The chapter of methodology describes the method of study to attain the objectives and to test the hypotheses. The study focused on female clerks of different branches of public banks of Haryana.

**The organization (Public Banks)**

The tradition of banking has been with us since the year 1148 when case de san Giogio was established the word ‘bank’ is said to be derived from the Italian word ‘banco’, a bench. The early bankers, the jews in Lombardy, transacted their business at benches in the market place. When a banker failed, his banco was broken up by the people whence our ‘bankrupt’.

One of the earliest Italian banks, the Bank of Venice, was originated for the management of public loan or monte, as it was called. Macleod in his Elements of Banking, says.

At that period the Germans were masters of a great part of Italy; and the German Word bank came to be used as its Italian equivalent monte, and was Italianised into banco and the loans were called indifferently Monti or branchi).

Since the dawn of history, Man has been following one or the other form of business in his pursuit for livelihood, the earliest form of business being the one which system also known as ‘Capitalism’ has been defined as ‘an economic system in which business and industry is organized and carried on for profit by private enterprise with the minimum of Government interference.’ The Moneylenders exploit the uneducated masses. The system resulted in unequal distribution of wealth and incomes; the rich became richer and the poor poorer.

Because of the social inequalities and economic imbalances created by capitalism, resulting in acute situations in certain countries, another system called ‘Socialism’ was advocated and adopted. It is a scheme of social organization which places the means of production and distribution in the hands of the community. With the increase in awareness, the concerned authorities undertook this charge and as a
result of which banks started being established. Their number increased not only in urban areas but also in rural areas. In the present times, banks have universally become almost absolute and reliable substitute to all other systems of many transactions, with the rapid expansion of economic system, the role of banks has become vital in modern age. Banks have become not only a part of life but also a foundation stone of economic system.

Areas (Selection of Branches)

The universe of the study was from the various branches of Public Banks, i.e., Punjab National Banks (PNB), State Bank of India (SBI), Allahabad Bank, Bank of Baroda, State Bank of Patiala, Central Bank, Oriental Bank of Commerce (OBC), Vijaya Bank (VB). Different branches of Public Banks of Northern Region of India were selected and homogeneity of banks was maintained strictly. The banks located only in urban areas having public dealings were selected.

Sample:

The sample of the study was comprised of 300 clerks from various banks of Haryana. Subjects were females with age range between 30 to 40 + years. All the subjects were having nuclear family with children. The subjects were contacted individually at their work places to collect data and all of them filled up five psychological tests. A list of female clerical employees was obtained from every branch. The clerical cadre included the employees working as Sr. Assistant, Assistants, Head Cashiers, Deputy Head Cashiers, Computer Operator, Stenographer, data-entry operators etc. Their number varied from balance to branch depending upon the size of that branch. Number of selected subjects in a branch varied from 2-10 and thus a total of 300 female clerks were selected on the basis of availability from different branches of public banks of Haryana. Table No. 3.1 describes the number of subjects taken from different places and public banks.
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</tbody>
</table>

Frequency of Female Clerks in different branches of Public Banks N = 300

Table No. 3.1
Material:

Standardized tests and scales were selected to measure the work stress, job satisfaction, psychological well-being, self-efficacy and marital adjustment of female clerks of various banks in Haryana. The following tests were used:

i) Occupational Stress Index (Srivastava and Singh, 1984)
ii) Marital adjustment Questionnaire (Kumar and Rohtagi, 1985)
iii) Generalized Self-Efficacy Scale (Jerusalem and Schwarzer, 1992)
iv) P.G.I. Health Questionnaire (S.K.Verma and D. Pershad, 1985)
v) Job Satisfaction Scale (Singh and Sharma, 1986)

Description of the Tests:

Occupational Stress Index (OSI):

Occupational Stress in the subjects was assessed with the help of occupational stress index developed and standardized by Srivastava and Singh (1984). This test consists of 46 statements, each having five alternative responses, namely, ‘totally disagree’, ‘disagree’, ‘undecided’, ‘agree’, and ‘totally agree’.

The OSI assesses perceived stress of the employees arising from the twelve dimensions of their job, which are: role-overload, role-ambiguity, role-conflict, unreasonable group and political pressures, responsibility, powerlessness, under-participation, poor peer-relations at work, intrinsic impoverishment, low status, strenuous work conditions and unprofitability.

Index of homogeneity and internal validity of individual items of the scale have been determined by computing biserial co-efficient of correlation (r.bis). The values of r.bis range from .36 to .59. The internal consistency of the test determined by computing split-half reliability by odd-even method is .93. The index of reliability ascertained by computing Cronbach’s alpha co-efficient has been found to be .90.
Marital Adjustment Questionnaire (MAQ)

Marital adjustment of the employees was assessed with the help of Marital Adjustment Questionnaire constructed and standardized by Kumar and Rohatgi (1985). It has been developed to provide a handy tool to identify couples who are making poor marital relations and need psycho-diagnostic help. It gives a single composite marital adjustment score for the couple and also gives separate marital adjustment scores for the two. MAQ in its final form consists of 25 highly discriminating ‘Yes-No’ type items.

The split-half reliability by applying the spearman-Brown formula was found to be .49 (Index of reliability .70). Test-retest reliability was found to be .71 (Index of reliability .84). These r-values were significant at .01 level. The content validity was adequately assured as only those items were selected for the initial questionnaire for which there was 100% agreement among the judges. Only items that showed a fairly high discriminating value were selected. MAQ was also validated against Singh’s Marital adjustment inventory (Singh, 1972) (r = .71 and Index of reliability .84).

Generalized Self-Efficacy Scale (GSE)

Generalized self-efficacy scale constructed and standardized by Jerusalem and Schwarzer (1992) was used to assess subjects beliefs about their self competence. Jerusalem and Schwarzer originally developed the German version of this scale in 1981, First as a 20 item version and later as a reduced 10 items version (Jerusalem and Schwarzer, 1992). The scale consists of 10 items and four responses/choices were provided for each item i.e. (1) Not at all True, (2) Rarely True, (3) Moderately true and (4) Exactly true.

This scale has been found possessing adequate psychometric properties. The reliability and validity coefficients of the scale as tested by Jerusalem and Schwarzer (1989) and Mittage and Schwarzer (1993) have been found quite good, which show
that is a reliable measure of studying perceived self-efficacy beliefs in a short spent of time. It typically yielded internal consistencies between alpha = .75 and .91.

**PGI Health Questionnaire (PGI – HQ)**

In the present study the psychological well-being of employees was assessed with the help of PGI Health Questionnaire by Verma, Wig and Pershad (1985). It is based on (Cornell Medial Index) CMI-Health Questionnaire and incorporates the characteristic as envisaged by cattell (vide supra). It consisted of 38 items divided into A (Physical distress) and B (Psychological distress). 1 to 16 items were related section A (physical distress) and 17 to 38 items were related section B (psychological distress). Ask the subject to put a tick (✓) against questions he or she agrees with. The number of ticks on section A and B indicate the respective scores, which can be then added up to give a total score also. The possible scores could vary from 0 to 38. Note that a higher score indicates decreased level of wellbeing and lower mental health.

Reliability of the test was examined using ‘test-retest’ and ‘split half’ methods and was found to be significantly high (0.88 and 0.86 respectively).

**Job Satisfaction Scale:**

Job satisfaction of employees was assessed with the help of Job Satisfaction Scale developed by Singh and Sharma (1986). The scale consists of 30 statements, which measure job intrinsic as well as job extrinsic factors. The job intrinsic statements are related to excursions, place of posting, working conditions, cooperation, democratic functioning, where the job extrinsic statements are related to psychosocial (intelligence, social circle), economic (salary, allowance), community/national growth (quality of life, national economy).

The test-retest reliability was found .978 and validity co-efficient has been found to be .743 respectively.
**Procedure:**

After completing the preliminary requirements of sample selection and tools selection, data collection was started. The appointments were pre-fixed with the female clerks at individual levels of different branches of public banks of different cities of Haryana. The purpose of study was explained in detail to these female clerks to make a rapport and collect information on selected scales and questionnaire with their consent. At the time of explaining about the purpose of the study, it was assured to maintain the confidentiality of the information given by them. Necessary instructions to be followed were given in a submissive way, before filling up the scale/questionnaire etc. Some of the branch clerks in the first instance were hesitating in sparing time to fill the scale/questionnaire due to time constraint but after convincing about the study they agreed to give information on the tools. A set of occupational stress Index, Job Satisfaction Scale, PGI Health Questionnaire, Generalized Self-Efficacy Scale and Marital Adjustment Questionnaire was given to female clerks. Most of the female clerks were not interested to fill the questionnaires/scale. They raised some queries about the procedure of filling up the scale/questionnaire. All the queries were resolved immediately. In some cases the set of tools were misplaced by female clerks, another set of tools were given to them. It was a long process to collect data from various banks of Haryana. Approximately 60 minutes were taken by every female clerk in completion of these five standardized scale/questionnaires.

**Scoring:**

After collecting the data from different branches of public banks, the responses were scored. In case of occupational stress Index, work stress of the subjects was the sum total of the scores awarded to her for 46 items of the test, each to be rated on the five-point scale. Out of 46 items, 28 were true-keyed’ and rest 18 were ‘false-keyed’, the scoring of which was objectified by assigning ‘one of five’ scores respectively for five alternatives of the true-keyed, sequentially rated from ‘strongly disagree to strongly agree’. For false-keyed, the scores assigned to each of the alternatives had been reversed.
Table No: 3.2

Scoring systems of occupational stress Index.

<table>
<thead>
<tr>
<th>5 items</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Undecided</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>True-keyed</td>
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<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>False-keyed</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>

The possible range of the questionnaire was 46 to 230. Every item was scored manually and their raw scores were obtained. The higher score showed greater occupational stress.

In case of Job Satisfaction Scale (355) the scoring was done manually. There were 30 statements out of which 24 statements were positive and 6 statements were negative. JSS is five-point scale, the scoring of which had been objectified by assigning 0 to 4 scores respectively for negative statements and the positive statements, the scores assigned Four to Zero (4,3,2,1,0).
The scoring system is given as below:

<table>
<thead>
<tr>
<th>Nature Statements</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
<th>0</th>
</tr>
</thead>
<tbody>
<tr>
<td>Positive Statements</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td>0</td>
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</tr>
<tr>
<td>Negative Statements</td>
<td>0</td>
<td>1</td>
<td>2</td>
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<td>4</td>
</tr>
</tbody>
</table>

The total of the scores obtained on all positive as well as negative statements had given a quick measure of satisfaction/dissatisfaction of subjects towards his/her job.

The possible range of the scale was 0 to 120. In this scale the individual obtaining higher scores was considered as an employee having extremely satisfaction with his/her job.
In case of PGI Health Questionnaire, the scoring was done manually. This Questionnaire contains 38 items divided into two section A) Physical distress) and B (Psychological distress). Subject is to tick (✓) against questions he/she agrees with. The number of ticks on section A (physical distress) and B (Psychological distress) indicated the respective scores, which could be then added up to give a total score also. The possible range of the questionnaire was 0 to 38. The higher score of the subject indicated decreased level of well being and lower mental health.

In case of generalized self-efficacy the scoring was done manually as per instructions given in manual. This scale consists of 10 items, for each one the subjects had to respond by making a tick on one of four alternatives given: ‘not at all true’, ‘rarely true,’ ‘moderately true’ and ‘exactly true,’ and subjects score on its any item may range from one to four. It is four point scale for identifying the subjects in categories of high and low self-efficacy. The possible range of the questionnaire was 10 to 40. The higher score was indicated of better self-efficacy.

In case of Marital Adjustment questionnaire (MAQ) the scoring was done manually as per instructions given in manual. This questionnaire consists of 25 highly discriminating “Yes – No” type items. Tick on “Yes” is assigned a score of 1 except for items 4, 10 and 19 in which case reverse was applicable. The sum of these values gives the marital adjustment scores of an individual. In this questionnaire the individual obtaining higher scores was considered as an employee having higher marital adjustment. The possible range of the questionnaire was 0 to 25.

In this way, the scoring of all scale/questionnaires was done.

Analysis:

The data was subjected to correlational, factor analysis and regression analysis:-

i) Inter – correlations at clerical level Product Moment correlation technique was used to study the interrelationship between 19 variables i.e., 1 of
marital. The mean and standard deviation for all these variables were computed.

ii) **Factor Analysis:**

Being a multivariate study, the data was subjected to 'Principal component Factor Analysis' through SPSS Package. The sampling adequacy of data was checked by Kaiser – Meyer oklin measure. The sphericity of data was also checked by Bartlett Test. The obtained factor matrix was rotated through varimax rotation with Kaiser – Meyer normalization technique. After that the factors that emerged with their Eigen value >1 were taken into account (to explain the variance). Moreover, the variables having loadings > .400 were taken as a significant and interpreted after sorting.

iii) **Regression Analysis:**

In order to predict the role of work stress, marital adjustment and self-efficacy (psychodynamics of job satisfaction and psychological well-being) on the determination of job satisfaction and well being, stepwise multiple regression analysis was undertaken. First step wise regression encompassed three independent variables (i.e. total work stress, marital adjustment and self-efficacy) and 1 dependent variable, i.e., job satisfaction. Second step wise regression encompassed the same 3 independent variables and one dependent variable, i.e., total well being.