CHAPTER-III

METHODOLOGY

3.1 PROBLEM :

"To study the Occupational Stress, Mental Health and Life Satisfaction of Bank Employees"

3.2 OBJECTIVES :

1. To study the mental health among the nationalized and co-operative bank employees.
2. To study the effect of gender on mental health of bank employees.
3. To analyze the difference in life satisfaction criteria between nationalized and co-operative bank employees.
4. To find out the level of life satisfaction of bank employees in relation to their gender criteria.
5. To analyze the level of occupational stress among the nationalized and co-operative bank employees.
6. To find out the gender differences among bank employees in relation to their occupational stress.
7. To explore the co-relation of occupational stress with mental health.
8. To explore the co-relation of occupational stress with life satisfaction.
9. To study the relationship between mental health and life satisfaction.

10. To suggest the globally accepted importance of stress management programme in banking sector in order to improve their mental health and life satisfaction as well as to reduce their occupational stress.

3.3 HYPOTHESES:

a) Mental health will be better among nationalized bank employees compared to co-operative bank employees.

b) Mental health will be good among women than men bank employees.

c) There will be significant effect of interaction between gender and bank type on employees’ mental health.

d) Life satisfaction will be satisfactory among nationalized bank Employees as compared to co-operative bank employees.

e) There will no significant effect of gender on life satisfaction among bank employees.

f) Interaction of gender and type of bank will be significant on employees’ level of life satisfaction.

g) Occupational stress will be higher among co-operative bank Employees compared to nationalized bank employees.

h) Occupational stress will be higher among men than women bank Employees.
i) There will be interaction effect of gender and type of bank on employees’ occupational stress.

j) Occupational stress will be reversibly related with good mental health.

k) Occupational stress and life satisfaction will be significantly reversible related with each other.

l) There will be significant positive correlation between mental health and life satisfaction.

m) Stress management will be significant and effective intervention to improve employees’ mental health.

n) Stress management will be significant and effective intervention to augment employees’ life satisfaction.

o) Stress management will be significant and effective intervention to reduce employees’ occupational Stress

3.4 METHOD AND PROCEDURE

Looking to the objective of this research the present investigation was conducted under two phases in order to make this study simpler and easily understandable, therefore each methodology detail described under two phase

- **Phase 1**
- **Phase 2**
- **Phase 3**
3.4.1 Sample –

- Phase 1

The enrolled list of the bank employees were obtained from the Divisional Office or Head Office of the Nationalized and Cooperative Banks. Using appropriate method for random sampling, sample for the study were selected. The population selected for this particular study consists of only clerk employees of nationalized and co-operative banks in Marathwada Region.

The sampling population of this study consist of 400 employees of nationalized and co-operative banks in Marathwada, Out of which 200 employees, 100 male and 100 female taken from nationalized banks; similarly 200 employees chosen from the co-operative banks. The age range of the employees will be 30 to 40 years having 12th Standard to Graduate level education. Only married employees were selected from urban area.

<table>
<thead>
<tr>
<th>Table 3.1</th>
<th>Sample Distribution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Type of Bank</td>
</tr>
<tr>
<td></td>
<td>Gender</td>
</tr>
<tr>
<td>Male</td>
<td>EXP. Gr. 1 N = 100</td>
</tr>
<tr>
<td>Female</td>
<td>EXP. Gr. 3 N = 100</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
</tr>
</tbody>
</table>
• **Phase 2**

The phase 2 of this research study was to find out the correlation of among occupational stress, mental health and life satisfaction. Considering this objective same data of first phase were used.

• **Phase 3**

Further to study the significance of stress management technique as an intervention to reduce stress and in turn as well as foster mental health and life satisfaction total sample of 30 bank employees were randomly selected from the stressed group of the first phase with equal number of male and female.

### 3.4.2 Research design-

- **Phase 1**

2X2 Factorial Design

For the primary objective following research design has been proposed:

<table>
<thead>
<tr>
<th>Gender B</th>
<th>Type Of Bank A</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male (B₁)</td>
<td>Cooperative $A_1$</td>
<td>EXP. gr. 1 (A₁B₁) N = 50</td>
</tr>
<tr>
<td>Female (B₂)</td>
<td>Nationalized $A_2$</td>
<td>EXP. gr. 2 (A₂B₁) N = 50</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
A1B1 - Male employee working in cooperative bank
A1B2 - Female employee working in Cooperative bank
A2B1 - Male employee working in nationalized bank
A2B2 - Female employee working in nationalized bank

➢ Phase 2

Co relational Design was used to find out the correlation among occupational stress, mental health and with life satisfaction of employees.

➢ Phase 3

Pre and post single group design

The pre and post design is being planned as shown in the following table with therapeutic interventions.

<table>
<thead>
<tr>
<th>Variable</th>
<th>Pre-Test Score</th>
<th>Intervention (Stress Management)</th>
<th>Post-Test Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupational Stress</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Mental Health</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Life Satisfaction</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>
3.4.3 Variables-

Phase I

The variables in this part will be treated as follows:

- **Independent variable**
  - Type of Bank (A)
    - Cooperative
    - Nationalized
  - Gender (B)
    - Male
    - Female

- **Dependent variable**
  - Occupational stress
  - Mental health
  - Life satisfaction

- **Control variable**
  - Age – 30 – 40 years
  - Socio economic status – Middle
  - Educational Level - 12th Standard to Graduate level

Phase II - variable

- Occupational stress
- Mental health
- Life satisfaction
Phase III

The variables in this part were treated as follows:

- **Independent Variable**
  - Stress Management Technique

- **Dependent Variable**
  - Occupational stress
  - Mental health
  - Life satisfaction

- **Control variable**
  - Age – 30 – 40 years
  - Socio economic status – Middle
  - Educational Level - 12th Standard to Graduate level

3.4.4 Research Tools

Phase I

**Table 3.4**

<table>
<thead>
<tr>
<th>Aspect studies</th>
<th>Test and scale</th>
<th>Developed by</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Occupational Stress</td>
<td>Occupational Stress Index</td>
<td>Dr.A.K. Srivastava and Dr. A.P. Singh</td>
</tr>
<tr>
<td>2. Life satisfaction</td>
<td>Life Satisfaction Scale</td>
<td>Dr. Promila Sing and George Joseph</td>
</tr>
<tr>
<td>3. Mental health</td>
<td>Employee's Mental Health Inventory</td>
<td>Dr. Jagdish,</td>
</tr>
</tbody>
</table>
3.4.5 Description of the Test-

1. Occupational Stress Index:

The occupational stress index purports to measure the extent of stress which bank employees perceive arising from various constituent and conditions of their job. The Occupational Stress Index (OSI), constructed by Dr.A.K. Srivastava and Dr. A.P. Singh will be used.

This scale consists of total 46 items, each to be rated five point scale. Out of 43 items 28 are “True Keyed” and rest 18 are “False keyed’. The items relate to almost all relevant components of the job life which cause stress in some way or other such as role overload, role ambiguity, role conflict, group and political pressure, responsibility for persons, under participation, powerlessness, poor peer relation, intrinsic impoverishment, low status, strenuous working conditions and unprofitable.

The reliability index as curtained by split-half method and Cronbach’s alpha-coefficient for the scale as a whole were found to be 0.935 and 0.90, respectively. The validity of the O.S.I. was determined by computing coefficients of correlation between the scores on O.S.I. and various measures of job attitudes and job behavior. The coefficients of correlation between the scores on O.S.I. and measures of job involvement, work motivation, ego strength and job satisfaction were

[126]
found to be (-) 0.56 (N = 225), (-) 0.44 (N = 200), (-) 0.40 (N = 205) and (-) 0.51 (N = 500), respectively.

2. Life Satisfaction Scale:

The Life Satisfaction Scale intends to measure the life satisfaction of the employees which include the all round activities of the employee. The Life Satisfaction Scale (L - S Scale), constructed by Dr. Promila Sing and George Joseph will be used.

The scale consist of 35 items to be rated on five point scale-Always, Often, Sometimes, Seldom and Never and which are respectively scored as 5,4,3,2 and 1. The items relate to the individuals aground activities and thus give a global picture of ones life satisfaction. The higher the score on the life satisfaction scale the higher will be the level of life satisfaction. The items were prepared in Hindi and English.

The scale was standardised on 600 employees drawn from Bhilai. The range of age was between 25 to 55 years.

The test-retest reliability computed after a lapse of 8 weeks turned out to be .91.

To determine validity of the scale coefficient of correlation between the score of the present scale and life satisfaction scale of Alam and Singh (1971) was computed. The coefficient of correlation was found to be .83. The scale also possesses face and content validity since each item was judged by experts.
3. **Employee’s Mental Health Inventory:**

The inventory is designed to assess the mental health of personnel working in different organizations. Employee's mental health inventory (EMHI), constructed by Dr. Jagdish, will be used.

This inventory consists of total 45 items both positive and negative. The responses indicating yes alternatives with regard to positive (Indicative of good mental health) items are to be awarded a score of one and no alternatives are to be awarded a score of 0. The scoring would be in reverse for negative items.

The reliability of this scale was determined by split half reliability mentioned and found to be .79.

The validity of this inventory was determined by content validity and construct validity mentioned which were found to be higher.

**Phase II**

All measure outcome (listed below) which were employed in phase I were used in this phase -

- Occupational Stress Index
- Life Satisfaction Scale
- Employee's Mental Health Inventory
Phase III

1. Stress Management Technique

The aim of this technique was to acquaint about the phenomena of Stress, its types, sources, causes, relations, effects, symptoms and various techniques of stress management.

This technique including followings;

- Introduction
- Phenomena of Stress
- Important Terms
- Types of Stress
- Major Stressors
- Causes of Stress
- Stress Relations and Effects of Stress
- Symptoms of Stress
- Measures of Stress
- Techniques of Stress Management
- Coping with Stress
- Conclusion

Except this stress management Intervention all measure outcome (listed below) which were employed in this part same used in part I

- Occupational Stress Index
- Life Satisfaction Scale
• Employee’s Mental Health Inventory

3.5 Data Collection or Procedure:

➢ Pilot Study

The Pilot study was conducted in order to decide the appropriateness of tests used and sample in conducting the final study. The pilot study also gave direction about the coding method and the statistical procedures that could be used for final study.

➢ Main Study

To select the sample various bank were visited and then permission was sought out from their authority after discussing the purpose of the present study.

➢ Phase I

After constitute the sample according to the objective the Occupational Stress Index (OSI), Employee’s Mental Health Inventory (EMHI), and Life Satisfaction Scale (L - S Scale) were administrated on bank employees belongs to the Maratha Region.

➢ Phase II

The phase II of the main study was meant to find out the correlation of stress with mental health and also with life satisfaction of bank
employees. To attempt this objective data on Occupational Stress Index (OSI), Employee's Mental Health Inventory (EMHI), and Life Satisfaction Scale (L - S Scale) were taken from first phase.

Phase III

This Phase aim to study the effectiveness of stress management technique in order to reduce stress and improve mental health and life satisfaction. For this purpose total 30 employees with higher stress, poorer mental health and less satisfied with their life were reselected from the first phase. After selection of sample, stress management techniques given to this selected sample. The instructions of stress management by power point c.d. by Dr. Janardhan used by investigator. So the applications of the steps were effectively done. These sample was given session of stress management technique twice in a week and then their stress, mental health and life satisfaction criteria were again measured in post test. Their pre and post test scores were compare with the help of t test.

After obtaining the raw score on all considered variables they were analysed by appropriate statistical. Data was collected in best possible conditions, so that reliability of this study can be considered.
3.6 Statistical Analysis:

The data were analyzed as follows;

The mean (with graphical representation) and standard deviation for gender (Male & Female) and for Type of bank (Nationalized & Cooperative) on occupational stress, mental health and on life satisfaction was analyzed.

Analysis of collected data was done under two phases as follows:

- **Phase I**

Two way ANOVA was used to see the effect of type of bank and Gender on occupational stress, mental health and on life satisfaction.

- **Phase II**

  - In order to study the correlation among occupational stress, mental health and with life satisfaction. Correlation analysis was used in the present investigation.

- **Phase III**

  - Further T-test was used to see the effect on intervention of stress management on bank employees’ occupational stress, mental health and on life satisfaction.