BACKGROUND:

Stress is a necessary positive force leading to effective work and maintenance of good health. Insufficient stress might lead to "rust out" while over exposure to stressful conditions might lead to "burn-out". Stress is an inevitable concomitant of progress. Everyone in today’s life experience a fair share of stress, irrespective of personal characteristics, environmental and social conditions. The concept of stress, quite significant in social and behavioural sciences, fascinated researchers long ago. However, it's stepping in, in organisational psychology is a somewhat recent phenomenon.

Work is not always seen as a source of satisfaction and need fulfillment but rather a source of stress, discontentment and humiliation. The negative orientation towards work has probably made occupational stress a focal point of interest. The interest in this area has reflected itself in spate of research on occupational stress and coping strategies. The ever increasing number of conferences, stress management centers and university courses are devoted to the topic----may be because the ill effects of stress are seen on the physical and mental health of employees (Beehr, 1976; Cobb, 1974; French & Caplan, 1970,1980; House, 1974 and Kornhauser, 1965) and the smooth functioning of the organization too. Job dissatisfaction, absenteeism, turnover, accident, low productivity, lack of motivation and alienation are found by many investigators to be related with stress (Ahmad, 1992; Beehr & Newman, 1978; Pestonjee & Singh, 1982; Schuler, 1980; Sharma & Sharma, 1984; and Surti, 1983).

The effect of stress is deep into the well-being and performance of all workers (see Allen Hill & Green, 1982). While stress is an inevitable consequence of human functioning and its presence and consequences were recognized by clinical psychologists a long time ago, organizational psychologists have been rather late in analyzing how it operates in work environment. The undesirable effects of
analyzing how it operates in work environment. The undesirable effects of organizational stress also range from feeling of uneasiness to psychosomatic symptoms, work performance impairment and Coronary heart disease (see also Krishna, 1983; Shah, 1980; Srivastava, 1983; Barnes, 1983; Sharma, 1988).

In role stress research, the main focus has been on organizational variables. Certain physical and psycho-social characteristics of work such as job setting, working hours, responsibility, role ambiguity, role conflict, role overload, role insufficiency are cited as occupational stressors (Beehr, 1976; Beehr & Drexler, 1986; Caplan et al., 1975; Osipow & Davis, 1988). Stress in organization has now become an important concern in academic research (Pestonjee, 1987). Still, there is a great deal not known about role stress in organizations (Beehr & Newman, 1978; Cooper & Marshall, 1976). Despite disagreement over several conceptual and definitional issues in stress research, there seems to be consensus on importance of individual differences. Many individual characteristics might be correlates of stress (Beehr & Newman, 1978). The individual characteristics that have been found to be related to stress and health include *Type A behaviour pattern* (e.g., Evans, Palsane & Carrere, 1987; Ivancevich & Matteson, 1984; Friedman, Hall & Harris, 1985); *self esteem* (Hogan & Hogan, 1979, 1982; Leavy, 1983; Motowidlo et al, 1986); *hardiness* (Kobasa, 1979, 1982); *locus of control* (Anderson, 1977; Houston, 1972; Marino & White, 1985), *the appraisal process* (Lazarus, 1966; Lazarus, Averill, & Opton, 1974), *neuroticism* (Paffenberger, Wolf, & Notkin, 1966) and *social support* (Brown, Bhroichain, & Harris, 1975; Cobb, 1976; Dean & Lin, 1977). Mathews, Glass, Rosenman, and Bortner (1977) found that anger and hostilities were the critical components of the Type A behaviour pattern in contributing to the etiology of CHD. Diamond (1982) presented a critical review of the literature pertaining to the role of anger and hostility in essential hypertension and Coronary heart disease.

There has been no scarcity of Western studies exploring the stress-illness or stress-well-being relations, it is comparatively recently that the role of moderating variables has been included as an area of empirical study. What has emerged from this ever-growing body of research is complex individual environment interaction with many different factors influencing not only probability of a person becoming ill from stress
but also pathogenesis, illness and behaviour (Johnson & Sarason, 1979; Rabbin & Struening, 1978).

There has been a number of studies suggesting that Job Satisfaction may be associated with Coronary heart disease or Type A behaviour pattern. One of the earliest empirical investigations was reported by Sales & House (1971). In three different samples of occupations they found negative and significant correlations across occupations between average levels of job satisfaction and heart disease mortality rates (see also House, 1972). Liljefors and Rahe (1970) found that individuals who were high in job dissatisfaction and life dissatisfaction were higher than their twins in risk factors and in heart disease. Howard et al., 1986 classified a group of managers as Type A or Type B and found that job satisfaction acted as a moderator between a common job stressor and a number of Coronary risk indicators. Now there has been an increased concern among Western researchers about coping and adaptation in relation to stressful situations, and how stress is managed (e.g., Coehl, Hamburg & Adams, 1974; Moos, 1976; Pareek, 1977), but only a few studies in India have dealt with this aspect of stress coping. Approach coping modes were found to have positive relationship with role efficiency, effective role behaviour and job satisfaction (Sen, 1982). Emotions oriented styles of coping are linked with depression, anxiety and poor recovery from illness (Endler, Parker & Butcher, 1983). Srivastava & Singh (1988) concluded that the approach-coping markedly alleviated and avoidance-coping strategies intensified the harmful effects of role stress on mental health. Strube, Berry, Goza & Fennimore (1985) demonstrated that Type A and B behaviour pattern, in conjunction with the concomitants of age, can have a reliable influence on perceived physical and psychological well-being.

Systematic research on occupational /organizational role stress in India is a recent phenomenon (see Singh, Malhan & Agarwala 1979; Agarwala, Malhan & Singh, 1979; Bhatnagar & Bose, 1985; Deshpande, 1978; Harigopal, 1979, Kumar, 1981; Pestonjee & Singh, 1982; Sharma & Sharma, 1983, 1984; Sharma, 1984; Surti, 1983, Bhogle & Prakash, 1995; Singh, 1993; Srivastava, 1995; Thakaran, 1992; Sahu, & Mishra, 1992). Research findings suggest that managers in general and middle managers in particular are more vulnerable to stress as he is a link between the top and the bottom. He is the coordinator between the subordinates on the one hand and the
superiors on the other — thus heading for more pressure, stress and strain. None of the
Indian study has dealt with middle management in Banking sectors, especially to study
the impact of Organisational Role Stress on Psychological Well Being with Personality
type (i.e., Type A & Type B Behaviour Pattern) and coping style as moderators.
Therefore, the present study attempted to investigate above factors in relation to middle
level managers in the two Indian Nationalised Banks i.e. UCO & PNB.

The present study addressed itself to the following research questions:

1. What is the nature of relationship between Organisational Role Stress
   and various indicators of Psychological well-being?

2. What is the nature of relationship between Type A behavior pattern and
   various indicators of Psychological well-being?

3. What is the relationship between Coping Strategies and various
   indicators of Psychological well-being?

4. Does the relationship of Organisational Role Stress with various
   indicators of Psychological well-being vary in nature or magnitude with
   Type A/B classification?

5. Does the relation of Organisational Role Stress with various indicators
   of Psychological well-being vary in nature or magnitude with Coping
   Strategies adopted?

6. Does the Type of personality(Type A/B), level of stress(H/L) and
   coping strategy (Avoidance/Approach) adopted determine the
   Psychological well-being of an individual.

7. What is the relative predictive power of Organisational Role Stress,
   Type-A/B classification and Coping pattern in the explanation of the
   variance in Psychological well-being?

HYPOTHESES:

1. (a) Organisational Role Stress will be significantly and positively related to
   negative indicators of Psychological well being (i.e., Negative
   Affectivity, T- Anxiety & T-Anger).

   (b) Organisational Role Stress will be significantly and negatively related to
   Positive indicators of Psychological Well Being (i.e. Positive Affectivity
   & Job Satisfaction).

2. (a) Type-A Behaviour Pattern will be significantly and positively related to
   negative indicators of Psychological Well Being (i.e., Negative
   Affectivity, T- Anxiety & T-Anger).
(b) Type-A Behavior Pattern will be significantly and negatively related to positive indicators of Psychological Well Being (i.e. Positive Affectivity & Job Satisfaction).

3. (a) "Approach" coping will be positively related to positive indicators of Psychological Well Being (i.e. Positive Affectivity & Job Satisfaction).

(b) "Avoidance" coping will be positively related to negative indicators of Psychological Well Being (i.e. Negative Affectivity, T-Anxiety and T-Anger).

4. (a) The nature and magnitude of the relationship of Organisational Role Stress with negative indicators of Psychological Well Being (i.e., Negative Affectivity, T-Anxiety & T-Anger) will be positive and stronger for persons with Type-A behavior pattern than their Type-B behavior pattern counterparts.

(b) The nature and magnitude of the relationship of Organisational Role Stress with positive indicators of Psychological Well Being (i.e., Positive Affectivity of Job-Satisfaction) will be positive and stronger for persons with Type-B behavior pattern than their Type-A behavior pattern counterparts.

5. (a) The nature and magnitude of the relationship of Organisational Role Stress with negative indicators of Psychological Well Being (i.e., Negative Affectivity, T-Anxiety and T-Anger) will be positive and stronger for persons adopting "avoidance" coping than their counterparts adopting "approach" coping.

(b) The nature and magnitude of the relationship of Organisational Role Stress with positive indicators of Psychological Well Being (i.e., Positive Affectivity & Job-Satisfaction) will be positive and stronger for persons adopting "approach" coping than their counterparts adopting "avoidance" coping.

6. (a) Type-A individuals with higher Organisational Role Stress and following "avoidance" coping will report higher Negative Affectivity, T-Anxiety and T-Anger as compared to their Type-B counterparts with low Organisational Role Stress following "approach" coping.

(b) Type-B individuals with lower Organisational Role Stress and following "approach" coping well report higher Positive Affectivity and Job-satisfaction as compared to their Type-A counterparts with high Organisational Role Stress following "avoidance" coping.

7. Organisational Role Stress (Organisational Role Stress), Type-A Behaviour Pattern and Coping styles (Avoidance/Approach) will be
significant predictors of various negative and positive indicators of Psychological Well Being (Psychological Well-Being).

SAMPLE:

The present study was done on a sample of 200 male Bank Officers of middle management level from two Nationalised Banks i.e., Punjab National Bank (PNB) and United Commercial Bank (UCO). Out of the total of 200 Officers, 100 were drawn from these two Nationalised Banks at Shimla (H.P.), and 100 were from the same two Nationalised Banks at Delhi. The age range for the entire sample was from 25 to 50 years.

TOOLS USED:

This study used following tools:

(i) **Organisational Role Stress Scale** [Organisational Role Stress Scale, Pareek, 1981, 1983]

(ii) **Organisational Role Pies (0)** [Pareek, 1983]

(iii) **State-Trait Anxiety Inventory STAI** [Spielberger, Sharma & Singh, 1973]

(iv) **Anger Expression (AX) Scale** [Spielberger et al. 1985; Krishna, 1988]

(v) **Jenkins Activity Survey Form B** [Jenkins et al., 1978]

(vi) **S.D. Employees Inventory** [Pestonjee, 1973, 1981]

(vii) **Multidimensional Personality Questionnaire (MPQ)** [Tellegen, 1982]

PROCEDURE:

All these "Measures" together in the form of questionnaire were administered to Bank Officers individually and it was assured that all information given by them will be kept confidential and will be used only for the research purpose. The respondents were asked not to write their name anywhere in the questionnaire. A cover sheet was used to elicit the demographic data, age, education, place of residence, background, etc. The questionnaire were administered according to standard instructions and arranged in the following order: Organisational Role Stress (Organisational Role Stress) Scale, Anger Expression (AX) Scale, Multidimensional Personality Questionnaire (MPQ), State-Trait Anxiety Inventory (STAI), Jenkins
Activity Survey (JAS, Form B), S.D. Employees Inventory (SDEI), Organisational Role Pies (O).

STATISTICAL TECHNIQUES USED:

(1) The scores on the measure of Organisational Role Stress, Jenkins Activity Survey, State Trait Anxiety Inventory, Anger Expression (AX), SD Employees Inventory (SDEI), Multidimensional Personality Questionnaire (MPQ) (N=200) have been normalized (at M = 50 and SD = 10) by converting the raw score into T-scores.

(2) Pearson's Product Moment Coefficient of correlations has been computed to find out the relationships of Organisational Role Stress, JAS (Type-A/B) Anxiety, Anger Expression (Total and sub scores), Job Satisfaction, NA and PA.

(3) Biserial (r) coefficient of correlation has been computed to find out the relationship of coping (dichotomized into Avoidance and Approach) with various indicators (positive and negative) of Psychological Well-Being.

(4) Partial correlations have been employed to determine the relationships of Organisational Role Stress with various positive and negative indicators of Psychological Well-Being. Separate analyses have been accomplished for those with Type-A Behaviour and Type-B Behaviour; and those with Avoidance coping and Approach coping. Partial correlation between two variables is one that nullifies the effect of a third variable (or a number of other variables) upon both variations been correlated. In this study first order partial correlation was employed.

The significance of differences between two correlations was determined by converting "r" scores in to Fisher's Z function (Garrett, 1960, pp. 241-242).
SUMMARY

(5) Analysis of variance (2x2x2x) has been used to study the main and interactional effect of various factors included in this study on various negative and positive indicator of Psychological Well-Being. The factors in the present study are Organisational Role Stress, Type-A/B behaviour pattern and coping styles (Avoidance/Approach).

(6) Hierarchical Multiple Regression Analysis has been performed to find out the contributions of Organisational Role Stress, Type-A/B and coping (Avoidance/Approach) in explaining the variance in various negative and positive indicators of Psychological Well-Being.

MAIN FINDINGS:

The following are the main findings on the basis of Correlation Analysis:

1. There is significant positive relationship between Organisational Role Stress and Negative Affectivity, Anxiety and Anger-In. However Organisational Role Stress and Ax-I, Organisational Role Stress and Anger-Control were not significantly related. Also there is significant negative relationship between Organisational Role Stress and Positive Affectivity, Organisational Role Stress and On-the-Job-satisfaction. However, Organisational Role Stress is not significantly related with Total Job-satisfaction and Off-the-job satisfaction.

Secondary Finding: Organisational Role Stress is significantly but negatively related with Off-the-Job satisfaction indicator of Psychological Well-Being.

2. There is significant positive relationship between Type-A behavior pattern and Negative Affectivity, Anxiety and Anger-out indicator of Psychological Well-Being. However there is no significant relationship between Type-A Behaviour Pattern and Positive Affectivity, Type-A Behaviour Pattern and Total Job-satisfaction, Type-A Behaviour Pattern
and On-the-Job-satisfaction, Type-A Behaviour Pattern and Off-the-Job-satisfaction.

Secondary Finding: Type-A Behaviour Pattern is significantly but negatively related with Anger-Expression indicators of Psychological Well-Being.

3. There is significant positive relationship of Approach Coping with On-the-Job satisfaction and Positive affectivity (Positive Indicators). Avoidance Coping is significantly and positively related with Negative Affectivity, and T-Anxiety (Negative indicators of Psychological Well-Being).

Secondary Finding: Approach coping is significantly but negatively related with Off-the-Job Satisfaction indicator of Psychological Well-Being. Approach coping is significantly but positively related with Anger-Expression indicator of Psychological Well-Being.

Secondary Finding: Avoidance Coping is significantly and positively related with Off-the-Job Satisfaction. Avoidance coping is significantly but negatively related with Anger-Expression indicator of Psychological Well-Being.

On the basis of Partial Correlation Analysis following are the main findings:

1. The relationship of Organisational Role Stress with various indicators of Psychological Well-Being for Type-A and Type-B subjects do not depict any significant differentiation except in the case of Positive Affectivity. In other words, Type-A/B differentiation do not moderate the relationship of Organisational Role Stress with various indicators of Psychological Well-Being except Positive Affectivity.

2. The relationship of Organisational Role Stress with various indicators of Psychological Well-Being for Avoiders and Approachers do not depict any significant differentiation except in the case of Positive Affectivity. In other words, Coping style (Avoidance and Approach) differentiation
do not moderate the relationship of Organisational Role Stress with various indicators of Psychological Well-Being except Positive Affectivity.

On the basis of Analysis of Variance following are the main findings:

1. Main effect of Personality type (Type-A/B) is significant in NA, that reveals that the Negative Affectivity score of Type-A group is significantly higher than their Type-B group counterparts regardless of their Coping Style and level of Organisational Role Stress. However, the main effect of Coping Style and level of Organisational Role Stress (High/Low) is not significant. This indicates that regardless of their Personality type and level of Organisational Role Stress, Avoidance and Approach groups do not differ significantly in their mean Negative Affectivity scores. Similarly regardless of their Personality type and Coping pattern, High Organisational Role Stress and Low Organisational Role Stress groups do not differ significantly in their mean Negative Affectivity scores.

2. Main effects of type of Personality, level of Organisational Role Stress and Coping style are significant in T-Anxiety. This shows that regardless of level of Organisational Role Stress and Coping Style Type-A subjects differs significantly from Type-B subjects in their mean T-Anxiety score. Also regardless of Personality type and Coping Style High Organisational Role Stress group differs from Low Organisational Role Stress group in their mean T-Anxiety scores. Similarly regardless of Personality type and level of Organisational Role Stress, Avoidance group differs from Approach group in their mean anxiety scores. Interactional effect of Personality and Organisational Role Stress (PxO) is significant for T-Anxiety. This shows that Type-A subjects under high Organisational Role Stress differs significantly in T-Anxiety from those Type-A subjects who have low Organisational Role Stress. Type-B individuals with high Organisational Role Stress and Type-B
individuals with low Organisational Role Stress also do not differ from each other in their T-Anxiety. Type-A subjects with high Organisational Role Stress differ from Type-B subjects with high Organisational Role Stress in T-Anxiety, but the low Organisational Role Stress Type-A subjects do not differ significantly in their T-Anxiety from low Organisational Role Stress Type-B subjects.

Interactional effect of Personality and Coping styles (PxC) also emerged as significant that shows that Type-A individuals adopting avoidance coping strategy have higher T-Anxiety as compared to their Type-A counterparts adopting approach Coping strategy. Type-B individuals, whether they adopt avoidance coping strategy or approach coping strategy do not differ significantly in their T-Anxiety. However Type-A and Type-B subjects who adopt avoidant style differ significantly in their T-Anxiety from each other.

3. Main effect as well as interaction effects of level of Organisational Role Stress (High/Low), Personality type (Type-A/B) and Coping styles (Avoidance/Approach) are not significant for T-Anger and its dimensions (Anger-In, Anger-Out and Anger-control)

4. Main effect of level of Organisational Role Stress (High/Low) is significant for Off-the-Job-Satisfaction. This indicates that regardless of their Personality type and Coping pattern, mean Off-the-Job-Satisfaction score of high Organisational Role Stress group is significantly higher than their low Organisational Role Stress group. However, the main effects of Personality type (TypeA/B) and Coping Styles (Avoidance/Approach) are not significant. This indicates that regardless of their personality type and level of stress, Avoidance and Approach groups do not differ significantly in their mean Off-the-Job Satisfaction scores. Similarly regardless of their coping pattern and level of stress Type-As do not differ significantly from their Type-B counterparts in off-the-job satisfaction.

The following findings may be stated on the basis of Regression Analysis:
1. Of the two significant predictors, Organisational Role Stress explains 7.8 percent variance, and Type-A Behaviour Pattern 3.2 percent variance in Negative Affectivity (negative indicator of Psychological Well-Being). The two together explain 11.11 percent of variance. (Table)

2. The variance in T-Anxiety accounted for by Type-A Behaviour Pattern is 11.87 percent, by Coping is 6.15 percent, and by Organisational Role Stress is 1.01 percent. The three together explain 19.63 percent of variance (Table).

3. Type-A Behaviour Pattern independently emerged as a significant contributor to the variance in Anger-out dimension of T-anger and explains 14.29 percent of the variance (Table).

4. Type-A Behaviour Pattern alone contributes significantly to the variance in Anger-Expressed dimension of T-anger and explains 2.04 percent of variance (Table).

5. Organisational Role Stress independently emerged as a significant predictor of On-the-Job Satisfaction and Off-the-Job Satisfaction dimensions of the Job Satisfaction. In case of On-the-Job Satisfaction it accounted for 8.88 percent of the variance and in case of Off-the-Job Satisfaction it accounted for 19.06 percent of the variance.