CHAPTER II

RESEARCH DESIGN
Stress can occur in all occupations for any one at any level. The failure to achieve one's goals, the search for personal fulfillment and meaning in life, dissatisfaction and malaise of the worker - are the sorts of global issues that have been included in the concept of stress. Each person has a profile of needs that are relevant to his or her performance on the job. At the same time, each job, often by its very nature and sometimes because of organisational structure has a likelihood of satisfying certain needs and not others. When the job needs of the worker and the need fulfilling properties of the job are closely related, stress is less likely to occur. When they are different, stress is likely to occur. Thus, stress is the result of a 'misfit between a person's skills and abilities and demands of the job and a misfit in terms of a person's needs supplied by the job environments (French, Rogers & Cobb 1971).

In India, in most of the so-called bureaucratic organisations, the problems mentioned as stress causing are red tape, paper work and communication problems, because administrative power is centralised. It is only in one person's hand and he makes
decisions, while the focal person has to abide by these decisions. If this results in hindering task achievement the focal person experiences stress. Next, the administrative influence in a work environment is often transmitted via rules, regulations and policy influences. All three when in excess produce stress. The more senseless the rules and regulations and the more arbitrary the policy, the more the stress. Another important variable which gives rise to stress is the perceived level of participation in organisational policy and decision-making. Not having the opportunity to participate in decisions that affect one's work may cause stress.

Work environments are heterogeneous and have different stressors. Most organisations either implicitly or explicitly enshrine their success criteria in their goals and objectives. Work organisations do not operate in the mechanistic manner suggested by the smooth transformation of organisational objectives into managerial action. In practice, this transformation is influenced by a number of factors. For example, the organisational politics engaged in by changing coalition of managers, who often operate with different and conflicting ideas about organisational ends and means. Consequently many managers find themselves in a
stressful situation where both short and long-term objectives are subject to constant revision and the means adopted to achieve them are constantly modified or abandoned altogether.

From the above discussions, it is clear that stresses may arise because of structural factors of the organisation, job factors and perceptions of the focal person of his role set members and of his own 'self'. The stress also gives rise to organisational consequences. The present study is not only aimed at investigating the above variables in relation to organisational stress, but also, to identify the significant coping strategies adopted to manage the stress effectively.

2.1 SAMPLE

Commercial Banks in India have been classified into Public Sector Banks, Private Sector Banks and Co-operative Sector Banks. Public sector banks are further subdivided into State Banks of India and its Associates and other Nationalised Banks. Private sector banks have been classified into Private sector banks and foreign banks. In addition to this co-operative sector do
operate banks under the classification 'Co-operative Banks'. Further for this study the researcher has taken THREE bank groups i.e. Nationalised Banks, State Banks of India and its Associates, Indian Private Banks and the Co-operative Banks.

Data were collected from the sample bank groups adopting convenience-sampling method. It is to be mentioned here that no foreign banks operate in the jurisdiction of Pondicherry town and further co-operative sector banks are a few in number when compared to other bank groups. It is also identified that the number of employees in each branch of the private sector banks are also handful.

Based on the total number of banks situated in Pondicherry under each category, the total sample size of 216 respondents comprising of 120 respondents belonging to Nationalised and SBI, 39 respondents from private banks and 57 respondents from co-operative banks were taken for the study (Table 2.1).
## TABLE 2.1
SAMPLING PLAN

<table>
<thead>
<tr>
<th>SECTOR</th>
<th>TOTAL NUMBER OF EMPLOYEES</th>
<th>SAMPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>NATIONALISED AND S.B.I</td>
<td>1216</td>
<td>120</td>
</tr>
<tr>
<td>PRIVATE SECTOR BANKS</td>
<td>392</td>
<td>39</td>
</tr>
<tr>
<td>CO-OPERATIVE SECTOR BANKS</td>
<td>574</td>
<td>57</td>
</tr>
<tr>
<td>TOTAL</td>
<td>2182</td>
<td>216</td>
</tr>
</tbody>
</table>

*The desired sample size 216 is obtained, which consist of 10% of the total population.*
2.2 SOURCES OF DATA

Data on the varied aspects of "occupational stress", its effects and its coping strategies were collected through a structured, comprehensive questionnaire, which was developed after an extensive review of literature.

Initially a Pilot Study among 50 bank employees from all the three categories through the questionnaire method as well as personal discussion method was conducted for two obvious objects in view:

a) To limelight the weaknesses of the questionnaire with respect to the understandability of the statements.

b) To check on the time taken by the respondents to fill up the questionnaire.

Thus the loopholes in the questionnaire were mitigated to some extent and a modified questionnaire was then administered.

Information collected through the modified questionnaire constituted the major SOURCE OF DATA for the study.
2.3 QUESTIONNAIRE

A questionnaire comprising THREE parts was framed viz., PART A, PART-B & PART-C. Under PART-A, Personal information data covering 20 variables were structured. They were grouped into 'FIVE FACTORS' for the purpose of the research work as given below:

Factor I  Person related variables

(Age, sex, marital status, qualifications, designations, length of service)

Factor II  Income related variable

(Salary and other incomes from bank)

Factor III  Socio-cultural variable

(Religion, caste, place of origin and traditional family occupation)
Factor IV  Personality related variables

(Personality, religious attitudes, companionship, consultations and sleep)

Factor V  Relaxation technique variables

(Meditation, exercise, diversions, drugs and medicines, smoking, alcoholic)

PART-B contains 60 statements covering five areas of

1. The job

   - Job itself can be a source of stress, where it can impose demands, which threaten to exceed the capabilities of the focal person in terms of difficulty, ambiguity and load.

ii. The role conflict

   - From the members of one’s role set, one is likely to experience contradictory expectations and pressures;
when a person is connected with a hierarchy of authority, different types of role conflict are likely to occur that in turn result in stress.

iii. Boss-subordinate relationship

- Supervisory behaviour and attitudes of role - senders to their subordinates, consideration, initiative structure, participation and feedback have an important influence in causing stress.

iv. Decision making

- It includes, quality of supervisory communication, openness of communication climate, quality of one's self-perceived communication behaviour and the amount of felt decision making autonomy.

v. Familial factors

- Stressors present in the non-working environment involving life events like death, serious illness of family
members, marriage, separation, divorce, dependents, commitments etc.

For this the Occupational Stress Index developed by Srivatsava and Singh (1981) and the instruments to measure ten Role Stressors prepared by Udai Pareek (1984) was consulted and wherever modification is required, the researcher has slightly altered based on the findings of the Pilot study.

Consultation of coping scales developed by Dewe and Guest (1989) helped in framing statements under PART-C, which was aimed at collecting information with respects to coping strategies. Totally seven coping techniques were brought under PART-C. They are the following:

- **Relaxation Technique (RT)** - Yoga, Meditation, Aerobic Exercises, Hobbies.

- **Strategies for Preparation (SOP)** - Take rest, go home early or take a day off in order to be alert at work.
- **Utilisation of Home Resources (UHR)** - Consult spouse and family members.

- **Distraction Techniques (DT)** - Letting the feeling of stress wear off; try not to worry or think about the problem.

- **Rational Task Oriented Behaviour (RTOB)** - Setting priorities; gathering more information.

- **Passive Attempts (PA)** - Ignore the problem; giving up, doing nothing and accepting what's happening.

- **Emotional Relief (ER)** - Loose temper; try to cool down and maintain composure.

PART -C was mainly aimed at collecting information with respect to coping strategies followed or preferred by the respondents.
LIKERT'S 5 points (FIVE) scale has been used to measure the opinion of the respondents to explore the determinants of occupational stressors, the coping strategies adopted by the sample.

In addition to this, informal meet was also held with bank employees in order to get a clear picture. Further for the purpose of collecting secondary data, published books, articles, magazines and journals, newspapers and so on were also referred to strengthen the theoretical background of the study.

2.4 FRAME WORK OF ANALYSIS

The collected data have been analysed and interpreted using statistical tools such as weighted average mean, Correlation analysis, Regression Analysis, ANOVA, Critical ratio analysis and Percentages.

Weighted average mean, median and standard deviation have also been employed to analyse the impact of the various indices of strain and stress on bank employees and also on banks.
This tool is one of the most useful of all the statistical measures for it provides a reliable base for accurate interpretation.

Measures of relationship between 'Job satisfaction and Stressors'; also, stressors and coping strategies have been captured through correlation analysis.

Regression analysis was carried out to study the impact of personal variables on stressors. Multiple regression analysis was comported between each stressor and the various personal variables individually as well as collectively.

A univariate statistical tool, ANOVA has been used to assess the statistical significance of differences among the THREE bank groups with regard to the stressors, coping strategies and demographic variables. The result of ANOVA has been then used for critical ratio analysis, which helps to compare many groups of data simultaneously, and to pinpoint where exactly critical differences exist by identifying specific pairs of group.
Calculation of percentages helped to assess the intensity, frequency and the nature of impact of stressors as perceived by the sample respondents.

2.5 CONCLUSION

This chapter has outlined the sample and the tools through which the data were collected. Results pertinent to the analysis and interpretation are presented in chapters V and VI. Meanwhile, the subsequent chapters III and IV consolidate the conceptual framework and provide a review of previous studies on the subject stress respectively.