish reliability and validity of such measures, use of a single item measure in social sciences and management literature is not uncommon. Researchers in the past have used single item measure for important variables in the past (Rastongi, 1978; Parker & DeCotiis 1983; Sharma 1987). A copy of the questionnaire is placed in the Appendix.

3.5.2 Organizational Role Stress

The scale developed by Pareek (1981) was used to measure the extent of role stress amongst the bank officers in the state of Goa. The organizational role stress scale is developed on the Likerts 5-point scale, indicating how true a particular statement is for the scale.

The assessment is based on ten different role dimensions, namely Inter-Role Distance (IRD), Role Stagnation (RS), Role Expectation Conflict (REC), Role Erosion (RE), Role Overload (RO), Role Isolation (RI), Personal Inadequacy (PI), Self Role Distance (SRD), Role Ambiguity (RA) and Resource Inadequacy (RIn).

These dimensions have already been explored in chapter one. The entire questionnaire has 50 items, five for each dimension ranging from 0 to 4.

0. The concerned respondent is asked to rate zero, if he never or rarely feels the way the statement describes.

One if he occasionally (a few times) feels the way described in the statement.

Two, if he sometimes feels the way.

Three, if he feels frequently that way.

If he frequently or always feels that way.

The total score for each dimension is obtained simply by adding the scores for each particular area. The score on each role stress thus range from 0 - 20 as the dimension includes 5 questions each, having minimum 0 and maximum 4. The overall organizational role stress score is obtained by adding the score of all dimensions. The total organizational role stress score thus ranges from 0 - 200.

In terms of validity this questionnaire has been worked out by Sen (1981) by measuring the self consistency of this instrument. He correlated each item with the total score on the instrument for about 500 respondents. All except two correlations were significant at .001 levels; one at .002 levels another at .008 levels. Hence the result shows high internal consistency of the scale. This construct validity of the instrument has also been tested (Sen. 1981) by factor analysis and it has been found fairly acceptable by its statistical norms.

The retest reliability coefficients were calculated for a group of about 500 employees from 3 banks (Sen. 1981). Table 3.1 gives retest reliability for all the 8 stresses, and the total role stress score. As may be seen all the co-efficients, except one, are

significant at .001 levels; one coefficient is significant at .003 levels. The scale has acceptable reliability:

Sr. No.	Variable	Coefficient	Levels of Significance
1.	Self Role Distance	.45	.001
2.	Inter Role Distance	.58	.001
3.	Role Stagnation	.63	.001
4.	Role Ambiguity	.65	.001
5.	Role Overload	.53	.001
6.	Role Erosion	.37	.003
7.	Role Inadequacy	.58	.001
8.	Total Role stress	.73	.001

Table 3.1 Retest reliability for all the 8 stresses, and the total role stress score

The Organizational Role Stress scale is considered to be one of the best instruments for the measurement of ORS. Further it has also been validated and its reliability has been verified (Pareek, 2002). However, the ORS has been widely used for research in the area of Role Stress. The objective of the present study is to examine the impact of personal, job organizational, and health practices on role stress, in which case role stress is to be treated as a dependent variable and the other factors as independent variables.

3.6 Data Collection

The participants in the proposed study were employees (men and women) in the officer's cadre at the branches of public and private banks. The Nationalized banks comprise of Bank of India, Oriental Bank of Commerce and the State Bank of India, while the private banks include ICICI and HDFC banks in Goa region only. 600

questionnaires were distributed to bank officers working in various private and public sector banks in Goa, between January 2005 - August 2005.

During the distribution of the questionnaire the researcher explained the purpose of the study to the concerned individual and assured about the confidentiality of their responses. There was generally a good response and interest in filling up the questionnaires. Some respondents added their insight and experiences in the area of stress and hence they were encouraged to talk and share their views.

A majority of officers responded quickly to the questionnaire; however some branches took over a week while other took a month to submit the completed questionnaires. This was noticed especially in the April - May 2005 when receiving the completed forms depended on the officers returning from their vacation leave. Meeting the manager and connecting through a few key individuals who were co-operative helped in completing the data collection. Moreover making a number of calls and meeting officers individually helped in completing the data collection.

3.7 Data Analysis

Mean standard deviation, t-value, Pearson product moment correlation and ANOVA are calculated with the help of the SPSS software.

CHAPTER FOUR

4. PERSONAL FACTORS AND ROLE STRESS

4.1 Introduction to Personal Factors

This chapter analyses the impact of the various personal factors on role stress. Independent factors such as Age, Marital Status and Gender factors have been extensively researched and analyzed. Age was divided into three levels namely, below 30, 31-40 and above 40. Marital status was analyzed with a comparison between married and unmarried, and gender difference was compared between men v/s women officers. The raw data were processed on the SPSS software and various statistical treatments made therewith to suit the objectives. The findings of the study are placed below.

4.2 Analysis of Demographic Factors and Role Stress

The correlation results placed at (table 4.1) reveals that total role stress reduces with the increase in age and the results of both sector banks are statistically significant at ($P < .01$) However, except for Personal Inadequacy in Private sector the differences in all the other dimensions of Organizational role stress are found significant. Similarly, except for Resource Inadequacy in the Public sector all the other dimensions of Organizational Role stress are found significant.

TYPES OF ROLE STRESSORS	PRIVATE	PUBLIC
IRD	-.641**	-.556**
RS	-.758**	-.549**
REC	-.797**	-.197**
RE	-.414**	-.603**
RO	-.721**	-.409**
RI	-.437**	-.257**
PI	-.004	.494**
SRD	-.700**	-.532**
RA	-.657**	-.168**
RIN	-.508**	-.110
TRS	-.874**	-.480**

P<. 01 ** P<. 05*

Table 4.1 Correlation of Age and Role Stress

4.2.1 Age

Private Sector

Mean scores of total role stress of the private sector bank officers grouped into below 30 years, 31-40 years and over 40 years, were found to be 122.53, 106.94, and 82.58 respectively (Table 4.2). Difference among all three groups revealed statistical significance, however the t. value of the first and third group namely below 30 and over 40 showed a higher significance with ($t=20.372$, $P<.01$) the level of stress reduced with increase in age. Moreover the correlation of Total Role Stress at $-.874$ $P>.01$ proves further that role stress decreases as officer's advance in age.

AGE GROUP	N	MEAN	S.D.	T.RATIO	SIG
Below 30 yrs Vs 31-40 yrs	70 66	122.53 106.94	7.764 9.351	10.601	.000
Below 30 yrs Vs Over 40 yrs	70 101	122.53 82.58	7.764 17.359	20.372	.000
31-40 yrs v/s over 40 yrs	66 101	106.94 82.58	9.351 17.351	11.734	.000

Table 4.2 Mean and S.D. & T. Ratios of total role stress by age of Private Sector

Public Sector

The mean scores of total role stress of the public sector bank officers grouped into below 30 years, 31-40 years and over 40 years were found to be 122.53, 106.94, and 82.58 respectively (Table 4.3). The t-value of the third group namely 31-40 and over 40 years showed a higher significance with (t-value 9.557, $P > 0.1$). Moreover the correlation of total role stress at $-.480$ $P > .01$ proves further that role stress decreases as officer's advance in age. **Hence the hypothesis, that organizational role stress decreases with increase in age stands confirmed.**

AGE GROUP	N	MEAN	S.D.	T.RATIO	SIG
Below 30 yrs Vs 31-40 yrs	76 65	102.87 99.56	23.128 8.544	1.169	.245
Below 30 yrs Vs Over 40 yrs	76 95	102.87 81.17	23.128 16.105	6.943	.000
31-40 yrs v/s over 40 yrs	75 95	99.56 81.17	8.544 16.105	9.557	.000

Table 4.3 Mean and S.D. & T. Ratios of total role stress by age of Public Sector

Younger officers are generally inexperienced and hence are not able to deal with the expectations of their superiors until they mature in their role. As age increases job knowledge increases, organizational social network and ability to adapt to stress also increases resulting in lower Role Stress.

Srilatha and Harigopal (1985) reported a significantly negative relationship between Role expectation conflict and age. Officers below the age of 30 year of age have too little authority and responsibility, but at the same time have increasing demands of performance. The lack of managerial support coupled with the lack of participation in decision-making also adds to increase in stress. Older officers on the other hand manage to deal with challenging jobs due to authority, status, esteem and responsibility.

Middle-aged officers too have adequate skills to achieve their organizational goals. In a study, Birren (1969) observed that middle-aged professionals were more successful than the younger ones who lacked ability to identify crucial aspects of a situation. As age advances, we are better equipped to deal with our problems through appropriate confrontation, solution and prevention. As coping with stress improves, stress comes down (Srivastav - 2006).

4.2.2 Marital Status

Mean scores of the total role stress in case of Unmarried officers of Private Banks (M= 107.70) was significantly higher ($t=5.065$, $P<. 01$) as compared to married officers (M=94.23), (Table 4.4). Similarly the mean score of the total role stress in case of unmarried officers of Public Banks (M=97.61) was significantly higher ($t=4.019$, $P<. 01$) as compared to the married bank officers (M=87.75).

TYPES OF ROLE STRESSORS	PRIVATE SECTOR				T. Value
	UNMARRIED N=122		MARRIED N=115		
	M	S.D	M	S.D	
IRD	11.24	3.720	8.81	1.844	6.424**
RS	11.08	3.413	8.70	3.367	5.415**
REC	11.96	3.482	10.63	2.933	3.178*
RE	09.72	3.493	8.65	3.101	2.486
RO	13.18	3.914	10.84	3.563	4.797**
RI	08.82	2.932	8.78	2.394	.107
PI	10.24	2.480	10.22	2.163	.067
SRD	10.37	3.460	9.66	2.495	1.814

RA	10.02	3.578	8.57	2.779	3.518**
RIN	11.07	3.335	9.39	3.114	3.989**
TRS	107.70	21.803	94.70	18.905	5.065**

P<. 01 ** P<.05*

Table 4.4 Mean S.D. and T-value of role stresses by marital status of Private Banks

It was found that unmarried bank officers of Private Banks experience significantly higher Inter-role distance ($t=6.424$, $P<. 01$), Role stagnation ($t=5.415$, $P<. 01$), Total role Stress ($t=5.065$, $P<.01$), Role Overload ($t=4.797$, $P<.01$), Resource Inadequacy ($t=3.989$, $P<.01$) and Role Ambiguity ($t=3.518$, $P<.01$) in comparison to the married officers.

TYPES OF ROLE STRESSORS	PUBLIC SECTOR				T. Value
	UNMARRIED N=143		MARRIED N=1103		
	M	S.D	M	S.D	
IRD	10.94	3.431	9.47	3.613	3.260**
RS	12.03	3.740	9.58	4.218	4.794**
REC	7.86	1.407	7.49	2.497	1.374
RE	10.74	3.044	9.12	3.309	3.982**
RO	11.60	3.008	10.07	3.771	3.389**
RI	9.14	1.123	8.53	2.412	2.370
PI	9.16	2.235	9.14	3.281	.067
SRD	9.78	2.200	8.78	2.524	3.188**
RA	6.76	2.201	6.49	2.804	.867
RIN	9.63	2.171	9.14	2.917	1.521

TRS	97.61	16.236	87.75	22.255	4.019**
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P<. 01 ** P<.05*

Table 4.5 Mean, Standard Deviation & T values of role stresses by marital status of Public Banks

Similarly, it was also found that unmarried bank officers of Public banks experience significantly higher Role Stagnation ($t=4.794$, $P<.01$), Total Role Stress ($t=4.019$, $P<.01$), Role erosion ($t=3.982$, $P<.01$), Role Overload ($t=3.389$, $P<.01$), Inter-Role Distance ($t=3.260$, $P<.01$), and Self Role Distance ($t=3.188$, $P<.01$). **Hence the hypothesis i.e. Unmarried Bank officers experience higher role stress than married officers stands confirmed.**

The results are consistent with earlier studies of Sen (1981), S.Kumar (1989). More stress among unmarried officers may be owing to their comparative lack of security, resulting in higher self esteem, autonomy, and self actualization needs. It may often lead to clashes and interpersonal conflicts (Sen - 1981).

4.2.3 Income Level

Table no 4.5 furnishes results of the ANOVA significance between stress levels for Income. The mean scores of private bank officers incomes i.e. (Below Rs.15000, Rs.15001 - Rs.25000, and Rs.25001 & above) is 125.10, 115.16, 85.45, $F=109.239$, $P<.01$). It was also found that private bank officers scored significantly higher on Role stagnation, $F=158.800$, ($P<.01$), Role overload, $F=92.032$, ($P<.01$), Role Expectation conflict, $F=76.443$, ($P<.01$), Self Role Distance, $F=64.117$, ($P<.01$), Role Ambiguity, $F=39.948$, ($P<.01$) and Inter-role Distance, $F=39.573$, ($P<.01$).

TYPES OF ROLE STRESSORS	INCOME LEVEL	PRIVATE				PUBLIC			
			S.D.	F	P	M	S.D.		
IRD	Below Rs.15,000	10.90	3.479	39.573	.000	12.30	4.625	45.266	.000
	Rs.15,001- Rs.25,000	11.73	3.214			11.05	2.745		
	Rs.25,001- & above	8.47	2.232			7.23	2.123		
RS	Below Rs.15,000	12.70	2.541	158.800	.000	12.64	4.326	52.298	.000
	Rs.15,001- Rs.25,000	12.65	2.592			12.20	3.354		
	Rs.25,001- & above	7.22	2.084			7.13	2.911		

				76.443	.000			7.380	.001
REC	Below Rs.15,000	15.80	1.135			7.79	3.203		
	Rs.15,001- Rs.25,000	13.08	2.558			8.03	1.266		
	Rs.25,001- & above	9.33	2.656			6.92	1.730		
				6.131	.003			46.344	.000
RE	Below Rs.15,000	10.50	2.273			12.32	4.081		
	Rs.15,001- Rs.25,000	9.89	3.201			10.50	2.538		
	Rs.25,001- & above	8.47	3.402			7.37	1.952		
				92.032	.000			22.213	.000
RO	Below Rs.15,000	15.60	2.914			12.34	3.737		
	Rs.15,001- Rs.25,000	14.56	2.839			11.52	3.101		
	Rs.25,001- & above	9.47	3.039			8.68	2.974		
				13.975	.000			6.551	.002
RI	Below Rs.15,000	11.00	1.414			9.53	2.955		

	Rs.15,001- Rs.25,000	9.50	2.302			8.93	1.142		
	Rs.25,001- & above	7.98	2.804			8.31	1.695		
				1.597	.205			18.438	.000
PI	Below Rs.15,000	11.00	2.404			7.34	2.334		
	Rs.15,001- Rs.25,000	9.96	2.368			9.25	2.626		
	Rs.25,001- & above	10.40	2.271			10.31	2.500		
				64.117	.000			28.561	.000
SRD	Below Rs.15,000	13.80	1.687			10.62	2.863		
	Rs.15,001- Rs.25,000	11.60	2.812			9.66	2.042		
	Rs.25,001- & above	8.28	2.143			7.66	1.736		
				39.948	.000			8.031	.000
RA	Below Rs.15,000	11.60	1.713			6.66	2.973		
	Rs.15,001- Rs.25,000	10.92	2.910			7.10	2.302		
	Rs.25,001- & above	7.67	2.870			5.63	2.121		

								4.346	.014
RIN	Below Rs.15,000	12.20	2.530	14.546	.000	10.38	3.398		
	Rs.15,001- Rs.25,000	11.27	1.956			9.20	1.677		
	Rs.25,001- & above	9.17	3.971			9.18	3.097		
TOTAL	Below Rs.15,000	125.10	4.483	109.239	.000	101.91	27.240	32.006	.000
	Rs.15,001- Rs.25,000	115.16	11.319			97.41	13.789		
	Rs.25,001- & above	85.45	18.973			78.40	15.275		

Table 4.6 Income levels and Role Stress of Private and Public Sector Banks

Table no 4.6 furnishes results of the ANOVA significance between stress levels for Income. The mean scores of public bank officers for income levels, (Below Rs.15000, Rs.15001 - Rs.25000, and Rs.25001 & above) is 101.91, 97.41, 78.40, (F=32.006, P<.01). They also scored significantly higher on Role stagnation (F=52.298, P<.01), Role erosion (F=46.344, P<.01), Inter-Role Distance (F=45.266, P<.01), Self Role Distance, (F=28.561 P<.01) and Role Overload, (F=22.213 P<.01). Moreover, the correlation results (table 4.7) of total role stress at $-.874$ $P > .05$ proves further that role stress decreases with increase in income.

TYPES OF ROLE STRESSORS	PRIVATE	PUBLIC
IRD	-.599**	-.558**
RS	-.707**	-.564**
REC	-.778**	-.214**
RE	-.448**	-.584**
RO	-.714**	-.465**
RI	-.481**	-.233**
PI	-.086	.469**
SRD	-.703**	-.531**
RA	-.644**	-.199**
RIN	-.515**	-.121
TRS	-.874**	-.484**

P<. 01 **

P<. 05*

Table 4.7 Correlation of Income and Role Stress

Hence the hypothesis i.e. Organizational Roles stress decreases with increase in income is confirmed. Earlier studies of Sen (1981) and S. Kumar (1989), show that role stress is inversely related with income but not significant. Higher income gives a feeling of security and autonomy. Individuals with higher income generally feel confident compared to those individuals with lower income. The result of confidence, security and autonomy therefore helps in lowering role stress. Hence, this explains the significance of the above hypothesis.

4.2.4 Gender

Mean scores of total role stress in case of men is 82.92 which is lower than that of women of the private sector banks with 113.59 and its t-ratio = -14.637 which is statistically significant as shown in the following table 4.8. In other words, the result states that the level of role stress for men officers is less, compared to the level of stress for women officers.

The table 4.8 further indicates that the women and men officers differed significantly in their mean scores on role stagnation ($t = -1.895$, $P < .05$), role overload ($t = -3.332$, $P < .01$) and Self role distance ($t = -11.107$, $P < .01$). Here again, the result reveals that the women officers scored higher in reference to Role Stagnation, Role Overload and self-role distance. It is evident that the men officers tended to score lower on the perception of different types of role stress as compared to women officers.

TYPES OF ROLE STRESSORS	PRIVATE SECTOR				
	Men X	S.D. N=96	Women Y	S.D. N=141	T Value
IRD	8.29	2.401	11.26	3.116	-8.274**
RS	7.38	2.272	11.66	3.273	-1.895**
REC	9.00	2.699	12.89	2.670	10.952
RE	7.73	3.124	10.21	3.120	-5.996
RO	9.00	2.664	14.12	3.222	-13.332**
RI	7.25	2.419	9.86	2.313	-8.364
PI	10.21	1.913	10.24	2.577	-.112*
SRD	7.96	1.978	11.43	2.837	-11.107**
RA	7.40	2.834	10.62	2.924	-8.448

RIN	8.73	3.788	11.29	2.506	-5.816**
TRS	82.92	16.851	113.59	14.214	-14.637*

P<. 01** P<.05*

Table 4.8 M, S.D. and T values of Gender and Role stress of Private Banks

Mean scores of total role stress (table 4.9) in the case of public bank employees of men is 84.47 which is lower to that of women 104.81 and its (t-value = -9.917, P<.01) which is statistically significant as shown in the following table. In other words, the result states that the level of role stress for men officers is less compared to the level of stress for women officers.

TYPES OF ROLE STRESSORS	PUBLIC SECTOR				
	Men X	S.D. N=137	Women Y	S.D. N=109	T Value
IRD	8.88	2.996	12.15	3.421	-7.986
RS	9.42	3.992	12.99	3.360	-7.608**
REC	7.22	1.943	8.31	1.773	-4.603*
RE	8.68	2.792	11.80	2.950	-8.490
RO	9.45	3.417	12.85	2.464	-9.059**
RI	8.32	1.948	9.60	1.292	-5.882
PI	9.33	3.092	8.93	2.146	1.201*
SRD	8.30	2.140	10.64	2.012	-8.759
RA	6.23	2.441	7.17	2.417	-2.986
RIN	8.66	2.755	10.38	1.778	-5.620
TRS	84.47	19.549	104.81	12.429	-9.917**

P<. 01** P<.05*

Table 4.9 M, S.D. and T values of Gender and Role stress of Public Banks

Table 4.9 reveals that the women and men officers differed significantly in their mean scores on role stagnation ($t = -7.608, P < .01$), role expectation conflict ($t = -4.603, P < .01$), and role overload ($t = -9.059, P < .01$). Except for Personal Inadequacy the women officers scored higher in role expectation conflict, Role Overload and Role stagnation in comparison to the men officers.

Hence the hypothesis that 'Women bank officers experience more organizational role stress than men bank officers' stands confirmed for both the sectors.

This is revealed through the result that men officers have lower stress than the female officers. One of the reasons that men have lower stress is that men compared to women show higher use of problem-focused coping mechanism. This thought is consistent in line with the earlier studies and observations, for example, (Abrol, 1990; Olsson, Kandolin, & Kauppinen, 1990; Vingerhoets- & Van Heck, 1990). Also Thoits (1995), in his study concluded that men compared to women, dealt more patiently with tense situations.

Men reported that they had more control over their emotions, accepted the situation and worried less; on the contrary, women tend to seek emotional and social support, lose their concentration, reveal their feelings and usually have less control over the tense situation than men (Thoits, 1995). According to S.L. Kaushal (1998) men employees on an average scored lower on these types of role stress as compared to female employees probably due to the latter having additional responsibilities at home. Despite the shift in the attitude and values regarding role in India, women still take upon major responsibility of the family, household and especially those related to child rearing (Aziz, 2004). Hence, role stress is apparently more among female officers than male counterparts.

CHAPTER FIVE

5. HEALTH PRACTICES AND ROLE STRESS

5.1 Introduction

The health practices are classified into five categories and they are Physical Exercise, Games, Meditation, Jogging and Yoga. The chapter will explain in detail the result of each practice separately and will also present details of the totality of all practices in the dimension of Health practices.

5.2 Analysis of the Impact of Health Practices

The tables show the analysis of the differences in the means of role stress for each factor separately. The levels of health practice have been measured using a 5 point scale (0, 1, 2, 3, and 4). However, in analyzing, 0 and 1 were considered as 'No' while 2, 3, and 4 were grouped as 'Yes'. Physical Exercise means the practice of working out in the gym or exercising with machines. Meditation is a specific state of consciousness characterized by deep relaxation and internalized attention (Murata, et al., 2004). Jogging is slow rhythmic running either on the ground or treadmill. Games indicate group activities such as football, basketball, tennis; etc. Yoga reflects the practice of postures etc. for the development of good health and fitness. Finally, the impact of the total of health practices on role stress is analyzed by taking the total scores of all practices.

Individuals facing a stressor or stressful situation often take a step to resolve or cope with it. This process of managing potential stressor or stressful situation to reduce its harmful consequence to oneself is called coping. Coping depends on the cognitive

appraisal of potential stressors, the skill of the individual and the coping resources. Through an effective coping methodology a potential stressor may get dissipated and not result in a stressful situation. (Igodan & Newcomb, 1986). The strategy adopted for coping with a potential stressor or stressful situation is known as a coping strategy. (Taylor, 1998). Coping strategy (or style) can be functional, dysfunctional, proactive, reactive, and problem-focused or emotion focused. (Srivastav, 2006).

5.2.1 Physical Exercise

Private Sector

Table no 5.1 furnishes results of the t-test between stress levels for different levels of physical exercises. The total role stress mean scores of private bank officers for the levels of physical exercise (No and Yes) are 106.59, 95.60, ($t=4.079$, $P<.01$) and the result is statistically significant.

TYPES OF ROLE STRESSORS	PHYSICAL EXERCISE	PRIVATE BANKS				
		N	Mean	Std Deviation	t	Significance
IRD	NO	120	10.47	3.207	2.001	.047
	YES	117	09.64	3.144		
RS	NO	120	10.83	3.478	4.040	.000
	YES	117	09.00	3.477		
REC	NO	120	11.90	3.677	2.838	.005
	YES	117	10.71	2.723		
RE	NO	120	09.32	3.391	.570	.569
	YES	117	09.08	3.307		
RO	NO	120	12.74	3.858	2.806	.005
	YES	117	11.33	3.869		
RI	NO	120	09.30	2.403	2.941	.004
	YES	117	08.29	2.856		
PI	NO	120	10.69	2.516	3.167	.002
	YES	117	09.75	2.017		
SRD	NO	120	10.99	3.332	5.238	.000
	YES	117	09.03	2.349		
RA	NO	120	09.90	3.547	2.812	.005
	YES	117	08.72	2.900		
RIN	NO	120	10.46	3.350	.960	.338
	YES	117	10.04	3.356		
TOTAL	NO	120	106.59	23.477	4.079	.000
	YES	117	95.60	17.677		

Table 5.1 Physical exercise and Organizational Role Stress of Private Banks

Mean scores of other dimensions are as follows: Inter role distance 10.47, 09.64 ($t=2.001$ $P<.05$), Role Stagnation 10.83, 09.00, ($t=4.040$, $P<.01$), Role Expectation Conflict 11.90, 10.71, ($t=2.838$ $P<.05$), Role Erosion 09.32, 09.08 ($t=.570$ $P>.05$),

Role Overload 12.74, 11.33 ($t=2.806$, $P<.05$), Role Isolation 09.30, 08.29, ($t=2.941$, $P<.05$), Personal Inadequacy 10.69, 09.75, ($t=3.167$ $P<.05$), Self Role Distance 10.99, 09.03 ($t=5.238$, $P<.01$), Role Ambiguity 09.90, 08.72, ($t=2.812$ $P<.05$) and Resource Inadequacy 10.46, 10.04, ($t=.960$, $P>.05$).

From the table 5.1 it can be seen that there is a significant difference in the stress levels between NO and YES for practice of physical exercise in all the role stress dimensions except for RE and RIN. Hence role stress is higher when physical exercise is NO; role stress is lower when physical exercise is YES. All these findings are in-line with acceptable statistical significance.

Physical exercise is used as a coping resource in reducing the impact of stress. By undertaking physical exercise one is fueled with energy and confidence to cope with the stressors at work place. Hence, the confidence and high energy which is the outcome of physical exercise helps in reducing role stress.

However, when the magnitude of stressor is greater than the resource, coping resources are not effective. Hence, physical exercise does not help in reducing RE and RI.

RE is not impacted with physical exercise since; RE arises when some of the important functions belonging to one's role are performed by others or when credit for work performed in one's role is given to others. One of the possible ways this could be minimized is through a process of role development or role analysis.

RI is not impacted with exercise since; RI results when the role occupant feels isolated from the communication channels and feels s/he is not part of what is happening. This could be minimized through role linkage by creating bridges between poorly interacting roles.

The above results have not been reported earlier in literature and hence would need further investigation.

Public Sector

Table no 5.2 furnishes results of the t-test between stress levels for different levels of physical exercises. The total role stress mean scores of public sector officers for the levels of Physical Exercise (No and Yes) are 98.02, 89.16, ($t=3.674$ $P<.01$). The result is statistically significant.

TYPES OF ROLE STRESSORS	PHYSICAL EXERCISE	PUBLIC BANKS				
				Std Deviation	<i>t</i>	<i>Significance</i>
IRD	NO	120	11.10	3.563	3.386	.001
	YES	126	09.59	3.444		
RS	NO	120	11.59	3.781	2.208	.029
	YES	126	10.44	4.361		
REC	NO	120	07.98	1.369	2.182	.032
	YES	126	07.44	2.341		
RE	NO	120	10.27	3.105	.968	.334
	YES	126	09.87	3.386		
RO	NO	120	11.42	2.646	2.052	.043
	YES	126	10.52	4.063		
RI	NO	120	09.34	.939	4.056	.000
	YES	126	08.45	2.265		
PI	NO	120	09.51	2.294	2.043	.043
	YES	126	08.81	3.035		
SRD	NO	120	09.63	2.204	1.855	.065
	YES	126	09.06	2.523		
RA	NO	120	07.23	2.633	3.660	.000
	YES	126	06.10	2.174		
RIN	NO	120	09.97	1.991	3.377	.001
	YES	126	08.90	2.844		
TOTAL	NO	120	98.02	14.520	3.674	.000
	YES	126	89.16	22.603		

Table 5.2 Physical exercise and Organizational Role Stress of Public Banks

Mean scores of other dimensions are as follows: Inter role distance 11.10,09.59, ($t=3.386$ $P<.01$), Role Stagnation 11.59, 10.44, ($t=2.208$ $P<.05$), Role Expectation Conflict 07.98, 07.44, ($t=2.182$ $P<.05$), Role Erosion 10.27,09.87 ($t=.968$ $P>.05$),

Role Overload 11.42, 10.52, ($t=2.052$ $P<.05$), Role Isolation 09.34, 08.45 ($t=4.056$ $P<.01$), Personal Inadequacy (09.51, 08.81 ($t=2.043$ $P<.05$), Self Role Distance 09.63, 09.06, ($t=1.855$ $P>.05$), Role Ambiguity 07.23, 06.10 ($t=3.660$, $P<.01$) and Resource Inadequacy 09.97, 08.90, ($t=3.377$, $P<.01$).

From the table 5.2 it can be seen that there is a significant difference in the stress levels between NO and YES for practice of physical exercise in all the role stress dimensions except for RE and SRD. Hence, role stress is higher when physical exercise is NO; role stress is lower when physical exercise is YES. All these findings are in-line with acceptable statistical significance.

By undertaking physical exercise one is fueled with energy and confidence to cope with the stressors at work. However, when the magnitude of stressor is greater than the resource, coping resources are not effective.

RE is not impacted with physical exercise since; RE arises when some of the important functions belonging to one's role are performed by others or when credit for work performed in one's role is given to others. One of the possible ways this could be minimized is through a process of role development or role analysis

SRD is not impacted with physical exercise since; SRD is experienced when the role occupant is not clear about his or her role expectation. This could be minimized through role integration, which would involve a process of analyzing the role, developing skills to bridge the gap and redefining certain aspects of the role.

The t-test results of both the sectors reveal that except for RE and RIN in the private sector and except for RE and SRD in the public sector, all the role dimensions have demonstrated a similar relationship with physical exercise.

Based on the above result we can conclude that physical exercise helps in reducing role stress is true to the private sector except for RE and RIN and true to the public sector except for RE and SRD.

The above results have not been reported earlier in literature and hence would need further investigation.

5.2.2 Games

Private Sector

Table no 5.3 furnishes results of the t-test between stress levels for engaging and not engaging in games. The total role stress of private bank officers for the levels of games, (No and Yes) are 108.52, 094.58, ($t=5.217$ $P<.01$) and the result is statistically significant.

TYPES OF ROLE STRESSORS	GAMES	PRIVATE BANKS				
		N	Mean	Std Deviation	<i>t</i>	<i>Significance</i>
IRD	NO	112	10.69	3.082	2.910	<i>.004</i>
	YES	125	09.50	3.204		
RS	NO	112	10.84	3.515	3.823	<i>.000</i>
	YES	125	09.10	3.466		
REC	NO	112	12.00	3.518	3.102	<i>.002</i>
	YES	125	10.70	2.952		
RE	NO	112	09.98	3.207	3.482	<i>.001</i>
	YES	125	08.50	3.232		
RO	NO	112	12.73	3.792	2.580	<i>.010</i>
	YES	125	11.43	3.944		
RI	NO	112	09.17	2.431	2.032	<i>.045</i>
	YES	125	08.47	2.853		
PI	NO	112	10.62	2.523	2.457	<i>.015</i>
	YES	125	09.88	2.085		
SRD	NO	112	11.14	3.196	5.621	<i>.000</i>
	YES	125	09.02	2.522		
RA	NO	112	10.21	3.404	4.064	<i>.000</i>
	YES	125	08.52	2.980		
RIN	NO	112	11.14	3.260	4.016	<i>.000</i>
	YES	125	09.46	3.199		
TOTAL	NO	112	108.52	21.934	5.217	<i>.000</i>
	YES	125	094.58	18.861		

Table 5.3 Games and Organizational Role Stress of Private Banks

Mean scores of other dimensions are as follows: Inter role distance (10.69, 09.50 $t=2.910$ $P<.05$), Role Stagnation 10.84, 09.10, ($t=3.823$, $P<.01$), Role Expectation Conflict 12.00, 10.70, ($t=3.102$ $P<.05$), Role Erosion 09.98, 08.50, ($t=3.482$ $P<.01$),

Role Overload 15.16, 10.92, ($t=2.580$, $P<.05$), Resource Isolation 10.43, 8.21, ($t=2.032$, $P<.05$), Personal Inadequacy 10.87, 9.99, ($t=2.457$ $P<.05$), Self Role Distance 13.05, 08.93, ($t=5.621$, $P<.01$), Role Ambiguity 11.65, 8.47, ($t=4.064$ $P<.01$) and Resource Inadequacy 12.22, 9.54, ($t=4.016$, $P<.01$).

The above result of the private banks reveals that Organizational Role Stress reduces on all the dimension with the practice of games. The results are statistically found significant.

From the table 5.3, it can be seen that there is a significant difference in the stress levels between NO and YES for practice of game in all the role stress dimensions. Hence, role stress is higher when games are NO; role stress is lower when games are YES. All these findings are in-line with acceptable statistical significance.

Games are used as a coping resource in reducing the impact of stress. By participating in games individuals experience a feeling of bonding and the thrill and excitement helps the individual to divert ones mind from the office routine. This in turn helps in developing a shift in perception and lowers role stress.

The above results have not been reported earlier in literature and hence would need further investigation.

Public Sector

Table no 5.4 furnishes results of the t-test significance between stress levels for engaging and not engaging in games. The total role stress mean scores of public sector officer for the levels of games (No and Yes) are 97.32, 89.10, ($t=3.264$ $P<.01$). The result is statistically significant.

TYPES OF ROLE STRESSORS	GAMES	PUBLIC BANKS				
		N	Mean	Std Deviation	t	Significance
IRD	NO	131	10.82	3.700	2.336	.021
	YES	115	09.77	3.360		
RS	NO	<u>131</u>	<u>11.28</u>	3.989	1.132	.259
	YES	115	10.69	4.260		
REC	NO	131	08.08	1.512	3.195	.001
	YES	115	07.28	2.273		
RE	NO	131	10.11	3.211	.236	.814
	YES	115	10.01	3.310		
RO	NO	131	11.30	2.798	1.601	.102
	YES	115	10.57	4.078		
RI	NO	131	09.37	1.139	4.551	.000
	YES	115	08.33	2.215		
PI	NO	<u>131</u>	<u>9.56</u>	2.297	2.537	.010
	YES	115	08.68	3.066		
SRD	NO	131	09.53	2.268	1.331	.184
	YES	115	09.12	2.503		
RA	NO	131	07.30	2.680	4.683	.000
	YES	115	05.90	1.969		
RIN	<u>NO</u>	131	09.98	2.013	3.786	.000
	YES	115	08.79	2.870		
TOTAL	NO	131	97.32	14.793	3.264	.001
	YES	115	89.10	23.168		

Table 5.4 Games and Organizational Role Stress of Public Banks

Mean scores of other dimension are as follows: Inter role distance 10.82, 09.77, ($t=2.336$ $P<.05$), Role Stagnation 11.28, 10.69, ($t=1.132$ $P>.05$), Role Expectation Conflict 08.08, 07.28 ($t=3.195$ $P<.05$), Role Erosion 10.11, 10.01, ($t=.236$ $P>.05$), Role Overload 11.30, 10.57, ($t=1.601$ $P>.05$), Role Isolation 09.37,08.33 ($t=4.551$ $P<.01$), Personal Inadequacy 09.56, 08.68, ($t=2.537$ $P<.05$), Self Role Distance

09.53, 09.12, ($t=1.331$ $P>.05$), Role Ambiguity 07.30, 05.90 ($t=4.683$, $P<.01$) and Resource Inadequacy 09.98, 08.79, ($t=3.786$, $P<.01$).

From the table 5.4 it can be seen that there is a significant difference in the stress levels between NO and YES for practice of games in all the all the role stress dimensions, except for RS, RE, RO, and SRD. Hence, role stress is higher when games are NO; role stress is lower when games are YES. All these findings are in-line with acceptable statistical significance.

Games are used as a coping resource in reducing the impact of stress. By participating in games individuals experience a feeling of bonding and the thrill and excitement helps the individual to divert his mind from the office routine. This in turn helps in developing a shift in perception and lowers role stress. However, the magnitude of stress in reference to RS, RE, RO and SRD cannot be merely resolved by just playing games.

RS is not impacted with games since; RS is the feeling of being stuck in the same role due to lack of opportunities, and this could be resolved by taking recourse to HR audit and intervention by exercising role transition. Allowing the role occupant to socialize for the new role, and receive necessary training and support to take on a new role could be effective.

RE is not impacted with games since; RE arises when some of the important functions belonging to one's role are performed by others or when credit for work performed in one's role is given to others. One of the possible ways this could be minimized is through a process of role development or role analysis.

RO is not impacted with games since; RO is the feeling that one is expected to do too much work and this again could be best reconciled through dialogue.

SRD is not impacted with games since; since SRD results from conflict in needs and values or image of the role occupant with those of his or her role. This stressor can be best managed by redefining the role by making the role challenging.

Hence RS, RE, RO, and SRD cannot be helped just with games but need assistance of functional coping strategies.

The t-test results of both the sectors reveal that the entire role dimension showed a similar relationship for the private sector. However, in the public sector except RS, RE, RO, and SRD, all the other role dimensions showed similar relationship with games. However, it is noticed that the private sector has better responded to games.

Based on the finding it is revealed that those officers who play games experience lower role stress compared to those who do not play games is true for the private sector and true for the public sector except for RS, RE, RO, and SRD

The above results have not been reported earlier in literature and hence would need further investigation.

5.2.3 Meditation

Private Sector

Table no 5.5 furnishes results of the t-test between stress levels for different levels of meditation. The total,role stress mean scores of private bank officers for the levels of meditation (No and Yes) are 110.88, 089.16 ($t=8.934$ $P<.01$), and the result is statistically significant.

TYPES OF ROLE STRESSORS	MEDITATION	PRIVATE BANKS				
		N	-Mean	Std Deviation	t	Significance
IRD	NO	131	11.01	3.209	5.453	.000
	YES	106	08.89	2.775		
RS	NO	131	11.38	3.308	7.780	.000
	YES	106	08.12	3.076		
REC	NO	131	12.65	3.118	7.784	.000
	YES	106	09.66	2.701		
RE	NO	131	09.88	3.218	3.539	.000
	YES	106	08.37	3.325		
RO	NO	131	13.71	3.400	8.227	.000
	YES	106	09.99	3.534		
RI	NO	131	09.48	2.534	4.514	.000
	YES	106	07.96	2.626		
PI	NO	131	10.19	2.578	-.279	.786
	YES	106	10.27	1.983		
SRD	NO	131	11.19	3.160	7.510	.000
	YES	106	08.58	2.164		
RA	NO	131	10.41	3.335	6.264	.000
	YES	106	07.96	2.687		
RIN	NO	131	10.98	2.889	3.738	.000
	YES	106	09.36	3.623		
TOTAL	NO	131	110.88	19.470	8.934	.000
	YES	106	089.16	17.479		

Table 5.5 Meditation and Organizational Role Stress of Private Banks

Mean scores of other dimensions are as follows: Inter role distance (11.01, 08.89 $t=5.453$ $P<.01$), Role Stagnation 11.38, 08.12 ($t=7.780$, $P<.01$), Role Expectation Conflict 12.65, 09.66, ($t=7.784$ $P<.01$), Role Erosion 09.88, 08.37 ($t=3.539$ $P<.01$), Role Overload 13.71, 09.99 ($t=8.227$, $P<.01$), Role Isolation 09.48,07.96 ($t=4.514$,

$P < .01$), Personal Inadequacy 10.19, 10.27, ($t = -.279$ $P > .05$), Self Role Distance 11.19, 08.58, ($t = 7.510$, $P < .01$), Role Ambiguity 10.41, 07.96 ($t = 6.264$ $P < .01$) and Resource Inadequacy 10.98, 09.36, ($t = 3.738$, $P < .01$).

From the table 5.5 it can be seen that there is a significant difference in the stress levels between NO and YES for the practice of meditation in all the role stress dimensions except for PI. Hence, role stress is higher when meditation is NO; role stress is lower when meditation is YES. All these findings are in-line with acceptable statistical significance.

Meditation can be defined as a continuous process of effortless concentration for a period of time, which in turn helps the practitioner to achieve peace of mind. Social scientists in general understand that meditation largely reduces anxiety, depression and stress. Moreover, meditation helps in making an internal shift of perception.

PI is not impacted with meditation; since PI results from lack of competence for the role. Hence, lack of competence cannot be merely resolved by meditation but would require a proactive coping strategy to work towards building the competence required for the role.

The above results have not been reported earlier in literature and hence would need further investigation.

Public Sector

Table no 5.6 furnishes results of the t-test between stress levels for different levels of meditation. The total role stress mean scores of public sector officers for the levels of meditation (No and Yes) are 97.38, 86.71, ($t=4.264$ $P<.01$). The result is statistically significant.

TYPES OF ROLE STRESSORS	MEDITATION	PUBLIC BANKS				
			Mean	Std Deviation	t	Significance
IRD	NO	158	10.87	3.534	3.215	.001
	YES	090	09.38	3.469		
RS	NO	158	11.66	4.002	3.357	.001
	YES	090	09.87	4.095		
REC	NO	158	07.98	1.878	2.958	.003
	YES	090	07.22	1.970		
RE	NO	158	10.70	3.188	4.184	.000
	YES	090	08.96	3.075		
RO	NO	158	11.58	3.360	3.818	.000
	YES	090	09.88	3.401		
RI	NO	158	09.22	1.596	3.913	.000
	YES	090	08.31	1.992		
PI	NO	158	08.87	2.489	-2.183	.030
	YES	090	09.64	3.022		
SRD	NO	158	09.78	2.345	3.965	.000
	YES	090	08.57	2.264		
RA	NO	158	06.95	2.527	2.626	.011
	YES	090	06.12	2.287		
RIN	NO	158	09.80	2.351	3.162	.002
	YES	090	08.77	2.669		
TOTAL	NO	158	97.38	17.702	4.264	.000
	YES	090	86.71	20.853		

Table 5.6 Meditation and Organizational Role Stress of Public Banks

Mean scores of other dimensions are as follows: Inter role distance 10.87, 09.38 ($t=3.215$ $P<.01$), Role Stagnation 11.66, 09.87 ($t=3.357$ $P<.01$), Role Expectation Conflict 07.98, 07.22, ($t=2.958$ $P<.05$), Role Erosion 10.70, 08.96, ($t=4.184$ $P<.01$), Role Overload 11.58, 09.88 ($t=3.818$ $P<.01$), Role Isolation 09.4 08.31, ($t=3.913$ $P<.01$), Personal Inadequacy 08.87, 09.64, ($t=-2.183$ $P<.05$), Self Role Distance

09.78, 08.57 ($t=3.965$, $P<.01$), Role Ambiguity (06.95, 06.12 $t=2.626$, $P<.05$) and Resource Inadequacy (09.80, 08.77 $t=3.162$, $P<.05$).

From the table 5.6 it can be seen that there is a significant difference in the stress levels between NO and YES for practice of meditation in all the role stress dimensions. Hence, role stress is higher when meditation is NO; role stress is lower when meditation is YES. All these findings are in-line with acceptable statistical significance.

Meditation can be defined as a continuous process of effortless concentration for a period of time, which in turn helps the practitioner to achieve peace of mind. Social scientist in general understands that meditation largely reduces anxiety, depression and stress. Moreover meditation helps in making an internal shift of perception.

The t-test results of the private sectors reveal that except PI all the other role dimensions showed a similar relationship. However, in the public sector all the other role dimensions showed similar relationship with meditation.

The above result reveals that those officers who meditate experience lower role stress compared to those who do not meditate is true for the private sector except for PI, and true for the public sector.

The above results have not been reported earlier in literature and hence would need further investigation.

5.2.4 Jogging

Private Sector

Table no 5.7 furnishes results of the t-test between stress levels for different levels of jogging. The total role stress mean scores of private bank officers for the levels of Jogging (No and Yes) are 109.23, 92.75 ($t=6.379$ $P<.01$), the result is statistically significant.

TYPES OF ROLE STRESSORS	JOG	PRIVATE BANKS				
		N	Mean	Std Deviation	t	Significance
IRD	NO	121	10.60	3.166	2.713	.007
	YES	116	9.49	3.142		
RS	NO	121	11.31	3.374	6.620	.000
	YES	116	8.47	3.223		
REC	NO	121	12.17	3.426	4.221	.000
	YES	116	10.42	2.896		
RE	NO	121	9.79	3.245	2.816	.005
	YES	116	8.59	3.349		
RO	NO	121	13.25	3.657	5.066	.000
	YES	116	10.79	3.803		
RI	NO	121	9.25	2.360	2.641	.009
	YES	116	8.34	2.913		
PI	NO	121	10.53	2.582	2.059	.042
	YES	116	9.91	1.989		
SRD	NO	121	11.19	3.184	6.564	.000
	YES	116	8.81	2.351		
RA	NO	121	10.17	3.439	4.256	.000
	YES	116	8.42	2.881		
RIN	NO	121	10.97	3.188	3.447	.001
	YES	116	9.51	3.324		
TOTAL	NO	121	109.23	21.409	6.379	.000
	YES	116	92.75	18.155		

Table 5.7 Jogging and Organizational Role Stress of Private Banks

Mean scores of other dimensions are as follows: Inter role distance 10.60, 09.49 ($t=2.713$ $P<.05$), Role Stagnation 11.31, 08.47 ($t=6.620$, $P<.01$), Role Expectation Conflict 12.17, 10.42, ($t=4.221$ $P<.01$), Role Erosion 09.79, 08.59, ($t=2.816$ $P<.05$), Role Overload 13.25, 10.79 ($t=5.066$, $P<.01$), Role Isolation 09.25, 08.34,

($t=2.641$, $P<.05$), Personal Inadequacy 10.53, 09.91, ($t=2.059$ $P<.05$), Self Role Distance 11.19, 08.81, ($t=6.564$, $P<.01$), Role Ambiguity 10.17, 08.42, ($t=4.256$ $P<.01$) and Resource Inadequacy 10.97, 09.51 ($t=3.447$, $P<.01$).

From the table 5.7 it can be seen that there is a significant difference in the stress levels between NO and YES for practice of jogging in all the role stress dimensions. Hence, role stress is higher when jogging is NO; role stress is lower when jogging is YES. All these findings are in-line with acceptable statistical significance.

While jogging help the body to build up its coping resources it also helps in a shift of perception and a diversion from work activity. This break in shift helps the mind to cope better with the stressful situation or stressors.

The above results have not been reported earlier in literature and hence would need further investigation.

Public Sector

Table no 5.8 furnishes results of the t-test between stress levels for different levels of jogging. The total role stress mean scores of Public sector officer for the levels of meditation (No and Yes) are 96.85, 88.95, ($t=3.019$ $P<.05$). The result is statistically significant.

TYPES OF ROLE STRESSORS	JOG	PUBLIC BANKS				
			Mean	Std Deviation	t	Significance
IRD	NO	141	10.71	3.609	1.963	.051
	YES	105	9.81	3.484		
RS	NO	141	11.32	3.925	1.393	.165
	YES	105	10.58	4.352		
REC	NO	141	8.08	1.736	3.492	.000
	YES	105	7.20	2.096		
RE	NO	141	10.23	3.206	.928	.355
	YES	105	9.84	3.314		
RO	NO	141	11.11	3.033	.776	.420
	YES	105	10.75	3.983		
RI	NO	141	9.35	1.236	4.504	.000
	YES	105	8.27	2.216		
PI	NO	141	9.50	2.326	2.288	.018
	YES	105	8.68	3.115		
SRD	NO	141	9.56	2.215	1.706	.089
	YES	105	9.04	2.575		
RA	NO	141	7.11	2.532	3.521	.001
	YES	105	6.03	2.251		
RIN	NO	141	9.91	2.027	3.642	.000
	YES	105	8.76	2.937		
TOTAL	NO	141	96.85	15.624	3.019	.002
	YES	105	88.95	23.173		

Table 5.8 Jogging and Organizational Role Stress of Public Banks

Mean scores of other dimension are as follows: Inter role distance 10.71, 09.81 ($t=1.963$ $P>.05$), Role Stagnation (11.32, 10.58 $t=1.393$ $P>.05$), Role Expectation Conflict 08.08, 07.20, ($t=3.492$ $P<.01$), Role Erosion 10.23, 09.84, ($t=.928$ $P>.05$), Role Overload 11.11, 10.75 ($t=.776$, $P>.05$), Role Isolation 09.35, 08.27, ($t=4.504$ $P<.01$), Personal Inadequacy 09.50, 08.68, ($t=2.288$ $P<.05$), Self Role Distance

09.56, 09.04 ($t=1.706$, $P>.05$), Role Ambiguity (07.11, 06.03, $t=3.521$, $P<.01$) and Resource Inadequacy (09.91, 08.76 ($t=3.642$, $P<.05$).

From the table 5.8 it can be seen that there is a significant difference in the stress level between NO and YES for practice of jogging in all the role stress dimensions except for IRD RS, RE RO and SRD. Hence role stress is higher when jogging is NO; role stress is lower when jogging is YES. All these findings are in-line with acceptable statistical significance.

While jogging helps the body to build up its coping resources. It also helps in a shift of perception and a diversion from work activity. This break in shift helps the mind to cope better with the stressful situation or stressors. Shift in mental perceptions may help in coping but when the magnitude of the stressor is beyond the coping methodology, there is a need to use problem-focused strategy.

IRD is not impacted with jogging; since IRD is experienced when there is a conflict between organizational and non-organizational role, hence IRD could be resolved with the process of role negotiation. Requesting flexible work hours or using technology such as video conferencing to meet important obligations could achieve mutuality of roles.

RS is not impacted with jogging; since RS is the feeling of being stuck in the same role due to lack of opportunities, and this could be resolved by taking recourse to HR audit and intervention by exercising role transition. Allowing the role occupant to socialize for the new role, and receive necessary training and support to take on a new role could be effective.

RE is not impacted with jogging since; RE arises when some of the important functions belonging to one's role are performed by others or when credit for work performed in one's role is given to others. One of a possible way this could be minimized is through a process of role development or role analysis.

RO is not impacted with jogging since; RO is the feeling that one is expected to do too much work and this again could be best reconciled through role slimming.

SRD is not impacted with jogging; since SRD results from conflict in needs and values or image of the role occupant with those of his or her role. This stressor can be best managed by redefining the role by making the role challenging.

The t-test results of both the sectors reveal that all the other role dimensions showed a similar relationship for the private sector. However, in the public sector all the other role dimensions showed similar relationship with jogging except for IRD, RS, RE, RO, and SRD.

The above result reveals that those officers who jog experience lower role stress compared to those who do not jog is true to the private sector and true to the public sector except for IRD, RS, RE, RO, and SRD.

The above results have not been reported earlier in literature and hence would need further investigation.

5.2.5 Yoga

Private Sector

Table no 5.9 furnishes results of the t-test between stress levels for different levels of yoga. The total role stress mean scores of Private bank officers for the levels of Yoga (No and Yes) are 111.71, 88.78, ($t=9.655$ $P<.01$), the result is statistically significant.

TYPES OF ROLE STRESSORS	YOGA	PRIVATE BANKS				
			Mean	Std Deviation	t	Significance
IRD	NO	128	11.09	3.202	5.777	.000
	YES	109	8.85	2.748		
RS	NO	128	11.50	3.253	8.319	.000
	YES	109	8.07	3.048		
REC	NO	128	12.76	3.040	8.327	.000
	YES	109	9.61	2.718		
RE	NO	128	9.99	3.166	4.050	.000
	YES	109	8.28	3.325		
RO	NO	128	13.82	3.359	8.653	.000
	YES	109	9.96	3.491		
RI	NO	128	9.54	2.525	4.802	.000
	YES	109	7.94	2.604		
PI	NO	128	10.13	2.544	-.749	.462
	YES	109	10.35	2.047		
SRD	NO	128	11.27	3.147	7.849	.000
	YES	109	8.56	2.145		
RA	NO	128	10.52	3.287	6.712	.000
	YES	109	7.91	2.693		
RIN	NO	128	11.10	2.803	4.325	.000
	YES	109	9.26	3.625		
TOTAL	NO	128	111.71	18.881	9.655	.000
	YES	109	88.78	17.417		

Table 5.9 Yoga and Organizational Role Stress of Private Banks

Mean scores of other dimensions are as follows: Inter role distance 11.09, 8.85 ($t=5.777$ $P<.01$), Role Stagnation 11.50, 8.07 ($t=8.319$, $P<.01$), Role Expectation Conflict 12.76, 9.61 ($t=8.327$ $P<.01$), Role Erosion 9.99, 8.28, ($t=4.050$ $P<.01$), Role Overload 13.82, 9.96 ($t=8.653$, $P<.01$), Role Isolation 9.54, 7.94,

($t=4.802$, $P<.01$), Personal Inadequacy 10.13, 10.53, ($t=-.749$ $P>.05$), Self Role Distance 11.27, 08.56, ($t=7.849$, $P<.01$), Role Ambiguity 10.52, 07.91 ($t=6.712$ $P<.01$) and Resource Inadequacy 11.10, 09.26 ($t=4.325$, $P<.01$).

From the table 5.9 it can be seen that there is a significant difference in the stress levels between NO and YES for the practice of yoga in all the role stress dimensions except for PI. Hence, role stress is higher when yoga is NO; role stress is lower when jogging is YES. All these findings are in-line with acceptable statistical significance.

Yoga is a holistic science and provides a unifying framework by which stress can be understood and resolved. While they all work at the mental level, the objective of yoga is bringing about a sense of awareness within oneself. While awareness could help in understanding one's competence, the science to complement personal inadequacy cannot be directly resolved with the practice of yoga.

PI is not impacted with yoga since; PI results from lack of competence for the role and in order to minimize it one would need to do competence building. Upgrading one's skill and knowledge for successful role performance could do this.

The above results have not been reported earlier in literature and hence would need further investigation.

Public Sector

Table no 5.10 furnishes results of the t-test between stress levels for different levels of yoga. The total role stress mean scores of public sector officer for the level of Yoga (No and Yes) are 97.99, 86.43, ($t=4.715$ $P<.01$).

TYPES OF ROLE STRESSORS	YOGA	PUBLIC BANKS				
			Mean	Std Deviation	<i>t</i>	<i>Significance</i>
IRD	NO	150	10.93	3.544	.3405	.000
	YES	96	9.38	3.434		
RS	NO	150	11.83	3.950	4.069	.000
	YES	96	9.71	4.065		
REC	NO	150	7.98	1.819	2.755	.024
	YES	96	7.27	2.060		
RE	NO	150	10.81	3.165	4.730	.000
	YES	96	8.89	3.043		
RO	NO	150	11.73	3.279	4.506	.001
	YES	96	9.76	3.430		
RI	NO	150	9.22	1.571	3.728	.006
	YES	96	8.36	2.011		
PI	NO	150	8.93	2.435	-1.493	.758
	YES	96	9.49	3.088		
SRD	NO	150	9.82	2.358	4.094	.000
	YES	96	8.58	2.237		
RA	NO	150	6.95	2.498	2.437	.001
	YES	96	6.18	2.362		
RIN	NO	150	9.81	2.324	3.095	.001
	YES	96	8.81	2.692		
TOTAL	NO	150	97.99	17.380	4.715	.000
	YES	96	8.81	2.692		

Table 5.10 Yoga and Organizational Role Stress of Public Banks

The result is statistically significant. Mean scores of other dimensions are as follows: Inter role distance 10.93, 9.38 ($t=3.405$ $P<.01$), Role Stagnation 11.83, 9.71, ($t=4.069$ $P<.01$), Role Expectation Conflict 07.98, 07.27, ($t=2.755$ $P<.05$), Role Erosion 10.81, 8.89, ($t=4.730$ $P<.01$), Role Overload 11.73, 9.76, ($t=4.506$ $P<.01$), Role Isolation 9.22, 8.36, ($t=3.728$ $P<.01$), Personal Inadequacy 08.93, 09.49, ($t=-1.493$ $P>.05$), Self Role Distance 09.82, 8.58, ($t=4.094$ $P<.01$), Role

Ambiguity 06.95,06.18 ($t=2.437$, $P<.01$) and Resource Inadequacy 09.81, 08.81, ($t=3.095$, $P<.01$).

From the table 5.10 it can be seen that there is a significant difference in the stress levels between NO and YES for practice of yoga in all the role stress dimensions except for PI. Hence, role stress is higher when yoga is NO; role stress is lower when yoga is YES. All these findings are in-line with acceptable statistical significance.

Yoga is a holistic science and provides a unifying framework by which stress can be understood and resolved. While they all work at the mental level the objective of yoga is bring about a sense of awareness within oneself. While awareness could help in understanding one's competence, the science to complement personal-inadequacy cannot be directly resolved with the practice of yoga.

PI is not impacted with yoga since; PI results from lack of competence for the role and in order to minimize it one would need to do competence building. Upgrading ones skill and knowledge for successful role performance could do this.

The t-test results of both the sectors reveal that the entire role dimension showed a similar relationship with yoga except for PI.

Hence, the above result reveals that those officers who practice yoga experience lower role stress compared to those who do not practice yoga is true to both the sectors except for PI.

The above results have not been reported earlier in literature and hence would need further investigation.

5.2.6 Health Practices

Private Sector

Table no 5.11 furnishes results of the t-test between stress levels for different levels of health practices. The total role stress of private bank officers for the level of Health Practices (Yes and No) are 123.76, 92.96, ($t=15.220$ $P<.01$), the result is statistically significant.

TYPES OF ROLE STRESSORS	HEALTH PRACTICES	PRIVATE BANKS				
		N	Mean	Std Deviation	t	Significance
IRD	NO	63	12.19	2.906	6.529	.000
	YES	174	09.29	2.942		
RS	NO	63	13.14	1.874	11.999	.000
	YES	174	08.76	3.342		
REC	NO	63	14.08	2.737	8.796	.000
	YES	174	10.31	2.876		
RE	NO	63	10.97	2.823	5.471	.000
	YES	174	08.56	3.295		
RO	NO	63	15.16	2.377	10.315	.000
	YES	174	10.92	3.758		
RI	NO	63	10.43	1.811	7.342	.000
	YES	174	08.21	2.702		
PI	NO	63	10.87	2.768	2.323	.010
	YES	174	09.99	2.106		
SRD	NO	63	13.05	2.667	11.276	.000
	YES	174	08.93	2.360		
RA	NO	63	11.65	3.001	7.491	.000
	YES	174	08.47	2.973		
RIN	NO	63	12.22	2.399	6.829	.000
	YES	174	09.54	3.338		
TOTAL	NO	63	123.76	11.183	15.220	.000
	YES	174	92.98	18.219		

Table 5.11 Health Practices and Organizational Role Stress of Private Banks

Mean scores of other dimensions are as follows: Inter role distance 12.19, 9.29, ($t=6.529$ $P<.01$), Role Stagnation 13.14, 8.76, ($t=11.999$ $P<.01$), Role Expectation Conflict 14.08, 10.31, ($t=8.796$ $P<.01$), Role Erosion 10.97, 8.56, ($t=5.471$ $P<.01$), Role Overload 15.16, 10.92, ($t=10.315$ $P<.01$), Resource Inadequacy 10.43, 8.21,

($t=7.342$, $P<.01$), Personal Inadequacy 10.87, 9.99, ($t=2.323$ $P<.05$), Self Role Distance 13.05, 08.93, ($t=11.276$, $P<.01$), Role Ambiguity 11.65, 8.47, ($t=7.491$ $P<.01$) and Resource Inadequacy 12.22, 9.54, ($t=6.829$, $P<.01$).

From the table 5.11 it can be seen that there is a significant difference in the stress levels between NO and YES for health practices in all the role stress dimensions. Hence, role stress is higher when health practice is NO; role stress is lower when health practice is YES. All these findings are in-line with acceptable statistical significance.

When officers engage in any of the above health practices, it supports the individual to be well-equipped mentally and physically to deal with the pressures at workplace. When the mind and body are in perfect cohesion the perception of the individual towards the situation is positive. Moreover, such practices also divert one's mind from work and this in turn reduces the focus on stress. Much has been said about the benefits of health practices and no one seriously disputes with the fact that maintaining a healthy body and mind is a pre-requisite to a work life of quality and meaning. Physical exercise, games, yoga, and jogging is necessary as it provides recreation and mental relaxation and it also supports the individual with emotional strength and confidence.

The above results have not been reported earlier in literature and hence would need further investigation.

Public Sector

Table no 5.12 furnishes results of the t-test between stress levels for different levels of Health Practices. The total role stress mean scores of public sector officer for the level of Health Practices (No and Yes) are 98.02, 89.16, ($t=8.098$ $P<.01$). The result is statistically significant.

TYPES OF ROLE STRESSORS	HEALTH PRACTICES	PUBLIC BANKS				
		N	Mean	Std Deviation	t	Significance
IRD	NO	48	13.04	3.101	6.443	.000
	YES	198	09.67	3.374		
RS	NO	48	13.56	2.576	6.584	.000
	YES	198	10.38	4.189		
REC	NO	48	08.27	1.364	2.968	.024
	YES	198	07.57	2.039		
RE	NO	48	11.77	3.250	4.612	.000
	YES	198	09.65	3.121		
RO	NO	48	12.48	1.676	5.423	.001
	YES	198	10.59	3.686		
RI	NO	48	09.79	.944	4.843	.000
	YES	198	08.67	1.890		
PI	NO	48	09.04	1.810	-.348	.000
	YES	198	09.18	2.897		
SRD	NO	48	10.90	1.704	5.179	.758
	YES	198	08.96	2.376		
RA	NO	48	07.73	2.937	2.949	.000
	YES	198	06.38	2.274		
RIN	NO	48	10.52	1.902	2.998	.001
	YES	198	09.16	2.579		
TOTAL	NO	48	107.10	11.432	8.098	.001
	YES	198	090.18	19.714		

Table 5.12 Health Practices and Organizational Role Stress of Public Banks

The result is statistically significant. Mean scores of other dimensions are as follows: Inter role distance 13.04, 09.67, ($t=6.443$ $P<.05$), Role Stagnation 13.56, 10.38, ($t=6.584$ $P<.01$), Role Expectation Conflict 08.25, 07.57, ($t=2.968$ $P<.05$), Role Erosion 11.77, 9.65, ($t=4.612$ $P<.01$), Role Overload (12.48, 10.59, $t=5.423$ $P<.01$), Role Isolation (9.79,8.67, $t=4.843$ $P<.01$), Personal Inadequacy (9.04, 9.18,

$t = -.348$ $P > .05$), Self Role Distance (10.90, 08.96 $t = 5.179$ $P > .05$), Role Ambiguity (07.73, 06.38, $t = 2.949$, $P < .01$) and Resource Inadequacy (10.52, 09.16, $t = 2.998$, $P < .01$).

From the table 5.12 it can be seen that there is a significant difference in the stress level between NO and YES for health practices in all the role stress dimensions except for SRD. Hence role stress is higher when Health Practice is NO; role stress is lower when Health Practice is YES. All these findings are in-line with acceptable statistical significance.

SRD is not impacted with health practices since; SRD results from conflict in needs and values or image of the role occupant with those of his or her role. This stressor can be best managed by redefining the role by making the role challenging.

The t-test results of both the sectors reveal that the entire role dimension showed a similar relationship for the private sector. However in the public sector all the other role dimensions showed similar relationship with jogging except for SRD.

Hence, based on all the dimensions and the totality of health practices the hypothesis that 'Health **practices such as physical exercise, games, meditation, jogging and yoga helps in reducing organizational role stress stands confirmed for the private sector and the public sector except for SRD.**

When officers engage in any of the above health practices, it supports the individual to be well-equipped mentally and physically to deal with the pressures at workplace. When the mind and body are in perfect cohesion the perception of the individual

towards the situation is positive. Moreover, such practices also divert one's mind from work and this in turn reduces the focus on stress. Much has been said about the benefits of health practices and no one seriously disputes with the fact that maintaining a healthy body and mind is a pre-requisite to a work life of quality and meaning. Physical exercise, games, yoga, and jogging are necessary as they provide recreation and mental relaxation and they also supports the individual with emotional strength and confidence.

Yoga is a holistic science and embraces all aspects of human functioning. Meditation however has been considered to have far greater benefits in achieving an inner awareness and control. In this study, it is also observed that yoga had the lowest mean among other practices for both the sectors, while meditation ranked second. Further yoga and meditation are supported 'n research to have benefited individuals in coping with psychological stress and improved the quality of life, P.V.K. Rao (1995), Dua (1998).

Though the above findings have generally helped reduce organizational role stress, health practices on the whole are positive in coping with the pressure of stressors and stressful situations. However, where results have not supported the reduction or role stress, it is mainly because the coping resource has not been effective against the magnitude of the stressor or stressful situation at workplace. Hence, in such situations, the coping methodology would need to move beyond health practices. As mentioned earlier coping strategies, styles or practices can be functional, dysfunctional, proactive, reactive, and problem-focused or emotion focused.

The above findings on all health practices with its impact on role stress are not found in literature and hence would need to be further investigated.

CHAPTER SIX

6. JOB ORGANISATIONAL FACTORS AND ROLE STRESS

6.1 Introduction

The following Chapter will explore the analysis of Job Organizational factors such as management level, length of service and span of control on Role stress.

- **Management level** is a variable that refers to the hierarchical position an officer holds in an organization. In this study, the sample has been divided into three categories, viz. Lower Level, Middle Level, and Upper Level. The Lower level cadre refers to officers in the junior position reporting to the Middle Level officers. The Upper level officers are considered the decision makers of the organization.

- **Length of service** is a variable that determines the extent to which an employee has worked in the organization. The study focuses on the comparative difference between three groups of Length of Service, namely 0-10 years, 11-20 years and 20 years and above.

- **Span of control** is a variable that focuses on the number of employees under one's direction of work. Three groups have been classified under an individual's span of control namely 3-5 employees, 6-10 employees and 10 and above employees.

6.2 Analysis of Job Organizational Factors and Role Stress

The ANOVA table and its discussions are placed below.

6.2.1 Management Level

Table no 6.1 furnishes results of the ANOVA between stress levels for different management levels.

Private Sector

Stress mean scores of upper level officers and junior level officers of private banks were significantly lower as compared to middle level officers in case of total role stress, 97.15, 103.74, 82.54, ($F=34.617, P<.01$). In other words the Middle level officers experience higher stress compared to the Lower and Upper level officers. Other role dimensions such as Self Role distance ($F=23.957, p<.01$), Role Stagnation ($F=28.336, P<.01$) and Role Overload ($F=22.701, P<.01$) revealed a higher F ratio and statistical significance. (Table 6.1)

Types of Role Stressors	Mgt. Level	PRIVATE				PUBLIC			
		MEAN	Std. Deviation	F	P	MEAN	Std. Deviation	F	P
IRD	Junior	10.68	3.801	21.111	.000	10.30	3.593	6.939	.001
	Middle	11.97	3.087			10.62	3.206		
	Upper	8.74	3.103			8.78	2.241		
RS	Junior	11.41	4.177	28.336	.000	11.14	3.200	10.955	.000
	Middle	13.18	2.715			10.03	3.656		

	Upper	8.96	4.062			8.32	3.337		
REC	Junior	7.94	1.655	<i>7.558</i>	<i>.001</i>	11.17	3.301	<i>11.490</i>	<i>.000</i>
	Middle	8.19	1.368			12.24	3.183		
	Upper	7.13	2.361			9.82	2.908		
RE	Junior	10.72	3.154	<i>16.408</i>	<i>.000</i>	8.10	3.298	<i>9.253</i>	<i>.000</i>
	Middle	11.17	2.965			10.16	3.053		
	Upper	8.69	3.077			8.78	3.465		
RO	Junior	11.37	2.939	<i>22.701</i>	<i>.002</i>	12.24	3.917	<i>6.199</i>	<i>.002</i>
	Middle	12.58	2.276			12.74	3.812		
	Upper	9.36	3.924			10.58	3.779		
RI	Junior	9.32	1.025	<i>20.152</i>	<i>.000</i>	8.17	2.525	<i>9.229</i>	<i>.000</i>
	Middle	9.53	1.066			9.60	2.688		
	Upper	8.05	2.329			8.12	2.484		
PI	Junior	9.59	2.453	<i>1.322</i>	<i>.268</i>	9.56	2.151	<i>4.711</i>	<i>.010</i>
	Middle	8.99	2.299			10.64	2.263		
	Upper	8.96	3.162			10.28	2.491		
SRD	Junior	9.48	2.335	<i>23.957</i>	<i>.000</i>	9.81	3.023	<i>8.144</i>	<i>.000</i>
	Middle	10.55	1.799			10.79	3.179		

	Upper	8.26	2.355			8.90	2.413		
				10.607	.000			6.960	.001
RA	Junior	6.42	1.721			9.57	3.638		
	Middle	7.64	2.815			9.89	3.148		
	Upper	6.01	2.409			8.00	2.756		
				14.585	.000			4.328	.014
RIN	Junior	10.23	1.936			9.64	2.934		
	Middle	9.95	2.082			10.94	3.273		
	Upper	8.41	2.868			9.73	3.668		
				34.617	.000			12.445	.000
TOTAL	Junior	97.15	16.150			99.71	20.720		
	Middle	103.74	10.195			107.64	20.617		
	Upper	82.54	22.061			91.30	20.099		

Table 6.1 Management levels and Organizational Role stress

Public Sector

Mean scores of upper level officers and junior level officers of public banks were significantly lower as compared to Middle level officers in case of Total Role Stress 99.71, 107.64, 91.30, ($F=12.445$, $P<.01$). In other words, the Middle Level Officers experience higher stress compared to the Lower and Upper level officers. Other role dimensions such as Role Stagnation ($F=10.955$, $P<.01$), Role expectation conflict ($F=11.490$, $P<.01$) and Role Erosion ($F=9.253$, $P<.01$) revealed a higher F ratio and statistical significance.

This may perhaps be due to the pressures a middle level manager faces from all directions. Role stagnation in Private Banks may be due to lack of competencies to meet promotional needs. Lack of clarity due to demands from the lower and higher levels lead to Role expectation conflict.

Based on the above results the hypothesis i.e. **Middle level officers experience higher Role stress compared to Lower and Upper Level officers stands confirmed.** The results are consistent with earlier studies of (Schuler,1975; Natha, 1980; Ivancevich, John & Matteson, 1980; Sehgal, 1997 and Chauhan Daisy,1998). Sinha (1973) further states that Middle level managers perceived themselves to have least amount of power as compared to the top and senior managers. They are neither able to influence the seniors nor control the workers. Contrary to the earlier studies, Singh (1987) states that middle level executives experienced less stress and strain and utilized better coping strategies compared to the lower level executives.

6.2.2 Length of Service

Private Sector

Table no 6.2 furnishes results of the ANOVA between stress levels for different lengths of service. The total role stress of officers of private sector banks decreases with increasing length of service. For groups with increasing experience (1-10 yrs, 11-20 yrs, and 20 yrs & above), the total mean stress values are 114.32, 101.13, and 84.58, (F 77.496, P<.01).

Mean scores of other dimensions for length of service are as follows: Inter role distance 11.77, 09.29, 08.23, (F=42.686 P<.01), Role Stagnation 12.95, 06.55, 07.57, (F=204.836 P<.01), Role Expectation Conflict 13.16, 12.00, 08.68 (F=76.179 P<.01), Role Erosion 09.35, 11.47, 08.03 (F=16.056 P<.01), Role Overload 14.68, 11.97, 08.76 (F=105.340 P<.01), Role Isolation 09.15, 11.74, 07.09 (F=63.962 P<.01), Personal Inadequacy 09.68, 10.63, 10.74 (F=5.957 P<.01), Self Role Distance 11.64, 09.71, 08.13 (F= P<.01), Role Ambiguity 10.84, 08.39, 07.80 (F=27.955 P<.01) and Resource Inadequacy 11.10, 09.37, 09.57 (F=7.138 P<.05).

Types of Role Stressors	Length Of Service	PRIVATE				PUBLIC			
		MEAN	Std. Deviation	F	P	MEAN	Std. Deviation	F	P
IRD	1-10 yrs	11.77	3.461	42.686	.000	12.27	3.641	48.610	.000
	11-20 yrs	09.29	.611			11.43	2.680		

RO	1-10 yrs	14.68	2.945	105.340	.000	12.86	3.366	37.889	.000
	11-20 yrs	11.97	3.373			11.43	2.655		
	20 yrs- above	08.76	2.473			09.14	2.895		
RI	1-10 yrs	09.15	2.405	63.962	.000	09.28	2.155	3.969	.020
	11-20 yrs	11.74	.724			08.83	1.288		
	20 yrs- above	07.09	2.247			08.57	1.596		
PI	1-10 yrs	09.68	2.145	5.957	.003	07.37	2.266	43.432	.000
	11-20 yrs	10.63	1.567			09.83	2.479		
	20 yrs- above	10.74	2.667			10.38	2.343		
SRD	1-10 yrs	11.64	3.027	45.317	.000	10.75	2.328	39.781	.000
	11-20 yrs	09.71	.515			09.37	2.048		

	20 yrs- above	08.13	2.536			08.12	1.853		
				27.955	.000			2.387	.094
RA	1-10 yrs	10.84	3.106			07.03	2.629		
	11-20 yrs	08.39	.755			06.74	2.245		
	20 yrs- above	07.80	3.357			06.28	2.245		
				7.138	.001			1.899	.152
RIN	1-10 yrs	11.10	2.232			09.80	2.665		
	11-20 yrs	09.37	.819			09.00	1.229		
	20 yrs- above	09.57	4.665			09.28	2.758		
				77.496	.000			27.139	.000
TOTAL	1-10 yrs	114.32	15.715			102.53	21.006		
	11-20 yrs	101.13	4.697			96.87	12.939		
	20 yrs- above	84.58	20.784			84.32	16.453		

Table 6.2 Length of Service and Organizational Role Stress

Public Sector

Table no 6.2 furnishes results of the ANOVA between stress levels for different lengths of service. The total role stress of officers of public sector banks decreases with increasing length of service. For groups with increasing experience (1-10 yrs, 11-20 yrs, and 20 and above), the total mean stress values are 102.53, 96.87, and 84.32, ($F = 27.139$, $P < .01$).

Mean scores of other dimensions for length of service are as follows: Inter role distance 12.27, 11.43, 08.19 ($F = 48.610$ $P < .01$), Role Stagnation 13.15, 11.80, 08.83 ($F = 36.604$ $P < .01$), Role Expectation Conflict 07.93, 07.98, 07.39 ($F = 2.559$ $P > .05$), Role Erosion 12.08, 10.46, 08.18 ($F = 50.885$ $P < .01$), Role Overload 12.86, 11.43, 09.14, ($F = 37.889$ $P < .01$), Role Isolation 09.28, 08.83, 08.57 ($F = 3.969$ $P < .05$), Personal Inadequacy 07.37, 09.83, 10.38 ($F = 43.432$ $P < .01$), Self Role Distance 10.75, 09.37, 08.42 ($F = 39.781$ $P < .01$), Role Ambiguity 07.03, 06.74, 06.28, ($F = 2.387$ $P > .05$) and Resource Inadequacy 09.80, 09.00, 09.28 ($F = 1.899$ $P > .05$).

All dimensions for role stress were found significantly different for different levels of service in the private sector while in the public sector except for REC, RA and RIN all dimensions for role stress were found significant. Moreover the correlations results (table 6.3) revealed an inverse relationship with role stress.

TYPES OF ROLE STRESSORS	PRIVATE	PUBLIC
IRD	-.528**	-.512**
RS	-.722**	-.497**
REC	-.680**	-.165**
RE	-.282**	-.574*
RO	-.657**	-.471**
RI	-.351**	-.215**
PI	.068	.504**
SRD	-.612**	-.505**
RA	-.543**	-.128*
RIN	-.395**	-.084
TRS	-.735**	-.433**

P<. 01 ** P<. 05*

Table 6.3 Correlation of Length of Service and Role Stress

Based on the above findings we can conclude that Organizational Role stress reduces with length of service. The above results are consistent with earlier studies (Petitt, 1973; Richardson & Stanton, 1973; Nahta, 1980; Sen, 1981; Surti, 1982). Gupta (1987) however, had a contradictory finding that suggests that role stress increases with increase in length of service.

6.2.3 Span of Control

Private Sector

Table no 6.4 furnishes results of the ANOVA between stress levels for different spans of control. The total mean stress values of private sector banks for different 'spans of control' (ranging from 3-5, 6-10, 10 and above) are 89.46, 104.09, and 125.43, (F 61.703, $P < .01$). In other words Officers who have a higher number of subordinates reveal a higher level of Organizational Role Stress.

Types of Role Stressors	Span of Control	PRIVATE				PUBLIC			
		MEAN	Std. Deviation	F	P	MEAN	Std. Deviation	F	P
IRD	3-5	09.20	3.105	11.90	.00	09.29	2.752	5.912	.00
	6-10	10.12	2.951			12.43	2.867		
	10 & above	12.11	2.525			13.41	2.982		
RS	3-5	08.14	2.960	33.17	.00	08.86	2.968	19.37	.00
	6-10	10.20	3.666			13.45	2.634		
	10 & above	13.30	1.309			14.75	.440		
REC	3-5	09.96	2.751	25.07	.00	08.43	.976	0297	.74
	6-10	11.73	2.892			08.25	1.506		

	10 & above	14.03	2.986			08.50	1.901		
RE	3-5	07.91	3.188	18.99	.00	10.00	1.633	14.88	.00
	6-10	09.88	3.037	6	0	11.38	2.843	2	0
	10 & above	11.59	2.773			13.94	1.216		
RO	3-5	10.40	3.987	22.60	.00	10.43	3.457	5.340	.00
	6-10	12.66	3.428	8	0	13.08	2.316		6
	10 & above	15.03	2.230			13.44	1.605		
RI	3-5	06.96	2.109	45.14	.00	09.29	.951	2.915	.05
	6-10	09.79	2.378	0	0	09.45	1.483		8
	10 & above	10.49	1.789			10.09	.856		
PI	3-5	09.93	2.385	2.659	.07	06.71	2.430	2.521	.08
	6-10	10.06	2.064		2	08.74	2.331		5
	10 & above	10.97	2.794			08.31	2.389		
SRD	3-5	08.16	2.158	53.44	.00	08.57	2.507	10.70	.00
	6-10	10.41	2.552	0	0	10.60	1.837	1	0

	10 & above	13.22	2.594			11.66	.971		
RA	3-5	08.77	3.131	17.71	.00	08.00	2.449	2.431	.093
	6-10	09.10	2.948			07.71	2.842		
	10 & above	12.19	2.904			06.62	1.478		
RIN	3-5	10.01	4.179	10.09	.00	09.29	3.988	8.702	.000
	6-10	10.11	2.095			09.62	1.960		
	10 & above	12.51	2.256			11.34	1.578		
TOTAL	3-5	89.46	17.944	61.70	.00	88.86	11.172	14.54	.000
	6-10	104.0	16.648			104.7	11.936		
	10 & above	125.4	08.275			112.0	06.742		

Table 6.4 Span of Control and Organizational Role Stress

Mean scores of other dimensions for different Spans of control are as follows: Inter role distance 09.20, 10.12, 12.11, (F=11.908 P<. 01), Role Stagnation 08.14, 10.20, 13.30, (F=33.171 P<. 01), Role Expectation Conflict 09.96, 11.73, 14.03, (F=25.079 P<.01), Role Erosion 07.91, 09.88, 11.59, (F=18.996 P<.01), Role Overload 10.40, 12.65, 15.03,(F=22.608 P<.01), Role isolation 9.95, 09.79, 10.49 (F=45.140 P<.01), Personal Inadequacy 09.93, 10.08, 10.97,(F=2.659 P>.05), Self Role

Distance 08.16, 10.41, 13.22 ($F=53.440$ $P<.01$), Role Ambiguity 08.77, 09.10, 12.19 ($F=17.719$ $P<.01$) and Resource Inadequacy 10.01, 10.11, 12.51 ($F=10.090$ $P<.05$).

Public Sector

Table no 6.4 furnishes results of the ANOVA between stress levels for different spans of control. The total mean stress values of public banks for different 'spans of control' (ranging from 3-5, 6-10, 10 and above) are 88.86, 104.71, 112.03, ($F=14.644$, $P<.01$). In other words Officers who have a higher number of subordinates reveal a higher level of Organizational Role stress.

Mean scores of other dimensions for different spans of control are as follows: Inter role distance 09.29, 12.43, 13.41 ($F=5.912$, $P<.05$), Role Stagnation 08.86, 13.45, 14.75, ($F=19.373$, $P<.01$), Role Expectation Conflict 08.43, 08.25, 08.50, ($F=25.079$ $P>.05$), Role Erosion 10.00, 11.38, 13.94, ($F=18.996$, $P<.01$), Role Overload 10.45, 13.08, 13.44, ($F=22.608$, $P<.05$), Role isolation 09.29, 09.45, 10.09 ($F=45.140$, $P<.05$), Personal Inadequacy 06.71, 08.74, 08.31, ($F=2.659$ $P>.05$), Self Role Distance 08.57, 10.60, 11.66, ($F=53.440$, $P<.01$), Role Ambiguity 08.00, 07.71, 06.58, ($F=17.719$, $P>.05$), Resource Inadequacy 09.29, 09.62, 11.34, ($F=14.544$, $P<.05$).

TYPES OF ROLE STRESSORS	PRIVATE	PUBLIC
IRD	.353**	.457**
RS	.543**	.457**
REC	.456**	.159*
RE	.358**	-.450**
RO	.466**	.425**
RI	.385**	.275**
PI	.022	-.182**
SRD	.528**	.483
RA	.412**	.109
RIN	.277**	.178**
TRS	.585**	.442**

P<. 01 **

P<. 05*

Table 6.5 Correlation of Span of control and Role Stress

Except for PI in the private sector all dimensions were found significantly different for different spans of control. Similarly, in the public sector except for RE, RI, PI, and RA, all dimensions were found significant. Moreover the correlation of total role stress (table 6.5) for private banks at (.585, P<.01) and of public banks at (.442, P<.01) reveals positive correlation with role stress. **Based on the above result, the hypothesis, role stress increases with the higher number of subordinates controlled by the officers stands confirmed.**

CHAPTER SEVEN

7. ENVIRONMENTAL FACTORS AND ROLE STRESS

7.1 Introduction

The Environmental factors are classified into five categories and they are Physical condition, Equipments support, Service condition, Social support and Superior support. This chapter will elaborate each factor separately and will also present the results of the totality of environmental factors.

7.2 Analysis of the Impact of Environmental Factors

The tables show the analysis of the differences in means of role stress for each factor separately. The value of the level of Environmental factors for each component has been measured using a 5-point scale (0, 1, 2, 3, and 4). However, in analyzing, 0 & 1 was considered as 'Low' while 2-4 was considered as 'High'. Low is considered as non conducive level at workplace while high is considered conducive level at workplace. ANOVA was used to tabulate results and statistical significance was accepted at 95% confidence level.

Physical condition of work includes items like, the lighting at workplace, the building location, and ambience, which are conducive to work.

Equipments refer to the infrastructure at workplace such as computers, printers, software, etc for the execution of work.

Service condition refers to the process and administration of officers in view of retention and employee satisfaction such as leaves, salary, incentives, fringe benefits medical support, health insurance, etc.

Superior support reflects the level of support offered to the officer in order to complete work-task and make work satisfying.

Social support refers to the extent of support each officer receives within the organization through informal and formal interaction.

Finally, the impact of the **Environmental Support Factors** on role stress is analyzed by taking the total scores of all factors.

Individuals facing a stressor or stressful situation often take a step to resolve or cope with it. This process of managing potential stressor or stressful situation to reduce its harmful consequences to oneself is called coping. **Coping depends on the cognitive appraisal of potential stressors, the skill of the individual and the coping resources.** Through an effective coping methodology a potential stressor may get dissipated and not result in a stressful situation. (Igodan & Newcomb, 1986). The strategy adopted for coping with a potential stressor or stressful situation is known as a coping strategy. (Taylor, 1998). Coping strategy (or style) can be functional, dysfunctional, proactive, reactive, and problem-focused or emotion focused. (Srivastav, 2006).

The following coping resources such as physical condition, equipment for job, service condition, social condition, and superior support are analyzed in the direction of the above mentioned cognitive appraisal.

7.2.1 Physical Condition

Private Sector

Table no 7.1 furnishes results of the ANOVA between stress levels for different levels of physical condition. The total role stress mean scores of private bank officers for the level of physical condition (Low and High) is 107.09, 098.37 ($t=2.965$ $P<.01$). In other words, the result reveals that those officers who have 'High physical condition' experience lower Role Stress than those officers who have 'Low physical condition'.

TYPES OF ROLE STRESSORS	PHYSICAL CONDITIONS	PRIVATE				
		N	Mean	Std Deviation	t	Significance
IRD	LOW	76	10.18	2.911	.413	.680
	HIGH	161	10.00	3.330		
RS	LOW	76	09.54	3.546	-1.134	.258
	HIGH	161	10.11	3.605		
REC	LOW	76	11.82	3.349	1.625	.105
	HIGH	161	11.07	3.243		
RE	LOW	76	10.51	2.942	4.501	.000
	HIGH	161	08.58	3.353		
RO	LOW	76	12.09	3.987	.123	.902
	HIGH	161	12.02	3.899		
RI	LOW	76	09.70	2.389	3.794	.000
	HIGH	161	08.38	2.711		
PI	LOW	76	11.25	2.222	4.864	.000
	HIGH	161	09.75	2.223		
SRD	LOW	76	10.76	3.081	2.594	.010
	HIGH	161	09.68	2.974		
RA	LOW	76	09.96	3.276	2.085	.038
	HIGH	161	09.01	3.263		
RIN	LOW	76	11.28	3.301	3.318	.001
	HIGH	161	09.77	3.243		
TOTAL	LOW	76	107.09	20.630	2.965	.003
	HIGH	161	098.37	21.381		

Table 7.1 Physical condition and Organizational Role Stress of Private Banks

Mean scores of other dimensions for Physical conditions of Private bank officers are as follows: Inter role distance 10.18, 10.00, ($t=.413$, $P>.05$), Role Stagnation 09.54, 10.11, ($t=-1.134$, $P>.05$), Role Expectation Conflict 11.82, 11.07, ($t=1.625$, $P>.05$), Role Erosion 10.51, 08.58 ($t=4.501$ $P<.001$), Role Overload 12.09,12.02 ($t=.123$, $P>.05$), Role Isolation 09.70, 08.38, ($t=3.794$ $P<.01$), Personal Inadequacy 11.25, 09.75, ($t=4.864$ $P<.01$), Self Role Distance 10.76,09.68, ($t=2.594$, $P<.05$), Role Ambiguity 09.96, 09.01, ($t=2.085$, $P<.05$) and Resource Inadequacy 11.28, 09.77 ($t=3.318$ $P<.01$).

From the table 7.1 it can be seen that there is a significant difference in the stress levels between low and high for all the role stress dimensions except for IRD, RS, REC and RO. Hence, role stress is higher when physical condition is low; role stress is lower when physical condition is high. All these findings are in-line with acceptable statistical significance.

Physical conditions supports work environment and helps the individual to perform better since it gives a feeling of comfort and puts the mind in a positive framework of activity. Hence, physical condition results in lowering of role stress.

IRD is not impacted with physical condition since; IRD, is experienced when there is a conflict between organizational and non-organizational role, hence to overcome IRD one has to undertake role negotiation and seek necessary help to balance both the roles. This can be achieved if the organization may agree to offer flexible work hours.

RS is not impacted with physical condition since; RS is the feeling of being stuck in the same role due to lack of opportunities, and this could be resolved by taking recourse to HR audit and intervention by exercising role transition. Allowing the role occupant to socialize for the new role, and receive necessary training and support to take on a new role could be effective.

REC is not impacted with physical condition since; REC arises out of conflicting demands originating from superiors, subordinates and peers and this could be resolved by creating linkages between poorly interacting role. Appropriate dialogue and sharing would strengthen such process.

RO is not impacted with physical condition since; RO is the feeling that one is expected to do too much work and this again could be best reconciled through dialogue. Hence IRD, RS, REC and RO cannot be helped just with physical condition but need assistance of functional coping strategies.

Findings in relationship between role stress and physical conditions are not reported in the literature and hence would need further investigation.

Public Sector

Table no 7.2 furnishes results of the ANOVA between stress levels for different levels physical condition. The total role stress mean scores of public bank officers for the level of physical condition (Low and High) is 97.47, 91.59 ($t=2.217$, $P<.05$). In other words, the result reveals that those officers who have 'High physical condition' experience lower Role Stress than those officers who have 'Low physical condition'.

TYPES OF ROLE STRESSORS	PHYSICAL CONDITIONS	PUBLIC				
		N	Mean	Std Deviation	t	Significance
IRD	LOW	79	11.49	3.714	3.610	.000
	HIGH	167	09.77	3.383		
RS	LOW	79	11.84	3.960	2.194	.029
	HIGH	167	10.61	4.148		
REC	LOW	79	07.86	1.745	.874	.383
	HIGH	167	07.63	2.031		
RE	LOW	79	10.53	3.738	1.446	.119
	HIGH	167	09.84	2.980		
RO	LOW	79	11.15	3.577	.598	.550
	HIGH	167	10.87	3.421		
RI	LOW	79	09.10	1.630	1.290	.198
	HIGH	167	08.78	1.873		
PI	LOW	79	09.40	2.731	-2.069	.040
	HIGH	167	08.63	2.627		
SRD	LOW	79	10.08	2.235	3.413	.001
	HIGH	167	08.99	2.380		
RA	LOW	79	07.01	2.844	1.480	.110
	HIGH	167	06.47	2.260		
RIN	LOW	79	09.82	2.153	1.721	.086
	HIGH	167	09.23	2.657		
TOTAL	LOW	79	97.47	19.774	2.217	.028
	HIGH	167	91.59	19.236		

Table 7.2 Physical condition and Organizational Role Stress of Public Banks

Mean scores of other dimensions for Physical conditions of public bank officers are as follows: Inter role distance 11.49, 09.77, ($t=3.610$, $P<.01$), Role Stagnation 11.84, 10.61, ($t=2.194$, $P<.05$), Role Expectation Conflict 07.86, 07.63, ($t=.874$, $P>.05$),

Role Erosion 10.53, 09.84 ($t=1.446$, $P>.05$), Role Overload 11.15, 10.87 ($t=.598$, $P>.05$), Role Isolation 09.10, 08.78, ($t=1.290$, $P>.05$), Personal Inadequacy 09.40, 08.63, ($t=-2.069$, $P<.05$), Self Role Distance 10.08, 08.99, ($t=3.413$, $P<.01$), Role Ambiguity 07.01, 06.47, ($t=1.480$, $P>.05$) and Resource Inadequacy 09.82, 09.23 ($t=1.721$, $P>.05$).

From the table 7.2, it can be seen that there is a significant difference in the stress levels between low and high for all the role stress dimensions except for REC, RE, RO, RI, RA and RIN. It is noticed that role stress is higher when physical condition is low; role stress is lower when physical condition is high. All these findings are in-line with acceptable statistical significance.

Physical conditions supports work environment and helps the individual to perform better since it gives a feeling of comfort and puts the mind in a positive framework of activity. Hence Physical condition results in lowering of role stress.

However REC, RE, RO, RI, RA, RIN, cannot just be helped with physical condition since the magnitude of the stressor is much higher than the coping resource.

REC is not impacted with physical condition since; REC arises when the role occupant faces conflicting expectations from the role senders. This could be minimized through suitable compromising and building effective relationships with the concerned roles.

RE is not impacted with physical condition since; RE arises when some of the important functions belonging to one's role are performed by others or when credit for work performed in one's role is given to others. One of a possible way this could be minimized is through a process of role development or role analysis.

RO is not impacted with physical condition since; RO is experienced when the role occupant encounters too many or too high expectations from the role. Role slimming may be effective which would require redefining the role.

RI is not impacted with physical condition since; RI results when the role occupant feels isolated from the communication channels and feels s/he is not part of what is happening. This could be minimized through role linkage by creating bridges between poorly interacting roles.

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RA is not impacted with physical condition since; RA results from the lack of clarity or role expectations and this could be handled best by redefining the role.

• RI is not impacted with physical condition since; RI is experienced by the role when adequate resources are not available to carry out the role responsibilities. This could be resolved with necessary resource audit and supply of resources.

The ANOVA results of both the sectors reveals that except for IRD, RS, REC, and RO in the private sector and REC, RE, RO, RI, RA and RIN in the public sector, all the other role dimensions showed similar relationship with physical conditions.

However, it is noticed that the private sector has better responded to physical condition than public sector. One possible explanation to this phenomenon could be that the private sector bank officers are more work-driven and sensitive and hence get positively influenced with the physical condition of work.

Based on the above results we can conclude that physical condition lowers role stress is true for the private sector except for IRD, RS, REC, and RO and true for the public sector except for REC, RE, RO, RI, RA and RIN.

The above results of the relationship between physical conditions and role stress have not been reported earlier and hence would need to be further investigated.

7.2.2 Equipments for Job

Private Sector

Table no 7.3 furnishes results of the ANOVA between stress levels for different levels of Equipment for Job. The total role stress mean scores of private bank officers for the level of Equipment for Job, (Low and High) is 108.18, 097.98 ($t= 3.462$ $P<.01$). In other words, the result reveals that those officers who have 'High Equipments for Job' experience lower Role Stress than those officers who have 'Low Equipments for Job'.

TYPES OF ROLE STRESSORS	EQUIPMENTS FOR JOB	PRIVATE				
		N	Mean	Std Deviation	t	Significance
IRD	LOW	74	10.23	2.968	.553	.581
	HIGH	163	09.98	3.301		
RS	LOW	74	09.64	3.545	-.835	.405
	HIGH	163	10.06	3.611		
REC	LOW	74	11.95	3.331	2.011	.045
	HIGH	163	11.02	3.239		
RE	LOW	74	10.64	2.936	4.852	.000
	HIGH	163	08.55	3.324		
RO	LOW	74	12.24	3.955	.520	.603
	HIGH	163	11.96	3.912		
RI	LOW	74	09.77	2.419	3.859	.000
	HIGH	163	08.36	2.682		
PI	LOW	74	11.38	2.292	5.430	.000
	HIGH	163	09.71	2.154		
SRD	LOW	74	10.82	3.142	2.760	.006
	HIGH	163	09.66	2.938		
RA	LOW	74	10.15	3.313	2.657	.008
	HIGH	163	08.94	3.220		
RIN	LOW	74	11.36	3.411	3.547	.000
	HIGH	163	09.75	3.177		
TOTAL	LOW	74	108.18	20.929	3.462	.001
	HIGH	163	097.98	21.042		

Table 7.3 Equipments for job and Organizational Role Stress Private Banks

Mean scores of other dimensions for Equipments of Job of Private bank officers are as follows: Inter role distance 10.23, 09.98, ($t=.553$, $P>.05$), Role Stagnation 09.64,

10.06, ($t=-.835$, $P>.05$), Role Expectation Conflict 11.95, 11.02, ($t=2.011$, $P<.05$), Role Erosion 10.64, 08.55 ($t=4.852$ $P<.01$), Role Overload 12.24, 11.96 ($t=.520$, $P>.05$), Role Isolation 09.77, 08.36, ($t=3.859$, $P<.01$), Personal Inadequacy 11.38, 09.71, ($t=5.430$, $P<.01$), Self Role Distance 10.82, 09.66, ($t=2.760$, $P<.01$), Role Ambiguity 10.15, 06.47, ($t=2.657$, $P<.01$) and Resource Inadequacy 11.36, 09.75 ($t=3.547$, $P<.01$).

From the table 7.3 it can be seen that there is a significant difference in the stress levels between low and high for all the role stress dimensions except for IRD, RS, and RO. Hence, role stress is higher when Equipment for Job is low; role stress is lower when Equipment for Job is high. All these findings are in-line with acceptable statistical significance.

The equipment for job offered to the officer helps in completing the job as assigned to his or her role. The higher level of equipment therefore supports the individual to be in control and efficient. Hence this in turn helps in reducing role stress.

IRD, RS, and RO cannot be just helped with higher level of equipments for job since the magnitude of these stressors is beyond the scope of equipments for job.

IRD is not impacted by equipments for job since; IRD is experienced when there is a conflict between organizational and non-organizational role, hence, IRD could be resolved with the process of role negotiation. Requesting flexible time plan or using technology such as video conferencing to meet important obligations could achieve mutuality of roles.

RS is not impacted by equipments for job since; RS is the feeling of being stuck in the same role due to lack of opportunities, and this could be solved by taking recourse to HR audit and intervention, and utilizing role transition to get into a new role and learn critical skills etc.

RO is not impacted by equipments for job since; RO is the feeling that one is expected to do too much work and this again could be best reconciled through dialogue and role slimming.

Findings in relationship between role stress and equipment for job are not reported in the literature and hence would need further investigation.

Public Sector

Table no 7.4 furnishes results of the ANOVA between stress levels for different levels of Equipment for job. The total role stress mean scores of public bank officers for the level of Equipment for Job, (Low and High) is 97.26, 91.85 ($t=1.998$, $P < .01$). In other words, the result reveals that those officers who have 'High Equipments for Job' experience lower Role Stress than those officers who have 'Low Equipments for Job'.

TYPES OF ROLE STRESSORS	EQUIPMENTS FOR JOB	PUBLIC				
		N	Mean	Std Deviation	t	Significance
IRD	LOW	74	11.46	3.589	3.329	.001
	HIGH	172	09.84	3.469		
RS	LOW	74	11.77	3.954	1.924	.056
	HIGH	172	10.67	4.158		
REC	LOW	74	07.84	1.798	.712	.477
	HIGH	172	07.65	2.005		
RE	LOW	74	10.46	3.739	1.159	.208
	HIGH	172	09.89	3.014		
RO	LOW	74	11.18	3.582	.641	.522
	HIGH	172	10.87	3.423		
RI	LOW	74	09.08	1.678	1.114	.266
	HIGH	172	08.80	1.850		
PI	LOW	74	08.64	2.692	-1.963	.051
	HIGH	172	09.37	2.704		
SRD	LOW	74	10.04	2.260	3.086	.002
	HIGH	172	09.03	2.379		
RA	LOW	74	07.03	2.909	1.436	.113
	HIGH	172	06.48	2.244		
RIN	LOW	74	09.82	2.204	1.647	.101
	HIGH	172	09.25	2.627		
TOTAL	LOW	74	97.26	19.905	1.998	.047
	HIGH	172	91.85	19.246		

Table 7.4 Equipments for job and Organizational Role Stress of Public Banks

Mean scores of other dimensions for Equipments of Job of Private bank officers are as follows: Inter role distance 11.46, 09.84, ($t=3.329$, $P < .01$), Role Stagnation 11.77, 10.67, ($t=1.924$, $P > .05$), Role Expectation Conflict 07.84, 07.65, ($t=.712$,

$P > .05$), Role Erosion 10.46, 09.89 ($t = 1.159$, $P > .05$), Role Overload 11.18, 10.87 ($t = .641$, $P > .05$), Role Isolation 09.08, 08.80, ($t = 1.114$, $P > .05$), Personal Inadequacy 08.64, 09.37, ($t = -1.963$, $P > .05$), Self Role Distance 10.04, 09.03, ($t = 3.086$, $P < .01$), Role Ambiguity 07.03, 06.48, ($t = 1.436$, $P > .05$) and Resource Inadequacy 09.82, 09.25 ($t = 1.647$, $P > .05$).

From the table 7.4 it can be seen that there is a significant difference in the stress levels between low and high for all the role stress dimensions except for RS, REC, RE, RO, RI, RA and RIN. Hence, for IRD, SRC and TRS it was noticed that Role stress is higher when Equipment for Job is low; role stress is lower when Equipment for Job is high. All these findings are in-line with acceptable statistical significance.

The equipment for job offered to the officer helps in completing the job as assigned to his or her role. The higher level of equipment therefore supports the individual to be in control and efficient. Hence, this in turn helps in reducing role stress.

RS, REC, RE, RO, RI, RA and RIN cannot be merely helped with equipment for job since the magnitude of these stressors are beyond the coping possibility of equipments.

RS cannot be impacted by equipments for job since; RS is experienced when the role occupant keeps stagnating in the old role. Moreover, lack of opportunities gives rise to role stagnation. This could be resolved through role transition.

REC cannot be impacted by equipment for job since; REC results from conflicting demands placed by role senders. One of the ways this could be resolved is by creating role linkages between poorly interacting roles.

RE cannot be impacted by equipments for job since; RE arises when the credit for one's role performance is given to others or when some important function belonging to one's role are performed by other roles. This could be handled by redefining the role.

RI cannot be impacted by equipments for job since; RI results when the role feels isolated from communication channels and feel s/he is not a part of what is happening. This can be coped by creating linkages between poorly interacting roles.

RO cannot be impacted by equipments for job since; RO cannot be impacted by equipments for job since; RO results from too high or too much expectation from the role and this could be dealt with role slimming.

RA cannot be impacted by equipments for job since; RA results from lack of clarity of role expectations and can be best handled by redefining the role and making the role more challenging fully utilizing the potential of the role occupant.

RIN logically should have been impacted by equipment for job. This is an interesting result and hence needs to be further investigated.

The ANOVA results of both the sectors reveals that except for IRD, RS, and RO in the private sector and RS, REC, RE, RO, RI, RA and RIN in the public sector, all the other role dimensions showed similar relationship with equipment for job. However, it is noticed that the private sector has better responded to equipment for job than public sector. One possible explanation to this phenomenon could be that the private sector

bank officers are more work-driven and hence get positively influenced with the equipments provided at workplace.

Based on the above results we can conclude that equipments for job lowers organizational role stress, is true to the private sector except for IRD, RS, and RO and is true to the public sector except for RS, REC, RE, RO, RI, RA and RIN.

The above results of the relationship between equipments for job and role stress have not been reported earlier and hence would need to be further investigated.

7.2.3 Service Condition

Private Sector

Table no 7.5 furnishes results of the ANOVA between stress levels for different levels of service condition. The total role stress mean scores of private bank officers for the level of service condition' (Low and High) is 109.92, 098.20 ($t=3.750$, $P < .01$). In other words, the result reveals that those officers who have 'High Service Condition' experience lower Role Stress than those officers who have 'Low Service Condition'.

TYPES OF ROLE STRESSORS	SERVICE CONDITION	PRIVATE				
		N	Mean	Std Deviation	t	Significance
IRD	LOW	60	10.40	3.049	.956	.340
	HIGH	177	09.94	3.245		
R.S.	LOW	60	10.35	3.468	1.064	.268
	HIGH	177	09.78	3.626		
REC	LOW	60	11.98	3.587	1.838	.067
	HIGH	177	11.08	3.160		
RE	LOW	60	10.45	3.170	3.489	.001
	HIGH	177	08.78	3.305		
RO	LOW	60	12.25	3.998	.465	.642
	HIGH	177	11.98	3.901		
RI	LOW	60	09.40	2.451	2.015	.045
	HIGH	177	08.60	2.729		
PI	LOW	60	11.58	2.586	5.540	.000
	HIGH	177	09.77	2.044		
SRD	LOW	60	11.10	3.333	2.992	.001
	HIGH	177	09.66	2.860		
RA	LOW	60	10.53	3.491	3.387	.001
	HIGH	177	08.90	3.124		
RIN	LOW	60	11.87	3.596	4.518	.000
	HIGH	177	09.71	3.057		
TOTAL	LOW	60	109.92	22.244	3.750	.000
	HIGH	177	098.20	20.456		

Table 7.5 Service conditions and Organizational Role Stress of Private Banks

Mean scores of other dimensions for service condition of private bank officers are as follows: Inter role distance 10.40, 09.94, ($t=.956$, $P > .05$), Role Stagnation 10.35,

09.78, ($t=1.064$, $P>.05$), Role Expectation Conflict 11.98, 11.08, ($t=1.838$, $P>.05$), Role Erosion 10.45, 08.78 ($t=3.489$, $P<.01$), Role Overload 12.25, 11.98 ($t=.465$, $P>.05$), Role Isolation 09.40, 08.60, ($t=2.015$, $P<.05$), Personal Inadequacy 11.58, 09.77, ($t=5.540$, $P<.01$), Self Role Distance 11.10, 09.66, ($t=2.992$, $P<.01$), Role Ambiguity 10.53, 08.90, ($t=3.387$, $P<.005$) and Resource Inadequacy 11.87, 09.71 ($t=4.518$, $P<.01$).

From the table 7.5 it can be seen that there is a significant difference in the stress levels between low and high for all the role stress dimensions except for IRD, RS, REC and RO. Hence role stress is higher when service condition is low; role stress is lower when service condition is high. All these findings are in-line with acceptable statistical significance

Service conditions such as salary, fringe benefits, medical allowance, insurance, etc. offered to the officers, motivate and increases the level of goodwill at workplace, which in turn helps the officers to work with renewed strength and confidence. Such an ambience in turn helps in lowering role stress.

Stressors such as IRD, RS, REC and RO cannot be just helped with service condition since the magnitude of the stressor is larger than the coping resource.

IRD is experienced when there is a conflict between organizational and non-organizational role, hence IRD could be resolved with the process of role negotiation. Requesting flexible work hours or using technology such as video conferencing to meet important obligations could achieve mutuality of roles.

RS is the feeling of being stuck in the same role due to lack of opportunities, and this could be solved by taking recourse to HR audit and intervention and utilizing role transition to get into a new role and learn critical skills, etc.

REC on the other hand arises out of conflicting demands originating from superiors, subordinates and peers and this could be resolved by creating linkages between poorly interacting roles. Appropriate dialogue and sharing would strengthen such process.

RO is the feeling that one is expected to do too much work and this again could be best reconciled through dialogue and role slimming.

Findings in relationship between role stress and service condition are not reported in the literature and hence would need further investigation.

Public Sector

Table no 7.6 furnishes results of the ANOVA between stress levels for different levels of service condition. The total role stress mean scores of public bank officers for the level of service condition' (Low and High) is 98.11, 91.64 ($t=2.365$, $P < .01$). In other words, the result reveals that those officers who have 'High Service Condition' experience lower role stress than those officers who have 'Low Service Condition'.

TYPES OF ROLE STRESSOR S	SERVICE CONDITION	PUBLIC				
		N	Mean	Std Deviation	t	Significance
IRD	LOW	70	11.56	3.630	3.484	.001
	HIGH	176	09.84	3.444		
RS	LOW	70	12.07	3.801	2.700	.010
	HIGH	176	10.58	4.175		
REC	LOW	70	07.83	1.642	.637	.525
	HIGH	176	07.65	2.053		
RE	LOW	70	10.49	3.806	1.169	.197
	HIGH	176	09.89	2.998		
RO	LOW	70	11.21	3.530	.727	.468
	HIGH	176	10.86	3.447		
RI	LOW	70	09.07	1.609	1.017	.310
	HIGH	176	08.81	1.871		
PI	LOW	70	08.80	2.657	-1.278	.203
	HIGH	176	09.29	2.734		
SRD	LOW	70	10.14	2.273	3.413	.001
	HIGH	176	09.02	2.358		
RA	LOW	70	07.03	2.968	1.361	.126
	HIGH	176	06.49	2.232		
RIN	LOW	70	09.97	2.092	2.173	.031
	HIGH	176	09.20	2.641		
TOTAL	LOW	70	98.11	19.740	2.365	.019
	HIGH	176	91.64	19.241		

Table 7.6 Service conditions and Organizational Role Stress of Public Banks

Mean scores of other dimensions for service condition of public bank officers are as follows: Inter role distance 11.56, 09.84, ($t=3.484$, $P < .01$), Role Stagnation 12.07, 10.58, ($t=2.700$, $P < .05$), Rae Expectation Conflict 07.83, 07.65, ($t=.637$, $P > .05$), Role Erosion 10.49, 09.89 ($t=1.169$, $P > .05$), Role Overload 11.21, 10.86 ($t=.727$,

$P > .05$), Role Isolation 09.07, 08.81, ($t=1.017$, $P < .05$), Personal Inadequacy 08.80, 09.29, ($t=-1.278$, $P > .05$), Self Role Distance 10.14, 09.02, ($t=3.413$, $P < .01$), Role Ambiguity 07.03, 06.49, ($t=1.361$, $P > .05$) and Resource Inadequacy 09.97, 09.20 ($t=2.173$, $P < .05$).

From the table 7.6 it can be seen that there is a significant difference in the stress levels between low and high for all the role stress dimensions except for REC, RE, RO, RI, PI and RA. Hence, role stress is higher when service condition is low; role stress is lower when service condition is high. All these findings are in-line with acceptable statistical significance.

Service conditions such as salary, fringe benefits, medical allowance, insurance, etc. offered to the officers motivates and increases the level of goodwill at workplace, which in turn helps the officers to work with renewed strength and confidence. Such an ambience in turn helps in lowering role stress.

However, in case of REC, RE, RO, R1, PI and RA just service conditions cannot help reduce role stress since the magnitude of the stressor is larger than the benefits of service condition.

REC is not impacted by service conditions since; REC arises out of conflicting demands originating from superiors, subordinates and peers and this could be resolved by creating linkages between poorly interacting roles. Appropriate dialogue and sharing would strengthen such process.

RE is not impacted by service conditions since; REC arises when the credit for one's role performance is given to others or when some important function belonging to one's role is performed by other roles. This could be handled by redefining the role.

RO is not impacted by service conditions since; REC results from too high or too much expectation from the role and this could be dealt with role slimming.

RI is not impacted by service conditions since; RI results when the role feels isolated from communication channels and feel s/he is not a part of what is happening. This can be coped by creating linkages between poorly interacting roles.

PI is not impacted by service conditions since; PI results from lack of competence for the role and in order to minimize it one would need to do competence building. Upgrading one's skill and knowledge for successful role performance could do this.

RA is not impacted by service conditions since; RA results from lack of clarity of role expectations and can be best handled by redefining the role and making the role more challenging fully utilizing the potential of the role occupant.

The ANOVA results of both the sectors reveals that except for IRD, RS, REC and RO in the private sector and REC, RE, RO, RI, PI and RA in the public sector, all the other role dimensions showed similar relationship with service condition.

However, it is noticed that the private sector has better responded to service condition than public sector. One possible explanation to this phenomenon could be that the private sector bank officers are more work-driven and are sensitive to the

dynamics of work place and hence get positively influenced with the service condition.

Based on the above results we can conclude that service conditions reduce role stress is true for the private sector except for IRD, RS, REC and RO and is true for the public sector except for REC, RE, RO, RI, PI and RA.

The above results of the relationship between service condition and role stress have not been reported earlier and hence would need to be further investigated.

7.2.4 Social Support

Private Sector

Table no 7.7 furnishes results of the ANOVA between stress levels for different levels of social support. The total role stress mean scores of private bank officers for the level of social support (Low and High) is 115.06, 089.92 ($t= 11.497$, $P< .01$). In other words, the result reveals that those officers who have 'High Social Support' experience lower Role Stress than those officers who have 'Low Social Support'.

TYPES OF ROLE STRESSORS	SOCIAL SUPPORT	PRIVATE				
		N	Mean	Std Deviation	t	Significance
IRD	LOW	106	11.64	3.269	7.434	.000
	HIGH	131	08.78	2.494		
RS	LOW	106	12.28	2.878	11.279	.000
	HIGH	131	08.02	2.911		
REC	LOW	106	13.02	2.604	8.274	.000
	HIGH	131	09.93	3.141		
RE	LOW	106	10.06	3.174	3.645	.000
	HIGH	131	08.51	3.331		
RO	LOW	106	14.46	2.957	10.246	.000
	HIGH	131	10.09	3.494		
RI	LOW	106	09.80	2.323	5.562	.000
	HIGH	131	07.99	2.682		
PI	LOW	106	10.05	2.667	-1.045	.283
	HIGH	131	10.37	2.009		
SRD	LOW	106	11.63	2.754	8.290	.000
	HIGH	131	08.73	2.625		
RA	LOW	106	10.72	3.017	6.369	.000
	HIGH	131	08.18	3.068		
RIN	LOW	106	11.40	2.405	5.205	.000
	HIGH	131	09.33	3.678		
TOTAL	LOW	106	115.06	12.995	11.497	.000
	HIGH	131	089.92	20.429		

Table 7.7 Social Support and Organizational Role Stress of Private Banks

Mean scores of other dimensions for service condition of public bank officers are as follows: Inter role distance 11.64, 08.78, ($t=7.434$, $P<.01$), Role Stagnation 12.28, 08.02, ($t=11.279$, $P<.01$), Role Expectation Conflict 13.02, 09.93, ($t=8.274$, $P<.01$),

Role Erosion 10.06, 08.51 ($t=3.645$, $P<.01$), Role Overload 14.46, 10.09 ($t= 10.246$, $P<.01$), Role Isolation 09.80, 07.99, ($t=5.562$, $P<.01$), Personal Inadequacy 10.05, 10.37, ($t=-1.045$, $P>.05$), Self Role Distance 11.63, 08.73, ($t=8.290$, $P<.01$), Role Ambiguity 10.72, 08.18, ($t=6.369$, $P<.01$) and Resource Inadequacy 11.40, 09.33 ($t=5.205$, $P<.01$).

From the table 7.7 it can be seen that there is a significant difference in the stress levels between low and high for all the role stress dimensions except for PI. Hence, role stress is higher when social support is low; role stress is lower when social support is high. All these findings are statistically significant at the level of ($P<.01$).

Social support results in sharing, meeting and exchanging of ideas and problems. It also results in receiving support for problem solving and thus reduces the feeling of disappointment and frustration. Hence, social support results in lowering of role stress in general. However, PI arises due to the lack of skill for performing one's role and this cannot be just helped with social support. PI can be dealt with, by taking action to equip the role occupant with the needed knowledge, skills and experience.

Though earlier studies have recognized the importance of social support, the relationship between social support and role stress needs to be further investigated.

Public Sector

Table no 7.8 furnishes results of the ANOVA between stress levels for different levels of social support. The total role stress mean scores of public bank officers for the level of social support (Low and High) is 102.40, 091.09 ($t=3.805$, $P < .01$). In other words, the result reveals that those officers who have 'High Social Support' experience lower Role Stress than those officers who have 'Low Social Support'.

TYPES OF ROLE STRESSOR S	SOCIAL SUPPORT	PUBLIC				
		N	Mean	Std Deviation	t	Significance
IRD	LOW	52	12.38	3.716	4.889	.000
	HIGH	194	09.77	3.338		
RS	LOW	52	12.69	3.512	3.747	.001
	HIGH	194	10.55	4.161		
REC	LOW	52	08.02	1.788	1.322	.187
	HIGH	194	07.62	1.943		
RE	LOW	52	11.25	3.960	2.560	.003
	HIGH	194	09.74	2.965		
RO	LOW	52	11.83	3.282	2.045	.042
	HIGH	194	10.73	3.487		
RI	LOW	52	09.60	1.763	3.263	.001
	HIGH	194	08.70	1.768		
PI	LOW	52	08.56	2.396	-1.780	.076
	HIGH	194	09.31	2.716		
SRD	LOW	52	10.67	2.149	4.744	.000
	HIGH	194	08.98	2.321		
RA	LOW	52	07.13	3.023	1.375	.109
	HIGH	194	06.52	2.290		
RIN	LOW	52	10.27	2.170	2.768	.006
	HIGH	194	09.20	2.560		
TOTAL	LOW	52	102.40	18.647	3.805	.000
	HIGH	194	091.09	19.152		

Table 7.8 Social Support and Organizational Role Stress of Public banks

Mean scores of other dimensions for service condition of public bank officers are as follows: Inter role distance 12.38, 09.77, ($t=4.889$, $P < .01$), Role Stagnation 12.69, 10.55, ($t=3.747$, $P < .01$), Role Expectation Conflict 08.02, 07.62, ($t=1.322$, $P > .05$),

Role Erosion 11.25, 09.74 ($t=2.560$, $P<.01$), Role Overload 11.83, 10.73 ($t=2.045$, $P<.05$), Role Isolation 09.60, 08.70, ($t=3.263$, $P<.01$), Personal Inadequacy 08.56, 09.31, ($t=-1.780$, $P>.05$), Self Role Distance 10.67, 08.98, ($t=4.744$, $P<.01$), Role Ambiguity 07.13, 06.52, ($t=1.375$, $P>.05$) and Resource Inadequacy 10.27, 09.20 ($t=2.768$, $P<.01$).

From the table 7.8 it can be seen that there is a significant difference in the stress level between low and high for all the role stress dimensions except for REC, PI and RA. Hence Role stress is higher when social support is low; role stress is lower when social support is high. All these findings are statistically significant at an accepted level.

Social support results in sharing, meeting and exchanging of ideas and problems. It also results in receiving support for problem solving and thus reduces the feeling of disappointment and frustration. Hence, social support results in lowering of role stress in general.

However, REC arises when the role occupant faces conflicting expectations from the role senders. REC can be dealt through suitable compromising, establishing good linkages with the concerned roles.

PI arises due to the lack of skill for performing one's role and this cannot be just helped with social support. PI can be dealt with by taking action to equip the role occupant with the needed knowledge, skills and experience.

RA is experienced when the role occupant is not clear about his or her role expectation. Seeking clarification from different sources and redefining the ambiguous role expectations can minimize RA.

The ANOVA results of both the sectors reveals that except for PI in the private sector and REC, PI and RA in the public sector, all the other role dimensions showed similar relationship with social support. However, it is noticed that the private sector has better responded to social support than public sector. One possible explanation to this phenomenon could be that the private sector bank officers are more work-driven and are sensitive to the dynamics of work place, hence get positively influenced with the social support.

Based on the above results we can conclude that social support reduces role stress is true for the private sector except for PI and is true for the public sector except for REC, PI and RA.

Earlier studies have recognized social support as an effective mechanism for coping with stress (Semmer, 2003; Spielberger et al., 2003 and Hanslam & Reicher , 2006). However, the relationship between social support and role stress needs to be further investigated.

7.2.5 Superior Support

Private Sector

Table no 7.9 furnishes results of the ANOVA between stress levels for different levels of superior support. The total role stress mean scores of private bank officers for the levels of superior support of Low and High are 115.28, 089.14 ($t=12.110$, $P < .01$). In other words, the result reveals that those officers who have 'High Superior Support' experience lower Role Stress than those officers who have 'Low Superior Support'.

TYPES OF ROLE STRESSORS	SUPERIOR SUPPORT	PRIVATE				
		N	Mean	Std Deviation	t	Significance
IRD	LOW	109	11.65	3.236	7.787	.000
	HIGH	128	08.70	2.460		
RS	LOW	109	12.26	2.869	11.534	.000
	HIGH	128	07.94	2.877		
REC	LOW	109	13.04	2.585	8.625	.000
	HIGH	128	09.84	3.113		
RE	LOW	109	10.13	3.171	4.072	.000
	HIGH	128	08.41	3.298		
RO	LOW	109	14.45	2.977	10.554	.000
	HIGH	128	10.00	3.439		
RI	LOW	109	09.80	2.300	5.687	.000
	HIGH	128	07.95	2.694		
PI	LOW	109	10.06	2.647	-.978	.319
	HIGH	128	10.37	2.015		
SRD	LOW	109	11.62	2.751	8.513	.000
	HIGH	128	08.66	2.594		
RA	LOW	109	10.83	3.060	7.233	.000
	HIGH	128	08.02	2.915		
RIN	LOW	109	11.44	2.413	5.526	.000
	HIGH	128	09.24	3.662		
TOTAL	LOW	109	115.28	13.047	12.110	.000
	HIGH	128	089.14	19.916		

Table 7.9 Superior Support and Organizational Role Stress of Private Banks

Mean scores of other dimensions for superior condition of private bank officers are as follows: Inter role distance 11.65, 08.70, ($t=7.787$, $P < .01$), Role Stagnation

12.26, 07.94, ($t=11.534$, $P<.01$), Role Expectation Conflict 13.04, 09.84, ($t= 8.625$, $P<.01$), Role Erosion 10.13, 08.41 ($t=4.072$, $P<.01$), Role Overload 14.45, 10.00 ($t= 10.554$, $P<.01$), Role Isolation 09.80, 07.95, ($t=5.687$, $P<.01$), Personal Inadequacy 10.06, 10.37, ($t=-.978$, $P>.05$), Self Role Distance 11.62, 08.66, ($t=8.513$, $P<.01$), Role Ambiguity 10.83, 08.02, ($t=7.233$, $P<.01$) and Resource Inadequacy 11.44, 09.24 ($t=5.526$, $P<.01$).

From the table 7.9 it can be seen that there is a significant difference in the stress levels between low and high superior support for all the role stress dimensions except for REC, PI and RA. Hence, role stress is higher when superior support is low; role stress is lower when superior support is high. All these findings are statistically significant at an accepted level.

Superior support received through the medium of appreciation, constructive feedback, and support to excel at workplace motivates the officers and thus helps them work better. Moreover, a higher level of superior support produces a conducive working environment. Hence superior support helps in the lowering of role stress. However, REC, PI and RA cannot be just helped with superior support.

REC arises when the role occupant faces conflicting expectations from the role senders. Though the boss is considered as a role sender, there are also other role senders such as peers, and subordinates. Hence, though the superior support is high in this case, in order to minimize REC, suitable linkages with other roles could be established and developed.

PI arises due to the lack of skill for performing one's role and this cannot be just helped with social support. PI can be dealt by taking action to equip the role occupant with the needed knowledge, skills and experience.

RA is experienced when the role occupant is not clear about his or her role expectation. Seeking clarification from different sources and redefining the ambiguous role expectations can minimize RA.

The above results of superior support and role stress have not been reported earlier and hence needs to be further investigated.

Public Sector

Table no 7.10 furnishes results of the ANOVA between stress levels for different levels of superior support. The total role stress mean scores of public bank officers for the level of superior support (Low and High) is 102.53, 090.87 ($t= 4.010$, $P< .01$). In other words, the result reveals that those officers who have 'High Superior Support' experience lower Role Stress than those officers who have 'Low Superior Support'.

TYPES OF ROLE STRESSOR S	SUPERIOR SUPPORT	PUBLIC				
		N	Mean	Std Deviation	t	Significance
IRD	LOW	55	12.45	3.635	5.278	.000
	HIGH	191	09.71	3.324		
RS	LOW	55	12.78	3.436	4.143	.000
	HIGH	191	10.49	4.166		
REC	LOW	55	08.02	1.737	1.474	.173
	HIGH	191	07.61	1.994		
RE	LOW	55	11.33	3.864	2.895	.001
	HIGH	191	09.70	2.965		
RO	LOW	55	11.89	3.201	2.281	.023
	HIGH	191	10.69	3.502		
RI	LOW	55	09.56	1.719	3.226	.001
	HIGH	191	08.69	1.781		
PI	LOW	55	09.35	2.764	-2.173	.031
	HIGH	191	08.45	2.441		
SRD	LOW	55	10.69	2.116	5.007	.000
	HIGH	191	08.95	2.319		
RA	LOW	55	07.13	2.957	1.434	.101
	HIGH	191	06.51	2.301		
RIN	LOW	55	10.22	2.123	2.694	.008
	HIGH	191	09.19	2.579		
TOTAL	LOW	55	102.53	18.160	4.010	.000
	HIGH	191	090.87	19.217		

Table 7.10 Social Support and Organizational Role Stress of Public Banks

Mean scores of other dimensions for superior condition of private bank officers are as follows: Inter role distance 12.45, 09.71, ($t=5.278$, $P<.01$), Role Stagnation

12.78, 10.49, ($t=4.143$, $P<.01$), Role Expectation Conflict 08.02, 07.61, ($t=1.474$, $P>.05$), Role Erosion 11.33, 09.70 ($t=2.895$, $P<.01$), Role Overload 11.89, 10.69 ($t=2.281$, $P<.05$), Role Isolation 09.56, 08.69, ($t=3.226$, $P<.01$), Personal Inadequacy 09.35, 08.45, ($t=-2.173$, $P<.05$), Self Role Distance 10.69, 08.95, ($t=5.007$, $P<.01$), Role Ambiguity 07.13, 06.51, ($t=1.434$, $P>.05$) and Resource Inadequacy 10.22, 09.19 ($t=2.694$, $P<.01$).

From the table 7.10 it can be seen that there is a significant difference in the stress levels between low and high for all the role stress dimensions except for REC and RA. Hence role stress is highest when social support is low; role stress is lowest when superior support is high. All these findings are statistically significant at an accepted level.

Superior support received through the medium of appreciation, constructive feedback, and support to excel at workplace motivates the officers and thus helps them work better. Moreover, a higher level of superior support produces a conducive working environment. Hence, superior support helps in the lowering of role stress.

In cases such as REC and RA, the magnitude to the stressor may be much higher to the coping resource and in such a case just superior support cannot help minimize the stressor.

REC arises when the role occupant faces conflicting expectations from the role senders. Though the boss is considered as a role sender, there are also other role senders such as peers, and subordinates. Hence, though the superior support is high

in this case, in order to minimize REC suitable, linkages with other roles could be established and developed.

RA is experienced when the role occupant is not clear about his or her role expectation. Seeking clarification from different sources and redefining the ambiguous role expectations can minimize RA.

The ANOVA results of both the sectors reveal that except for REC, PI and RA in the private sector and REC and RA in the public sector, all the other role dimensions showed similar relationship with superior support. However, it is interesting to note that REC and RA have emerged as non-significant in both the sectors.

One possible explanation to this could be as follows: Though superior support is high in both the sectors the REC does not reduce significantly due to other role senders communicating conflicting expectation such as peers and colleagues who are equally responsible in REC. On the other hand, RA arises when the role occupant is not clear about his role. It may be probable that due to flattening of organization and restructuring, the role occupant is caught performing duties of other roles and this could also explain for RA and REC for both the sectors.

Based on the above results we can conclude that superior support reduces role stress is true for the private sector except for REC, PI and RA and is true for the public sector except for REC and RA.

The above findings are not reported earlier and hence need to be further investigated.

7.2.6 Work Environment

Private Sector

Table no 7.11 furnishes results of the ANOVA between stress levels for different levels of work environment. The total role stress mean score of private bank officers for the level of work environment (Low and High) is 121.90, 097.80 ($t=9.185$, $P<.01$). In other words, the result reveals that those officers who have 'High Work Environment' experience lower Role Stress than those officers who have 'Low work Environment'.

TYPES OF ROLE STRESSORS	WORK ENVIRONMENT	PRIVATE				
		N	Mean	Std Deviation	t	Significance
IRD	LOW	39	11.56	2.808	3.484	.001
	HIGH	198	09.76	3.191		
RS	LOW	39	12.10	2.877	5.670	.000
	HIGH	198	09.49	3.572		
REC	LOW	39	13.46	3.307	4.743	.000
	HIGH	198	10.89	3.123		
RE	LOW	39	11.31	2.809	6.052	.000
	HIGH	198	08.79	3.292		
RO	LOW	39	14.26	2.989	5.235	.000
	HIGH	198	11.61	3.931		
RI	LOW	39	10.87	1.239	9.181	.000
	HIGH	198	08.39	2.699		
PI	LOW	39	11.62	2.917	3.095	.000
	HIGH	198	09.95	2.097		
SRD	LOW	39	12.87	2.667	7.275	.000
	HIGH	198	09.46	2.795		
RA	LOW	39	11.64	3.256	5.172	.000
	HIGH	198	08.86	3.106		
RIN	LOW	39	12.21	3.318	4.690	.000
	HIGH	198	09.87	3.203		
TOTAL	LOW	39	121.90	16.490	9.185	.000
	HIGH	198	097.80	19.974		

Table 7.11 Work Environment and Organizational Role Stress of Private Banks

Mean scores of other dimensions for work environment of private bank officers are as follows: Inter role distance 11.56; 09.76, ($t=3.484$, $P<.01$), Role Stagnation 12.10, 09.49, ($t=5.670$, $P<.01$), Role Expectation Conflict 13.46, 10.89, ($t=4.743$, $P<.01$), Role Erosion 11.31, 08.79 ($t=6.052$, $P<.01$), Role Overload 14.26, 11.61 ($t=5.235$, $P<.01$), Role Isolation 10.87, 08.39, ($t=9.181$, $P<.01$), Personal Inadequacy 11.62, 09.95, ($t=3.095$, $P<.01$), Self Role Distance 12.87, 09.46, ($t=7.275$, $P<.01$), Role Ambiguity 11.64, 08.86, ($t=5.172$, $P<.01$) and Resource Inadequacy 12.21, 09.87 ($t=4.690$, $P<.01$).

From the table 7.11 it can be seen that there is a significant difference in the stress levels between low and high for all the role stress dimensions. All the dimension of stress have demonstrated similar relationship with the level of work environment as follows: Role stress is highest when work environment is low; role stress is lowest when work environment is high. All these findings are statistically significant at the level of ($P<.01$).

Work environment consists of physical condition, equipment for job, service condition, social support and superior support. All these factors constitute a good work environment wherein the officer's feel cared and supported. Hence, there is a general sense of belonging. In such a framework of attitude the confidence and tolerance level is very high. This in turn helps in coping with the stressors at work place. Hence, high level of work environment has a lowering effect on role stress.

The importance of work environment has been mentioned in literature; however the relationship between work environment and role stress has not been reported, and therefore needs further investigation.

Public Sector

Table no 7.12 furnishes results of the ANOVA between stress levels for different levels of work environment. The total role stress mean scores of public bank officers for the level of work environment (Low and High) is 100.98, 091.84 ($t=2.805$, $P<.01$). In other words, the result reveals that those officers who have 'High Work Environment' experience lower Role Stress than those officers who have 'Low work Environment'.

TYPES OF ROLE STRESSOR S	WORK ENVIRONMENT	PUBLIC				
		N	Mean	Std Deviation	t	Significance
IRD	LOW	43	12.09	3.905	3.861	.000
	HIGH	203	09.93	3.384		
RS	LOW	43	12.42	3.718	2.505	.013
	HIGH	203	10.70	4.147		
REC	LOW	43	07.84	1.526	.497	.620
	HIGH	203	07.67	2.023		
RE	LOW	43	10.86	4.068	1.477	.076
	HIGH	203	09.89	3.036		
RO	LOW	43	11.70	3.556	1.541	.125
	HIGH	203	10.80	3.437		
RI	LOW	43	09.37	1.589	1.959	.051
	HIGH	203	08.78	1.830		
PI	LOW	43	09.31	2.748	-2.019	.045
	HIGH	203	08.40	2.451		
SRD	LOW	43	10.60	2.173	3.949	.000
	HIGH	203	09.07	2.345		
RA	LOW	43	07.19	3.172	1.283	.115
	HIGH	203	06.53	2.287		
RIN	LOW	43	10.42	2.060	2.899	.004
	HIGH	203	09.21	2.564		
TOTAL	LOW	43	100.98	20.054	2.805	.005
	HIGH	203	091.84	19.134		

Table 7.12 Work Environment and Organizational Role Stress of Public Banks

Mean scores of other dimensions for work environment of public bank officers are as follows: Inter role distance 12.09, 09.93, ($t= 3.861$, $P<.01$), Role Stagnation 12.42, 10.70, ($t=2.505$, $P<.05$), Role Expectation Conflict 07.84, 07.67, ($t= .497$, $P>.05$), Role Erosion 10.86, 09.89 ($t=1.477$, $P>.05$), Role Overload 11.70, 10.80 ($t= 1.541$, $P>.05$), Role Isolation 09.37, 08.78, ($t=1.959$, $P>.05$), Personal Inadequacy 09.31, 08.40, ($t=-2.019$, $P<.05$), Self Role Distance 10.60, 09.07, ($t=3.949$, $P<.01$), Role Ambiguity 06.53, 10.42, ($t=1.283$, $P>.05$) and Resource Inadequacy 10.42, 09.21 ($t=2.899$, $P<.01$).

From the table 7.12 it can be seen that there is a significant difference in the stress levels between low and high for all the role stress dimensions except for REC, RE, RI, RO and RA. Hence role stress is higher when work environment is low; role stress is lower when work environment is high. All these findings are statistically significant at an accepted level.

Work environment consists of physical condition, equipment for job, service condition, social support and superior support. All these factors constitute a good work environment wherein the officer's feel cared and supported. Hence, there is a general sense of belonging. In such a framework of attitude the confidence as well as tolerance level is very high. This in turn helps in coping with the stressors at work place. Hence high level of work environment has a lowering effect on role stress.

In the case of REC, RE, RI, RO and RA, work environment is not sufficient to minimize the stressors. This may be due to the magnitude of the stressors and would require a problem solving approach.

REC arises out of conflicting demands originating from superiors, subordinates and peers and this could be resolved by creating linkages between poorly interacting roles. Appropriate dialogue and sharing would strengthen such process.

RE arises when the credit for one's role performance is given to others or when some important functions belonging to one's role are performed by other roles. This could be handled by redefining the role.

RO results from too high or too much expectation from the role and this could be dealt with role slimming.

RI results when the role feels isolated from communication channels and feel s/he is not a part of what is happening. This can be coped by creating linkages between poorly interacting roles.

RA is experienced when the role occupant is not clear about his or her role expectation. Seeking clarification from different sources and redefining the ambiguous role expectations can minimize RA.

The ANOVA results of both the sectors reveal that all the role dimensions in the private sector showed significant relationship with work environment. However, except REC, PI and RA in the public sector, all the other role dimensions showed similar relationship with work environment.

It is noticed that the private sector has better responded to work environment than public sector. One possible explanation to this phenomenon could be that the private

sector bank officers are more work-driven and are sensitive to the dynamics of work place and hence get positively influenced with work environment.

Based on the above results the hypothesis that "Work Environment factors such as physical condition, equipments for job, service condition, social support and superior support reduce role stress" is true for the private sector and true for the public sector except for REC, PI and RA.

Though the above findings have generally helped reduce organizational role stress, Environmental factors such as physical condition, equipments for job, service condition, .social support and superior support largely help in coping with the pressure of stressors and stressful situations. However, where results have not supported the reduction or role stress, it is mainly because the coping resource has not been effective against the magnitude of the stressor or stressful situation at workplace. Hence, in such situations, the coping methodology would need to move beyond the possibility of the environmental factors. As mentioned earlier coping strategies, styles or practices can be functional, dysfunctional, proactive, reactive, and problem-focused or emotion focused.

The importance of work environment has been mentioned in literature; however the relationship between work environment and role stress has not been reported and therefore needs further investigation.

CHAPTER EIGHT

8. CONCLUSION

8.1 Introduction

The earlier chapters gave a detailed account of the results of the data analysis followed by appropriate interpretations to the hypotheses planned for the study. While some results supported the postulations, other results did not. Hence, in this chapter the researcher attempts to draw specific conclusions derived from the study. For this purpose, it offers theoretical and practical implications along with limitations of the study, directions for future research and managerial implications.

8.2 Conclusion

Although, most of the hypotheses developed for the study have been confirmed, some of them got rejected. The specific outcome of the study and related conclusions are incorporated in the following pages.

It has been confirmed that organizational role stress decreases with increase in age. This may be attributed to two reasons, the first one being: the higher maturity level an individual develops as age increases and alternatively it may be explained by the experience one develops as age increases in handling stressful situations. (Birren, 1969; Srilatha and Harigopal, 1985). As coping with stress improves, stress comes down (Srivastav, 2006). **The managerial implication could be that stressful job profiles requiring higher levels of responsibility and accountability should be offered to officers with higher ages.**

The hypothesis that Unmarried Bank officers experience higher stress than married officers stood confirmed. More stress among unmarried officers may be owing to

their comparative lack of security, resulting in higher self esteem, autonomy, and self actualization needs (Sen, 1981; S.Kumar, 1989). Higher stress among unmarried officers may be owing to the reason that they do not have emotional support normally received from a spouse in handling stressful situations. **Unmarried bank officers could be appropriately trained to cope and relate to the job effectively. One of the ways is to increase the level of interaction among co-members.**

The hypothesis that Organizational Roles Stress decreases with increase in income is confirmed. A higher income reflects one's status and power in comparison with others. It also gives one the security and confidence and hence the level of stress reduces. However those earning lesser salary should be appropriately guided with a competency map, in turn boosting their sense of security. **Income also may be functioning as a motivator, which results in higher levels of input from the officers.**

Women officers were found to be more stressed compared to men. It is noted that men have more control over their emotions, accept situations and worry less compared to women, who tend to seek emotional and social support, lose their concentration, reveal their feelings and usually have less control over the tense situation than men (Abrol, 1990; Olsson, Kandolin, & Kauppinen, 1990; Vingerhoets & Van Heck, 1990 and Thoits, 1995). **While recruiting, men should be given priority in handling challenging positions and decision-making.**

Moreover, women officers of the private banks were known to experience more stress than public sector banks. The private sector banks in a way have placed pressure at workplace and the expectations placed upon them in the family role have not diminished. (Hochschild, 1999; Rothbard, 2001) found that work engagement had depleting effect on women's family roles, but not on men's. **Hence the private sector could re-think their human resource strategy to benefit the women officers.**

It was revealed that Health practices such as physical exercise, games, meditation, jogging and yoga were found to significantly reduce organizational role stress in both the sectors in most cases.

Health practices on the whole are positive in coping with the pressure of stressors and stressful situations. It also provides a diversion in engagement, which helps to forget the regular stressful situation amidst a pleasant alternative activity. The activity of physical exercise, games and jogging fuels the body with energy and confidence and due to this high level of energy, one is better equipped with coping resources. The experience of those who engage in yoga, meditation, jogging, games etc. are that the effect lasts throughout the day. **Besides, these health practices were also reported to have long-term benefits.**

Middle level officers experience higher Role stress compared to Lower and Upper Level officers. Middle level officers generally have higher levels of responsibility and accountability as compared to lower level officers while their authority does not match with that of higher level officers. (Schuler, 1975; Natha, 1980; Ivancevich, John & Matteson, 1980; Sehgal, 1997; Chauhan Daisy, 1998). Also, as far as their roles are concerned, they are caught in a dilemma of managing the lower as well as

their upper levels. The conflicts between top and bottom levels are stressful to the middle level managers generally. **Hence, Middle level managers are required to undergo special training for handling delicate situations.**

Organizational role stress reduces with length of service. Individuals with higher length of service are normally more experienced and are in a position to handle stressful situations in a better manner (Petitt, 1973; Richardson & Stanton, 1973; Nahta, 1980; Sen, 1981; Surti, 1982; Gupta, 1987). **Hence, in allocating demanding positions, length of service could be considered.**

The hypothesis that Role stress increases with the higher number of subordinates controlled by the officers stands confirmed. **The span of control for any officer should be scientifically determined so that officers do not experience unwarranted stress.**

Environmental conditions such as Equipment Support, Service condition and Superior Support were better responded to in the private sector than the public sector, whereas, social support was received positively in banks of both the sectors. Based on the above evidence, the private sector employers should be more open to offering the best environmental support to their officers. This will in turn increase the receptivity of the employees and lead to higher retention and productive output. **Initiatives aimed** at reducing and preventing stress that have focused on improvements to the **work and organizational environments** seem to **have met some success** (Clarke, 2000; Cox & Cox ,1991 1996; Cox & Flin ,1998)

8.3 Implication of the Study

In the light of the above findings, several recommendations surface to minimize role stress among officers, particularly in the private sector. It has been observed that younger officers, unmarried officers, women officers and those officers with lower income levels experience higher role stress. Appropriate training programs need to be conducted from time to time for the competency mapping of younger officers to meet present day requirements. Such programs will not only mould one's attitude but will also assist in retention of younger talent in the organization.

The Human resource management needs to **rethink strategy** for enabling women officers to cope with increased stress experience they face. This may need specifically designed training programs and also need specific treatment as regards workload, timing of work, and other factors generating stress.

Another important facet is by using **scientific management method** of deciding the number of subordinates; a manager can deal with effectively. Role stress arises when there is greater number of subordinates. This can be reduced by redefining roles and delegating authority to delegates.

In the coping strategies, the health variable stood out to be of positive consequence to the reduction of role stress. All dimensions of health such as physical exercise, games, meditation, jogging and yoga were largely found effective in both the sectors, in reducing role stress. Employers therefore should encourage and integrate these practices in the lives of the officers by **offering training packages**, refresher courses or seminars that encourage health practicing workshops such as **yoga, meditation** and out-bound training programs with **team building games** etc.

The private sector is an emerging force in our country and especially in the banking sector, it has made an impact. Empirical evidence of the present study proves that the impact of personal and job/organizational factors are significant. Organizational role stress reduces with the increase in age, income and the length of service. Moreover, higher levels of health practices enables effective coping strategies and environmental factors play a predominant role in reducing role stress. Therefore, the above study purports to its objective of surfacing the relevant factors that can be controlled for reducing Organizational role stress.

The Human Resource Management could apply the above results to the workforce activity in the bank sector, to improve working conditions and accelerate the level of productivity and lowering levels of role stress in their respective organizations.

8.4 Directions for Future Research

The present study was conducted in banks which is one of the service industries. The results of this study could have been influenced by sector specific variables and as such, extension of the study into other service sectors so as to generalize across sectors may be attempted. It would also be necessary to draw distinctions between services and manufacturing sectors. The present study resulted in many findings which are different for the impact of certain variables on different components of role stressors. Causal analysis into the reasons for differences in impact may help in developing theories further. While this study has attempted to plot the differences in role stress due to different factors individually, more sophisticated multivariate treatments may throw better light on the impact of multiple variables. This may also bring about inter-relationships among several independent variables.

Many of the independent variables also need further elaboration and hence variables like social support, superior support, etc. need concept definition, and scale development using accepted psychometric testing practices. Researchers can also work out on developing optimal practices for reducing stress and these practices could be used in developing training programs. The outcomes of this study have been encouraging as far as the objective of stress reduction is concerned and practitioners, policy makers and employers need to further work on developing practical programs for implementing the findings of this study.

In the present study difference in Role Stress levels has been worked out for different levels of personal and organizational factors. Similarly role stress level have been compared between public and private sector as well. However interaction effects of variables in itself will be a large areas for study. In this study multivariate analysis has not been attempted.- Future researchers can attempt to study moderating impact of sectors and personal and organizational factors.

CHAPTER NINE

9. SUMMARY

In the event of globalization and liberalization, various forms of changes have emerged amidst the workplace scenario. Countries can no longer work in their own geographical boundaries and have to face competition from different corners of the world. Operating in such competitive environment therefore implies that officers, managers, etc. will be under constant pressure to remain effective and productive. Within the organizational context the changes which create stress are downsizing, reengineering, flat organizational level, and broadened span of managerial control.

The concept of stress may be viewed as a response, interaction or a relationship between people and environment. Stress occurs when there is a mismatch between the abilities of the person and the organization. If the organization integrates the needs of the person and the person's abilities, then there is no stress and there is a general sense of satisfaction and well-being. However, if this practice deviates from the person's needs and abilities, then the person is bound to experience the entire situation as threatening and stressful. The greater the discrepancy between the organization and the person's needs and fulfilled abilities, more is the stress experienced. Hence, it becomes pertinent to integrate the individual needs and organizational goals. The organizational goals and individual needs converge into various roles.

The term 'role' refers to the demands communicated by the significant other, either in the organization or outside. Pareek (1981) made a significant contribution to role stress research by identifying ten different types of organizational role stressors as placed below:

Inter role distance (IRD) is experienced when there is a conflict between the organizational and non-organizational roles.

Role Stagnation (RS) is the feeling of being stuck in the same role.

Role Expectation Conflict (REC) arises out of conflicting demands emerging from superiors, subordinates, and peers in the organization.

Role Erosion (RE) arises when a role occupant feels that certain functions which should have been a part of his role are being performed by others.

Role Overload (RO) is a feeling that one is required to do too much or encounters too many high expectations.

Role Isolation (RI) arises when a person feels that his or her role is isolated from the mainstream of the organizational life.

Personal Inadequacy (PI) is experienced when the role occupant lacks the necessary competence, knowledge or skills needed to meet the demands of the role.

Self Role Distance (SRD) arises when there is a gap experienced between one's concept of self and the demands of the role.

Role Ambiguity (RA) is experienced when the role occupant is not clear about his or her role expectations.

Resource Inadequacy (RIN) is experienced when adequate resources (manpower, infrastructure, materials etc.) are not available for carrying out the role responsibilities.

The purpose of this study is to know the impact of Personal and Job/Organizational factors on Organizational Role Stress. The Personal demographic factors under study are Age, Marital Status, Gender, Income and Health Practices. Job/organizational factors under study are Management Level, Span of Control, Length of Service, and Environmental Factors. The Problem under study in this research can be stated as:

'What is the impact of varying health practices by employees and work

environment on organizational role stress, in addition to the impact of other demographic and organizational variables already studied in the literature?'
The study also looks into the difference of the impact between Private and Public sector bank officers.

Method

The participants in the proposed study were employees (men and women) in the officer's cadre at the branches of public and private banks. The Nationalized banks comprise of Bank of India (BOI), the State Bank of India (SBI) and Oriental Bank of Commerce (OBC), while the private banks include ICICI and HDFC banks in Goa. 600 Questionnaires were distributed to bank officers working in various private and public sector banks in Goa. A total number of 486 bank officers responded to our request. Two set of questionnaires were given to collect data i.e. questionnaire relating to all personal and organizational stressors and the organizational role stress scale developed by Pareek (1981). All the raw data was calculated using the Statistical package for social sciences (SPSS) and the analysis was done by using Mean standard deviation, t-value, and Pearson product moment correlation and ANOVA.

The main findings of the study are summarized as given below:

It has been confirmed that Organizational role stress decreases with increase in age. There was significant difference in role stress in age groups such as below 30 v/s over 40 and 31-40 v/s over 40, in both the sectors. Moreover, correlation revealed an inverse relationship between age and role stress.

Mean scores of unmarried officers were found to be significantly higher compared to married officers on total role stress ($P < .01$).

That, Organizational role stress decreases with increase in income was confirmed. Correlation of total role stress of Private and Public banks at $-.874$ $P < .01$ and $-.484$ $P < .01$ showed inverse relationship between income and role stress.

Women officers were found to be highly stressed compared to men officers of both the sectors. Private sector $t=14.637$, $P < .05$ and Public sector $t=-9.917$, $P < .01$.

It was revealed that health practices such as physical exercise, games, meditation, jogging and yoga were found to significantly reduce organizational role stress in both the sectors.

It was found that Middle level officers experience higher Role stress compared to Lower and Upper Level officer with $F=34.617$ ($P < .01$) of private sector and $F=12.445$ ($P < .01$) of public sector.

That Organizational Role stress reduces with length of service was confirmed. Moreover, correlation of private banks $-.735$ $P < .01$ and public banks $-.433$ $P < .01$ proved inverse relationship with role stress.

Role stress was found to increase with the higher number of subordinates controlled by the officers. Correlation of private banks $.585$ $P < .01$ and public banks $.442$ $P < .01$ proved positive relation with role stress.

Environmental factors such as equipments, physical condition of work, service conditions, social support and superior support helps in reducing organizational role stress stands confirmed for the private sector and for the public sector except for REC, PI and RA.

Implication of the Study

It has been observed that younger officers, unmarried officers, women officers, officers with less experience and those officers with lower income levels experience higher role stress. Appropriate training programs need to be conducted from time to time for the competency mapping of younger officers to meet present day requirements. Such programs will not only mould one's attitude but will also assist in retention of younger talent in the organization.

The Human resource management needs to **rethink strategy** for enabling women officers to cope with increased stress experience they face. This may need specifically designed training programs and also need specific treatment as regards workload, timing of work, and other factors generating stress. Another important facet is by using scientific management method of deciding the number of subordinates; a manager can deal with effectively. Role stress arises when there are greater numbers of subordinates. This can be reduced by redefining roles and delegating authority to delegates.

In the coping strategies, the health variable emerged to benefit the reduction or role stress. All dimensions of health such as physical exercise, games, meditation, jogging and yoga were largely found effective in both the sectors. Employers therefore should encourage and integrate these practices in the lives of the officers by **offering training packages**, refresher courses or seminars that encourage health practicing workshops such as **yoga, meditation** and out-bound training programs with **team building games** etc.

Environmental conditions such as Equipment Support, Service condition and Superior support were better responded to in the private sector than the public sector, whereas, social support was received positively in both the sector banks. In the light of this evidence, the private sector employers should be open to offering the best environmental support especially equipment support, Service condition and Superior Support. This will in turn increase the receptivity of the employees and lead to higher retention and productive output. Initiatives aimed at reducing and preventing stress that have focused on improvements to the work and organizational environments seem to have met some success (Clarke, 2000; Cox & Cox, 1991, 1996; Cox & Flin, 1998).

Direction for Future Research

The present study was conducted on banks which belong to the service sector. There is a need to draw distinctions between services and manufacturing units as to extend this study to enable a broader understanding and to arrive to some generalization. Casual analysis into the difference in the impact among variables could be further studies using sophisticated multivariate treatments. Independent variables such as Health and environmental factor could be further redefined using psychometric testing practices. In the light of the outcome of this study, the practitioner, policy makers and employers could work in developing practical programs for implementing the results of this study. In the present study difference in Role Stress levels has been worked out for different levels of personal and organizational factors. Similarly role stress level shave been compared between public and private sector as well. However interaction effects of variables in itself will be a large areas for study. In this study multivariate analysis has not been attempted. Future researchers can attempt to study moderating impact of sectors and personal and organizational factors.

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APPENDIX

A. Correlation tables

Correlations

		AGE	SEX	EDU	SAL	HEAL	ENV	SUB	ENGTf	IRD	RS	REC	RE	RO	RI	PI	SRD	RA	RIN	TRS
AGE	Pearson Co	1	-.635"	.492	.585*	.538'	.421'	-.605'	.846'	-.641'	-.758'	-.797'	-.414'	-.721'	-.437'	-.004	-.700'	-.657'	-.508'	-.874'
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.957	.000	.000	.000	.000
	N	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237
SEX	Pearson Cor	-.635'	1	-.361'	-.335'	-.428'	-.331'	.502'	-.585'	.A57'	.587'	.581'	.364'	.643'	.479'	.007	.561'	.483'	.378'	.702*
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.915	.000	.000	.000	.000
	N	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237
EDU	Pearson Cor	.492'	-.361'	1	.359'	.338*	.160'	-.302'	.478'	-.364'	-.351'	-.348'	-.185'	-.429'	-.282'	.108	-.271'	-.341'	-.261'	-.428"
	Sig. (2-tailed)	.000	.000		.000	.000	.014	.000	.000	.000	.000	.000	.004	.000	.000	.098	.000	.000	.000	.000
	N	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237
SAL	Pearson Cor	.585'	-.335"	.359'	1	.343'	.311'	-.329'	.480'	-.451'	-.438'	-.517'	-.179'	-.420'	-.311'	-.029	-.480'	-.468'	-.317*	-.555*
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000	.006	.000	.000	.660	.000	.000	.000	.000
	N	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237
HEAL	Pearson Cor	.538'	-.428"	.338'	.343'	1	.358'	-.445'	A44'	-.342'	-.501"	-.434'	-.248"	-.463"	-.268"	-.055	-.500'	-.409'	-.314"	-.546"
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000	.000	.399	.000	.000	.000	.000
	N	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237
ENV	Pearson Cor	.421*	-.331*	.160"	.311*	.358'	1	-.302'	.296"	-.298"	-.340'	-.360'	-.298'	-.367'	-.344'	-.225'	-.418'	-.386'	-.344'	-.508"
	Sig. (2-tailed)	.000	.000	.014	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	N	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237
SUB	Pearson Cor	-.605*	.502*	-.302*	-.329*	-.445*	-.302'	1	-.585'	.353'	.543'	.456'	.358'	.466'	.385'	.022	.528"	.412'	.277'	.585'
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000	.731	.000	.000	.000	.000
	N	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237
LENG	Pearson Cor	.846'	-.585"	.478"	.480'	.444"	.296'	-.585"	1	-.528*	-.722'	-.680'	-.282'	-.657'	-.351'	.068	-.612"	-.543'	-.395"	-.735"
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000	.296	.000	.000	.000	.000
	N	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237
IRD	Pearson Cor	-.641"	.457"	-.364"	-.451"	-.342"	-.298"	.353"	-.528"	1	.597"	.407"	.192"	.612*	.133"	-.186"	.326"	.460'	.491'	.642'
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000	.003	.000	.042	.004	.000	.000	.000	.000
	N	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237
RS	Pearson Cor	-.758'	.587"	-.351"	-.438"	-.501"	-.340"	.543"	-.722'	.597"	1	.530"	.144"	.657"	.184"	-.134"	.585'	.435'	.312'	.686'
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000	.027	.000	.004	.039	.000	.000	.000	.000
	N	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237
REC	Pearson Cor	-.797'	.581*	-.348'	-.517"	-.434"	-.360"	.456"	-.680'	.407"	.530'	1	.292'	.630'	.457'	.170'	.698'	.778*	.394'	.817*
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000	.009	.000	.000	.000	.000
	N	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237
RE	Pearson Cor	-.414"	.364'	-.185"	-.179"	-.248"	-.298"	.358"	-.282'	.192"	.144"	.292'	1	.163'	.642'	.232'	.482"	.277'	.646'	.599'
	Sig. (2-tailed)	.000	.000	.004	.006	.000	.000	.000	.000	.003	.027	.000		.012	.000	.000	.000	.000	.000	.000
	N	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237
RO	Pearson Cor	-.721"	.643"	-.429"	-.420"	-.463"	-.367"	.466"	-.657'	.612"	.657"	.630'	.163'	1	.267"	-.078	.488'	.542'	.303'	.729'
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.012		.000	.230	.000	.000	.000	.000
	N	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237
RI	Pearson Cor	-.437'	.479"	-.282"	-.311*	-.268*	-.344"	.385"	-.351"	.133"	.184"	.457"	.642'	.267"	1	.234'	.704'	.180'	.225'	.581"
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.042	.004	.000	.000	.000		.000	.000	.006	.000	.000
	N	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237
PI	Pearson Cor	-.004	.007	.108	-.029	-.055	-.225'	.022	.068	-.186"	-.134"	.170'	.232'	-.078	.234'	1	.262'	.250'	.246'	.248'
	Sig. (2-tailed)	.957	.915	.098	.660	.399	.000	.731	.296	.004	.039	.009	.000	.230	.000		.000	.000	.000	.000
	N	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237
SRD	Pearson Cor	-.700'	.561"	-.271"	-.480'	-.500'	-.418*	.528"	-.612'	-.326'	.585*	.698'	.482'	.488'	.704'	.262'	1	.480'	.353"	.803'
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000
	N	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237
RA	Pearson Cor	-.657'	.483'	-.341"	-.468'	-.409'	-.386'	.412'	-.543'	.460'	.435'	.778'	-.277"	.542'	.180'	.250'	.480'	1	.614'	.768"
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.006	.000	.000		.000	.000
	N	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237
RIM	Pearson Cor	-.508*	.378"	-.261*	-.317"	-.314"	-.344"	.277"	-.395"	.491"	.312'	.394'	.646'	.303'	.225'	.246*	.353"	.614"	1	.695*
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000
	N	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237
TRS	Pearson Cor	-.874'	.702"	-.428"	-.555'	-.546'	-.508'	.585'	-.735"	.642'	.686'	.817'	.599'	.729'	.581'	.248'	.803'	.768'	.695'	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237	237

Correlation is significant at the 0.01 level (2-tailed).

*Correlation is significant at the 0.05 level (2-tailed).

a/P/P 1

Table A.1 Correlation table of Private Banks

Correlations

	AGE	SEX	EDU	SAL	HEAL	ENV	SUB	ENGT	IRD	RS	REC	RE	RO	RI	PI	SRD	RA	RIN	TRS	
AGE Pearson Co	1																			
Sig. (2-tailed)																				
N	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246
SEX Pearson Co	-.428*	1																		
Sig. (2-tailed)	.000																			
N	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246
EDU Pearson Co	-.132*	.266*	1																	
Sig. (2-tailed)	.038	.000																		
N	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246
SAL Pearson Co	.944*	-.459*	-.228*	1																
Sig. (2-tailed)	.000	.000	.000																	
N	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246
HEAL Pearson Co	.310*	-.313*	-.080	.311*	1															
Sig. (2-tailed)	.000	.000	.214	.000																
N	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246
ENV Pearson Co	.250*	-.318*	-.133*	.278*	.157*	1														
Sig. (2-tailed)	.000	.000	.036	.000	.014															
N	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246
SUB Pearson Co	-.456*	.425*	.309*	-.446*	-.277*	-.215*	1													
Sig. (2-tailed)	.000	.000	.000	.000	.001	.000														
N	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246
LENG Pearson Co	.925*	-.416*	-.152*	.870*	.282*	.205*	-.427*	1												
Sig. (2-tailed)	.000	.000	.017	.000	.000	.001	.000													
N	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246
IRD Pearson Co	-.556*	.455*	.343*	-.558*	-.348*	-.360*	.457*	-.512*	1											
Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000												
N	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246
RS Pearson Co	-.549*	.431*	.334*	-.564*	-.341*	-.332*	.457*	-.497*	.794*	1										
Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000											
N	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246
REC Pearson Co	-.197*	.280*	-.093	-.214*	-.332*	-.127*	.159*	-.165*	.363*	.441*	1									
Sig. (2-tailed)	.002	.000	.145	.001	.000	.046	.012	.009	.000	.000										
N	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246
RE Pearson Co	-.603*	.478*	.189*	-.584*	-.319*	-.211*	.450*	-.574*	.637*	.748*	.493*	1								
Sig. (2-tailed)	.000	.000	.003	.000	.000	.001	.000	.000	.000	.000	.000									
N	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246
RO Pearson Co	-.490*	.488*	.332*	-.465*	-.381*	-.167*	.425*	-.471*	.571*	.651*	.468*	.615*	1							
Sig. (2-tailed)	.000	.000	.000	.000	.000	.009	.000	.000	.000	.000	.000	.000								
N	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246
RI Pearson Co	-.257*	.352*	-.073	-.233*	-.399*	-.197*	.275*	-.215*	.523*	.570*	.768*	.614*	.528*	1						
Sig. (2-tailed)	.000	.000	.255	.000	.000	.002	.000	.001	.000	.000	.000	.000	.000							
N	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246
PI Pearson Co	.494*	-.074	-.127*	.469*	.022	.119	-.182*	.504*	-.152*	-.144*	.208*	-.075	-.026	.264*	1					
Sig. (2-tailed)	.000	.250	.046	.000	.735	.062	.004	.000	.017	.024	.001	.244	.682	.000						
N	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246
SRD Pearson Co	-.532*	.489*	.310*	-.531*	-.315*	-.325*	.483*	-.505*	.730*	.807*	.441*	.694*	.635*	.606*	-.109	1				
Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.089					
N	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246
RA Pearson Co	-.168*	.188*	.070	-.199*	-.323*	-.151*	.109	-.128*	.397*	.375*	.461*	.056	.372*	.461*	.006	.456*	1			
Sig. (2-tailed)	.008	.003	.274	.002	.000	.018	.089	.044	.000	.000	.000	.386	.000	.000	.924	.000				
N	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246
RIN Pearson Co	-.110	.339*	.013	-.121	-.300*	-.180*	.178*	-.084	.197*	.187*	.478*	.338*	.333*	.584*	.338*	.405	.322	1		
Sig. (2-tailed)	.086	.000	.836	.057	.000	.005	.005	.187	.002	.003	.000	.000	.000	.000	.000	.000	.000	.000		
N	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246
TRS Pearson Co	-.480*	.518*	.237*	-.484*	-.440*	-.287*	.442*	-.433*	.785*	.843*	.698*	.781*	.782*	.826*	.140*	.849*	.540	.559	1	
Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.028	.000	.000	.000	.000	
N	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246	246

*Correlation is significant at the 0.01 level (2- tailed).

°Correlation is significant at the 0.05 level (2- tailed).

aP/P = 2

Table A.2 Correlation table of Public Banks

B. Mean and Standard Deviation tables

Variable	IRD	RS	REC	RE	RO	RI	PI	SRD	RA	RIN	TRS
Age Bel 30 - vs. 31-40	5.765**	6.036**	3.78**3	2.361	3.925**	-.105	.261	3.868*	3.981	5.679**	10.601*
Below 30 vs. over 40	11.504*	21.393	12.365	6.025**	16.086	7.546	-1.289	11.207**	9.217	6.974	20.372
31-40 vs. over 40	6.124	6.954**	14.770**	3.852**	9.515**	7.418	-1.541	9.017	5.978**	2.876**	11.734*
Unmarried vs. married	6.424**	5.415	3.178	2.486	4.797	.107**	.067	1.814*	3.518**	3.989	5.065
Income:											
Bel 15000 vs. 15001-25000	-1.540	-.538	3.734	-.266	.378	2.1	1.477	3.208	.204	.831	3.849*
Bel 15000 vs. over 25001	3.138	5.071	13.870**	2.534**	5.370	5.236*	.799	6.231	4.055	2.416	16.414*
15001-25000 vs. over 25001	9.970**	15.375*	8.692	3.632	12.887	2.504	-1.902	7.091	6.649	6.649**	14.495*
Small Family vs. large family	-2.304	-13.734*	-15.728**	-5.866**	-6.472**	-8.840*	-.558	-27.028**	-5.272	-3.457	-17.507
Education:											
Mgt vs. Eng	-.374	-1.124	1.599	-1.245	1.250	-1.639	-1.413	-1.873	1.138**	.074	-.903
Mgt vs. corn	2.182	1.576	2.637	-.536	3.152	-1.826*	-.639	-2.080	6.104	5.435	2.593
Mgt vs. arts	4.368	4.985	4.880	1.398	5.730	1.449*	-1.615	1.763	7.79**	4.523**	4.868
Eng vs. Corn	3.330	2.803	.003	1.351	1.578	.572	1.879	1.033	2.104**	4.931	3.099
Eng vs. Arts	4.649	5.653	2.118	2.970	4.018	4.565	.492	4.285	2.712	4.122**	4.861
Corn vs. Arts	3.656	5.509	5.024	3.705	5.523	9.137	-2.421	7.448	.957	.147**	5.391**
Working vs. Housewives	3.271	6.519**	7.471	10.015*	6.008	8.340	2.868	11.022	4.867**	6.454**	10.351

Table B.1 Significance of Difference (t- values) between the Mean Scores of Different V groups on role stress (overall and dimensions) - Private Bank Employees

Variable	IRD	RS	REC	RE	RO	RI	PI	SRD	RA	RIN	TRS
Age Bel 30 - vs. 31-40	1.346**	-.375**	-.559	2.805**	1.088	1.064*	-4.724	4.367	-.098	3.205*	1.169**
Below 30 vs. over 40	9.373**	10.231	2.086	9.412**	8.061	2.908	-9.155	9.089	2.759	1.251	7.218
31-40 vs. over 40	12.199	13.210*	3.747**	9.780	9.326**	2.977*	-4.620	6.070	3.286	-1.833*	9.557**
Unmarried vs. married	3.260	4.794	1.374**	3.389	3.500**	2.370	.067*	3.188	.867	1.521	4.019
Income:											
Bel 15000 vs. 15001-25000	1.374**	.077**	-.612**	2.536**	1.108	1.315*	-4.164	2.177	-1.108	2.335*	.806**
Bel 15000 vs. over 25001	7.029**	8.154	1.715	7.660	5.819	2.738	-6.609	6.816	1.828	1.851	5.250**
15001-25000 vs. over 25001	11.413	12.492	4.435**	9.922	7.108	2.681*	-3.348	7.486	4.041	-.289**	9.786
Small Family vs large family	2.398	3.510	2.430	3.602	1.494	2.282	-.759	2.754	-.679	.989	2.749
Education:											
Mgt vs. Eng	-.310	.971	.056	.906	.464	.140	2.018	.994	-.323	-0.71	.589
Mgt vs. corn	1.380	2.019	1.089**	2.164	2.203	1.321*	-2.640	.961**	1.094**	.682**	1.389**
Mgt vs. arts	-.811	-.981	.940**	.723	-.915	2.003	-.560	-.781	.515	.408**	.121
Eng vs. Corn	.907	-.256	1.866	.276	.298	1.338	-3.463	-1.313	2.099	.744	.171
Eng vs. Arts	-.939	-1.723	1.472	-.820	-1.244	.806	-2.092	-2.263	.769	.573	-1.026
Corn vs. Arts	-9.279**	-8.217	-1.478	-6.556	-8.591	-.989	4.987	-7.936*	-3.284	-1.440	-6.843
Working vs. Housewives	11.085	12.975	4.619	10.458	9.047**	6.098	-.257	11.787	4.754	2.982	12.981*

Table B.2 Significance of Difference (t- values) between The Mean Scores of Different V groups on role stress(overall and dimensions) - Public Bank Employees

TYPES OF ROLE STRESSORS	AGE						Marital Status			
	Below 30 n=44		Above 30-40 n=60		Above 40 n=133		Unmarried n=122		Married n=115	
	M	SD	M	SD	M	SD	M	SD	M	SD
IRD	11.93	2.840	12.22	3.678	08.47	1.937	11.24	3.720	08.81	1.844
RS	13.11	1.820	13.63	1.089	07.20	2.065	11.08	3.413	3.70	3.367
REC	15.59	1.560	12.22	2.179	09.49	2.569	11.96	3.482	10.63	2.933
RE	10.41	2.038	09.08	3.748	08.86	3.429	09.72	3.493	08.65	3.101
RO	15.77	2.301	14.53	2.709	09.69	3.070	13.18	3.914	10.84	3.563
RI	10.70	.823	08.38	2.591	08.36	2.851	08.82	2.932	08.78	2.394
PI	10.91	1.963	08.82	1.836	10.64	2.385	10.24	2.480	10.22	2.163
SRD	13.77	2.044	10.62	2.650	08.52	2.225	10.37	3.460	09.66	2.495
RA	12.32	2.186	10.43	2.942	07.82	2.847	10.02	3.578	08.57	2.779
RIN	11.61	1.603	11.32	2.021	09.32	3.894	11.07	3.335	09.39	3.114
TRS	126.14	6.167	111.25	6.814	88.35	19.316	107.70	21.803	94.23	18.905

Table B.3 Mean and Standard deviation of Role Stresses of Private Banks

TYPES OF ROLE STRESSORS	AGE						Marital Status			
	Below 30 n=47		Above 30-40 n=69		Above 40 n=130		Unmarried n=143		Married n=103	
	M	SD	M	SD	M	SD	M	SD	M	SD
IRD	12.36	4.622	12.36	2.072	08.51	2.712	10.94	3.431	10.94	3.431
RS	12.60	4.158	13.75	1.866	08.97	3.886	12.03	3.740	12.03	3.740
REC	07.81	3.005	08.13	.922	07.44	1.826	07.86	1.407	07.86	1.407
RE	12.21	4.211	11.77	1.925	08.38	2.386	10.74	3.044	10.74	3.044
RO	12.43	3.905	13.10	2.263	09.29	2.942	11.60	3.088	11.60	3.088
RI	09.38	2.946	09.16	.678	08.56	1.609	09.14	1.123	09.14	1.123
PI	07.21	2.528	08.28	2.307	10.32	2.405	09.16	2.235	09.16	2.235
SRD	10.62	2.923	10.70	1.488	08.15	1.894	09.74	2.200	09.74	2.200
RA	06.79	3.057	07.26	2.221	06.27	2.302	06.76	2.201	06.76	2.201
RIN	10.30	3.476	09.25	1.242	09.20	2.562	09.63	2.171	09.63	2.171
TRS	101.70	27.778	103.75	8.713	85.05	16.097	97.61	16.236	97.61	16.236

Table B.4 Mean and Standard deviation of Role Stresses of Public Banks

TYPES OF ROLE STRESSORS								
	MGT		ENG		COM		ARTS	
	n=60		n=56		n=70		n=51	
	M	SD	M	SD	M	SD	M	SD
IRD	11.03	3.513	10.04	3.242	10.43	2.917	08.43	2.516
RS	10.65	3.287	10.02	3.646	10.70	3.846	07.90	2.707
REC	12.25	3.046	11.48	3.562	11.51	2.827	09.75	3.387
RE	09.22	3.273	09.45	3.490	09.71	3.280	08.22	3.239
RO	13.68	4.015	11.91	3.620	12.59	3.466	09.53	3.518
RI	08.98	2.801	08.84	2.865	09.76	2.210	07.24	2.241
PI	10.00	2.456	10.32	2.502	09.86	1.980	10.90	2.326
SRD	10.37	3.236	10.11	3.257	10.76	2.337	08.53	3.002
RA	10.48	3.249	09.48	3.432	08.87	2.745	08.37	3.527
RIN	10.88	2.811	10.41	3.484	10.00	2.571	09.59	4.429
TRS	107.52	19.743	102.07	21.981	104.19	17.851	88.55	22.897

Table B.5 Mean and standard deviation of Education level of Private Banks

TYPES OF ROLE STRESSORS								
	MGT		ENG		COM		ARTS	
	n=49		n=45		n=62		n=90	
	M	SD	M	SD	M	SD	M	SD
IRD	10.21	3.581	10.11	4.124	08.05	2.060	12.03	3.224
RS	11.00	4.243	10.13	4.879	08.94	3.279	12.84	3.319
REC	07.98	2.323	07.42	2.624	07.53	1.544	07.81	1.528
RE	10.24	3.437	09.64	3.669	08.56	2.200	11.20	3.127
RO	11.12	3.767	10.53	4.235	08.98	2.364	12.44	2.773
RI	08.90	1.918	08.44	2.701	08.81	1.157	09.16	1.498
PI	08.84	2.875	08.78	2.999	10.55	2.086	08.54	2.565
SRD	09.43	2.525	08.73	3.136	08.21	1.631	10.37	1.839
RA	06.73	2.572	06.36	2.656	06.18	1.751	07.07	2.693
RIM	09.53	2.607	08.98	2.958	09.44	2.500	09.58	2.243
TRS	94.04	20.370	89.04	25.832	85.24	12.348	101.07	16.728

Table B.6 Means and standard deviation of Education level of Public Banks

TYPES OF ROLE STRESSORS	Spouse Occupation						Family size			
	Business n=95		Service n=81		Housewife n=61		Small n=181		Large n=56	
	M	SD	M	SD	M	SD	M	SD	M	SD
IRD	10.25	3.461	10.72	2.780	08.89	3.012	10.28	3.338	09.36	2.590
RS	09.40	3.703	11.43	3.313	08.74	3.098	10.27	3.562	08.82	3.480
REC	11.69	3.043	12.15	3.178	09.61	3.232	11.36	3.174	11.14	3.660
RE	09.58	3.332	10.14	3.024	07.38	3.018	08.91	3.366	10.16	3.115
RO	12.57	3.822	12.73	3.795	10.33	3.776	12.57	3.796	10.36	3.863
RI	09.54	2.809	09.07	2.376	07.30	2.253	09.03	2.668	08.05	2.618
PI	10.17	2.291	10.62	2.291	09.80	2.190	09.98	2.343	11.04	2.097
SRD	09.87	2.745	09.87	2.745	08.38	2.709	09.69	2.991	10.23	3.230
RA	09.19	3.318	09.19	3.318	08.08	3.556	09.10	3.281	10.02	3.250
RIN	10.12	3.080	10.12	3.080	08.49	3.350	09.69	2.977	12.09	3.753
TRS	102.28	20.650	102.28	20.650	86.94	21.456	101.13	21.297	101.28	22.299

Table B.7 Mean and standard deviation of Spouses occupation and Family size level of Private Banks

TYPES OF ROLE STRESSORS	Spouse Occupation						Family size			
	Business n=46		Service n=107		Housewife n=93		Small n=169		Large n=77	
	M	SD	M	SD	M	SD	M	SD	M	SD
IRD	10.63	3.309	11.76	2.971	08.53	3.583	10.21	3.227	10.58	4.256
RS	11.30	3.943	12.93	2.823	08.63	4.285	11.06	4.086	10.88	4.218
REC	08.09	1.532	08.15	1.510	07.00	2.341	07.79	1.973	07.15	1.875
RE	10.33	2.686	11.50	2.696	08.28	3.609	09.83	2.863	10.56	3.949
RO	09.20	1.544	09.43	.963	08.11	2.324	10.86	3.447	11.18	3.523
RI	09.20	1.544	09.43	.963	08.11	2.324	08.73	1.785	09.22	1.804
PI	09.35	2.791	08.87	2.323	09.38	3.075	09.29	2.831	08.84	2.434
SRD	09.346	2.392	10.31	1.798	08.16	2.473	09.18	2.262	09.68	2.618
RA	07.07	2.471	06.94	2.330	06.10	2.330	06.75	2.493	06.43	2.419
RIN	09.37	2.416	09.74	1.934	09.09	3.077	09.14	2.338	10.04	2.788
TRS	96.96	14.609	101.88	12.986	82.10	22.395	92.82	18.571	94.92	21.643

Table B.8 Mean and standard deviation of Spouses occupation and Family size level of Public Banks

C. Questionnaire

Dear Sir/Madam, This questionnaire contributes to a study on Organizational Role Stress conducted at the Department of Management Studies. Your care in filling this questionnaire will be enabling the impact of the outcome of this study.

PERSONAL/DEMOGRAPHIC FACTORS

1. Age

2. Sex: a) Male b) Female

3. Marital Status a) Unmarried b) Married

4. Education a) Management & Commerce

b) Engineering

c) Commerce

d) Arts

5. Monthly Income (Approx) _____

6. Family Size _____

7. Spouse Occupation a) Business b) Service c) Housewife

8. Health Care: Please rank the following according to your practices

		Never	Sometimes		Daily	
A.	I do	0	1	2	3	4
	Physical					
	Exercise					
	(gym)					
B.	I	0	1	2	3	4
	meditate					
C.	I play	0	1	2	3	4
	games					

D.	I jog	0	1	2	3	4
E.	I	0	1	2	3	4
	practice					
	yoga					

JOB/ORGANIZATIONAL FACTORS

1. Management Level: a) Junior b) Middle c) Upper

2. No. of Subordinates directly controlled: _____

3. Length of Service in the present Organization: _____

4. Travelling time to work (In minutes): _____

5. Work Environment: (Tick/ Encircle the following)

		4	3	2	1	0
a.	Physical Conditions	Excellent	V.Good	Good	Average	Poor
	(Office/Bldg/A.C. etc)					
b.	Equipments for Job	Excellent	V.Good	Good	Average	Poor
	(Computer/internet/tools)					
c.	Service conditions	Excellent	V.Good	Good	Average	Poor
	(Leaves/compensation etc.)					
d.	Social Support	Excellent	V.Good	Good	Average	Poor
	(Interaction with colleagues)					
e.	Superior Support	Excellent	V.Good	Good	Average	Poor
	(Feedback, appraisal, guidance etc.)					

People have different feelings about their roles. Statements describing some such feelings are given below. Read each statement and indicate against the items, how often you have the feelings expressed in the statement in relation to your role in your organization. Use the numbers given below to indicate your own feelings. If you find that the category to be used in answering does not adequately indicate your own feelings use the one, which is closest to the way, you feel. Do not leave any item unanswered. Answer items in the order given below. Please tick or Encircle

0 if you never or rarely feel this way

1 if you occasionally (a few times) feel this way

2 if you sometimes feel this way

3 if you frequently feel this way

4 if you very frequently or always feel this way.

1	My role tends to interfere with my family life	0	1	2	3	4
2	I am afraid I am not learning enough in my present role to taking up higher responsibility	0	1	2	3	4
3	I am not able to satisfy the conflicting demands of various people over me	0	1	2	3	4
4	My role has recently been reduced in importance	0	1	2	3	4
5	My workload is too heavy	0	1	2	3	4
6	Other role occupants do not give enough attention and time to my role	0	1	2	3	4
7	I do not have adequate knowledge to handle the responsibilities in my role	0	1	2	3	4
8	I have to do things in my role that are against my better judgment	0	1	2	3	4
9	I am not clear on the scope and responsibilities of	0	1	2	3	4

	my role(job)					
10	I do not get information needed to carry out Responsibilities assigned to me	0	1	2	3	4
11	I have various other interests(social, religious etc which remain neglected because I do not get time to attend to these	0	1	2	3	4
12	I am too preoccupied with my present role responsibilities to be able to prepare for taking higher responsibility	0	1	2	3	4
13	I am not able to satisfy the conflicting demands of the various poor level people and juniors	0	1	2	3	4
14	Many functions of what should be a part of my role have been assigned to some other role	0	1	2	3	4
15	The amount of work I have to do interferes with The quality I want to maintain	0	1	2	3	4
16	There is not enough interaction between my role and other roles	0	1	2	3	4
17	I feel I had more skill to handle the responsibilities of my role	0	1	2	3	4
18	I am not able to use my training and expertise in my role	0	1	2	3	4
19	I do not know what the people I work with expect of me	0	1	2	3	4
20	I do not get enough resources to be effective in my role	0	1	2	3	4
21	My role does not allow me to have enough time with	0	1	2	3	4

	my family					
22	I do not have time and opportunities to prepare myself for future challenges of my role	0	1	2	3	4
23	I am not able to satisfy the demands of clients and others since these are conflicting with one another	0	1	2	3	4
24	I would like to take more responsibility than I am handling at present	0	1	2	3	4
25	I have been given too much responsibility	0	1	2	3	4
26	I wish there was more consultation between my role and other roles	0	1	2	3	4
27	I have not had pertinent training for my role	0	1	2	3	4
28	The work I do in the organization is not related to my interest	0	1	2	3	4
29	Several aspects of my role are vague and unclear	0	1	2	3	4
30	I do not have enough people to work with me in my role	0	1	2	3	4
31	My organizational responsibilities interfere with my extra-organizational roles	0	1	2	3	4
32	There is very little scope for personal growth in my role	0	1	2	3	4
33	The expectation of my seniors conflict with those of my juniors	0	1	2	3	4
34	I can do much more than what I have been assigned	0	1	2	3	4
35	There is a need to reduce some parts of my role	0	1	2	3	4
36	There is no evidence of involvement of several roles	0	1	2	3	4

	(including my role) in joint problem solving or collaboration in planning action					
37	I wish I had prepared myself well for my role	0	1	2	3	4
38	If I had full freedom to define my role I would be doing some things different from what I do now	0	1	2	3	4
39	My role has not been defined clearly and in detail	0	1	2	3	4
40	I am rather worried that I lack the necessary facilities needed in my role	0	1	2	3	4
41	My family and friends complain that I do not spend time with them due to heavy demands of my work role	0	1	2	3	4
42	I feel stagnant in my life	0	1	2	3	4
43	I am bothered with the contradictory expectations different people have from my role	0	1	2	3	4
44	I wish I had been given more challenging tasks to do	0	1	2	3	4
45	I feel overburdened in my role	0	1	2	3	4
46	Even when I take initiatives for discussion or help, there is not much response from other roles	0	1	2	3	4
47	I need more training and preparation to be effective in my work role	0	1	2	3	4
48	I experience conflict between my values and what I have to do in my role	0	1	2	3	4
49	I am not clear as to what proprieties are in my role	0	1	2	3	4
50	I wish I had more financial resources for the work assigned to me	0	1	2	3	4