CHAPTER-IV

RESULT & DISCUSSION

In this chapter obtained results have been discussed in the light of relevant research according to the hypothesis laid down. Looking to the objective and relevant hypothesis and methodology this chapter has been divided in to three phase;

4.1 Phase I

This phase of the present research includes findings regarding effect of Type of bank and gender on

4.1.1 Mental health

Mental health is a state of well-being in which the individual realizes his or her own abilities, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to his or her community” (World Health Organization). In general terms, mental health is the full and harmonious functioning of the whole personality. Meninger (1945) writers define mental health as the adjustment of human beings to the world and to each other with a maximum of effectiveness and happiness. It is the ability to maintain an even temper, an alert intelligence, socially considerate behaviour and a happy disposition”
4.1.1.1 Mental Health and Type of Bank

Hypothesis a)

“There will be no significant effect of type of bank on employees’ mental health.”

Table 4.1

Mean values for Type of Bank on Mental Health

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>Cooperative</th>
<th>Nationalized</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mental Health</td>
<td>29.14</td>
<td>33.01</td>
</tr>
</tbody>
</table>

Figure 4.1

Bar Diagram Showing Mean Score for Type of Bank on Mental Health
The above result table 4.1 and figure 4.1 illustrates, the mean value of cooperative and nationalized bank employees on the measure of mental health. The mean value show that employees who are working in nationalized bank score higher (M=33.01) on mental health which was found higher than those employees who is working in cooperative bank (M=29.14). These mean values show the very less difference in the level of mental health between both groups.

Table 4.2

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>F Ratio</th>
<th>Significance Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mental Health</td>
<td>3.06</td>
<td>NS</td>
</tr>
</tbody>
</table>

Above result table 4.2 of f value for mean for cooperative and nationalized bank on employees’ mental health support the view that type of organization whether nationalized or cooperative does not working as a factor to affect ones level of mental health.

The decreased level of mental health in cooperative bank employees can be rationalized on fact that human beings differ from one another in their basic mental abilities, skills, approaches, qualifications and also behaviour which account for their complex behaviour patterns and psychological makeup. Such difference gets multiplied when they interact with one another in a group or in an organization. This
generates different styles of management, values, feelings, beliefs and opinions of the employees. They must be groomed in order to take risks, think innovatively, and handle new problems. In the competitive environment, employees of any business organization are the key factor for deciding the success of the firm, in general, and cooperatives in particular.

In such spectrum Indian cooperative banking has passed through hundred years of its existence. At the same time, poor image of cooperative bank employees in the society affects their morale is also exist. The challenges faced in recruitment and retention of efficient personnel for managing the complex affairs of cooperative banks. World over, the technology driven channels such as, ATM, net banking and mobile banking have reduced walk-in-customers at the bank branches. The staff is also confronted with various regulatory norms to mitigate risks in operations. This clearly establishes that employees of cooperative banks play a vital role in managing not only the ‘transaction’ of a customer but also future long-term relationship with them with various organisational problems like infrastructural problems with growth in the bank and over staffing, the increasing competitive pressure in cooperative banking had led to greater attention to controlling labour costs and increasing labour productivity and the nature of change had moved the emphasis towards being a market-driven rather than an administratively driven
organization. These problems directly indirectly affect their mental status. Dr. N. Ramu (2008)

Aforementioned statement and the present finding accepted the considered null hypothesis regarding type of bank effect on employees’ mental health.

4.1.1.2 Mental Health and Gender

Hypothesis b)

“There will be no significant effect of gender on mental health.”

Table 4.2
Mean values for Gender on Mental health

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mental Health</td>
<td>37.05</td>
<td>28.94</td>
</tr>
</tbody>
</table>

Figure 4.2
Bar Diagram Showing Mean Score for Gender on Mental Health
The above result table 4.3 and respective figure illustrates, the mean of male and female on the measure of mental health. The mean value show that male score are higher on mental health measure as compare to female. These mean values show the difference in the level of mental health in favor of male as their score was found higher which is indicator of good mental health as compare to female.

Table 4.4

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>F Ratio</th>
<th>Significance Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mental Health</td>
<td>04.04</td>
<td>.05</td>
</tr>
</tbody>
</table>

Above result Table [4.4] Shows that obtained F value on mental health of male and female employees. Obtained F values were further support the above conclusion that was based on mean difference as f value were found significant on mental health. Thus it can be concluded that both male and female are not parallel on their level of mental health and their difference on mental health is significant.

Health is an indispensible quality in human being. Health is a broader concept including physical, social and mental health. Mental health has been reported as an important factor influencing individuals’ various behaviours, activities, happiness and performance. Mental health is associated with number of factors including biological, psychological social etc. Gender is a critical determinant of mental health and mental illness.
The term gender is often used to classify the anatomy of a person’s reproductive system as either male or female. In the social sciences, however, the concept of gender means much more than biological sex. It refers to socially constructed expectations regarding the ways in which one should think and behave, depending on sexual classification. These stereotypical expectations are commonly referred to as gender roles. Attitudes toward gender roles are thought to result from complex interactions among societal, cultural, familial, religious, ethnic, and political influences. Gender affects many aspects of life, including access to resources, methods of coping with stress, styles of interacting with others, self-evaluation, spirituality, and personas’ psychic world including well being, mental health. Gender studies seek to better understand the relationship between gender and persons. Research on mental health has consistently found a gender gap in levels of psychological distress beginning in adolescence. Rates of psychiatric disorder (mental illness) are almost identical for men and women but striking gender differences are found in the patterns of mental illness.

It can be concluded on the basis of obtained result that gender is an important determinant of human health, and there is a clear pattern for the sex-specific mental and physical characteristics. The gender wise comparison on employees’ mental health clearly shows that employees’ mental health tend to fluctuate with their biological characteristics i.e. gender.
It is commonly observed that women report higher levels of minor psychiatric morbidity than men. However, most research fails to control for the gendered distribution of social roles (e.g. paid work and domestic work) and so does not compare men and women in similar positions. In the report of Carol Emslie, Rebecca Fuhrer, Kate Hunt, Sally Macintyre, Martin Shipley and Stephen Stansfeld (2002) examined the distribution of minor psychiatric morbidity (measured by the 12 item General Health Questionnaire) amongst men and women working in similar jobs within three white-collar organisations in Britain, after controlling for domestic and socioeconomic circumstances. Data from self-completion questionnaires were collected in a Bank (n=2176), a University (n=1641) and the Civil Service (n=6171). In all three organisations women had higher levels of minor psychiatric morbidity than men, but the differences were not great; in only the Civil Service sample did this reach statistical significance.

The present finding consistent with the previous research regarding gender difference on mental health like National Longitudinal Study of Adolescent Health (1999) in which the gender disparity in mental health explain by examining how experiences within four domains – physical development, school, psychological resources, and interpersonal relationships – impact person’ perceived self worth and depressive symptoms. Findings suggest that experiences in all of these realms have consequences for individuals’ psychological well being,
and differences in these experiences help to explain some of the gender difference in mental health. In another study of Martin P. Bakker, Johan Ormel, Frank C. Verhulst and Albertine J. Oldehinkel (2009) also found difference in male and female on their level of mental health.

In reference of gender difference on mental health Weisman and Klerman (1977) argue, women are more likely than men to be depressed. Yet Tarvis (1992) and Gilligan (1982) argue that it is not certain whether this is because women really are more depressed or because of a gender bias in the way depression is measured. It may well be that depression measures are only sensitive to the way in which women express depression. In this regard Australian Institute of Family Studies (2002) explain three important things about gender and the risk of mental disorders. First, there seem to be “female disorders” and “male disorders”. Women are more prone than men to mood and anxiety disorders while men are more prone to alcohol and drug disorders. Second, for each disorder the gender difference is statistically significant. Women are almost twice as likely as men to suffer mood and anxiety disorders while men are roughly twice as likely as women to suffer substance use disorders. Third, men and women are equally at risk of having a disorder. Although men and women have different types of disorders they are just as likely as each other to have at least one disorder – 16.6 per cent of men and 16 per cent of women had all the symptoms of at least one classified disorder.
Margaret Denton, Steven Prus and Vivienne Walters (2003) examine the extent to which these inequalities reflect the different social experiences and conditions of men’s and women’s lives. They address four specific questions. Are there gender differences in mental and physical health? What is the relative importance of the structural, behavioural and psychosocial determinants of health? Are the gender differences in health attributable to the differing structural (socio-economic, age, social support, family arrangement) context in which women and men live, and to their differential exposure to lifestyle (smoking, drinking, exercise, diet) and psychosocial (critical life events, stress, psychological resources) factors? Are gender differences in health also attributable to gender differences in vulnerability to these structural, behavioural and psychosocial determinants of health? Multivariate analyses of Canadian National Population Health Survey data show gender differences in health (measured by self-rated health, functional health, chronic illness and distress). Social structural and psychosocial determinants of health are generally more important for women and behavioural determinants are generally more important for men. Gender differences in exposure to these forces contribute to inequalities in health between men and women; however, statistically significant inequalities remain after controlling for exposure. Gender-based health inequalities are further explained by differential vulnerabilities to social forces between men and women.
In contrast of present finding Emslie C, Hunt K, Macintyre S.(2004) compared men and women's perceptions of the extent to which paid work interferes with family life, and examines associations between work-home conflict and mental health in their research. Data were collected from 2,176 full-time white-collar employees of a British bank. They did not find any significant gender differences in perceptions of work-home conflict. However, predictors of work-home conflict did vary by gender; having children and being in a senior position were more strongly related to work-home conflict for women than for men, while working unsociable hours was more important for men than for women. Work-home conflict was strongly associated with reporting fair or poor self-assessed health, a high number of reported physical symptoms and minor psychological morbidity (GHQ-12). These associations were equally strong for men and women.

As far as present result is concerned the null hypothesis considered in the present investigation regarding effect of gender on mental health was not proven true as male and female employees were found significantly differ on their mental health. Thus it was rejected in the present research.
4.1.1.3 Mental health and interaction effect

*Hypothesis c)*

“There will be no interaction effect of stress and gender on mental health.”

Table 4.5

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>Interaction of Independent Variable</th>
<th>F-Value</th>
<th>Significance Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mental Health</td>
<td>Type of Bank * Gender</td>
<td>4.88</td>
<td>.05</td>
</tr>
</tbody>
</table>

A glance at above result table, where interaction effect of considered independent variable is shown, illustrates that interaction effect of type of bank and gender were found significant on employees’ level of mental health at .05 level of confidence.

The present finding gets indirect support from the following studies; In other study of Martin P. Bakker, Johan Ormel, Frank C. Verhulst and Albertine J. Oldehinkel (2009) in which they concluded that different mental health problems are associated with male and female which are gender specific.
Pamela K. Schraedley, Ian H. Gotlib and Chris Hayward (1999) also study to determine: (a) what demographic and psychosocial factors are associated with elevated levels of depressive symptoms in adolescence; (b) whether male and female show different profiles of correlates and probable risk factors for depressive symptoms. Results revealed that depressive symptoms were differing by gender, age, socioeconomic status, and ethnicity. In addition, life stress, social support, and coping were associated with depressive symptoms. Importantly, stress and social support appear to be particularly salient aspects of depression among females. Finally, high levels of depressive symptoms were associated with increased use of both mental and physical health care resources among male and females. They further concluded that the correlates of depression in this sample closely resemble those seen in other samples, including demographic and psychosocial variables. Some psychosocial variables, such as stress and social support, may have a greater impact on depressive symptoms for female than for males.

The present finding also get indirect support from the study of Emslie C, Hunt K, Macintyre S.(2004) in which they compared men and women's perceptions of the extent to which paid work interferes with family life, and examines associations between work-home conflict and mental health in their research. Data were collected from 2,176 full-time white-collar employees of a British bank. They did not find any significant gender differences in perceptions of work-home
conflict. However, predictors of work-home conflict did vary by gender; having children and being in a senior position were more strongly related to work-home conflict for women than for men, while working unsociable hours was more important for men than for women. Work-home conflict was strongly associated with reporting fair or poor self-assessed health, a high number of reported physical symptoms and minor psychological morbidity (GHQ-12). These associations were equally strong for men and women. Our results suggest that work-home conflict is a problem for men as well as women.

The result of the present investigation as well as aforementioned research studies does not support the null hypothesis regarding interaction effect of type of bank and gender on employees’ mental health so it has been rejected here.

4.1.2 Life satisfaction

With the economic and technological development in the society, people place more importance on the quality of life than before. Nowadays, people emphasize not only work environment, but also non-work-related life. Therefore, understanding employees’ life satisfaction is becoming more important. A Pan-EU study (European Commission, 2006) found that when people are satisfied with their jobs, they are satisfied with their non-work-related life and become happier. Developed countries are paying much attention to understand citizens’ life satisfaction. (Many indices are proposed in
order to understand the quality of citizens’ lives: American Demographics Index of Well-Being, the Fordham Index of Social Health, Genuine Progress Indicator and so on.) Recently, a national survey conducted in Taiwan has indicated that half of the people sampled feel unhappy. Only ten percent feels that they are very happy. This survey also found that men are generally happier than women. Additionally, those who are younger and better educated; earn higher income and bear more children, tend to be happier (Yahoo News, 2007). Globally, more and more countries pay attention to the concept of “Gross National Happiness GNH”, which was proposed by the ex-president of Bhutan. In addition, the “World Map of Happiness” proposed by White (2006) is attracted to many organizations. With this growing trend, quality of life has been becoming an important issue for governments and businesses. It is important for authorities to establish not only good working but also good living environments. Tatarkiewicz (1976) proposed that “happiness requires total satisfaction with life”. Hence, life satisfaction is a key determinant for happiness.
4.1.2.1 Life Satisfaction and Type of Bank

*Hypothesis d)*

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

Table 4.6

Mean values for Type of Bank on Life Satisfaction

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>Cooperative</th>
<th>Nationalized</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Satisfaction</td>
<td>134.78</td>
<td>159.04</td>
</tr>
</tbody>
</table>

Figure 4.3

Bar Diagram Showing Mean Score for Type of Bank on Life satisfaction

[148]
The above result table 4.6 and figure 4.3 illustrates, the mean value of cooperative and nationalized bank employees on the measure of life satisfaction. The mean value show that employees working in nationalized bank score (M=159.04) on life satisfaction which was found higher than those employees who is working in cooperative bank (M=134.78). These mean values show difference in the level of mental health between both groups of employees.

**Table 4.7**

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>F Ratio</th>
<th>Significance Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Satisfaction</td>
<td>5.06</td>
<td>.05</td>
</tr>
</tbody>
</table>

Above result table 4.7 of f value for mean difference of cooperative and nationalized bank employees on their mental health further support the above conclusion that was based on only their mean differences. On the basis of calculated f values it can be revealed that type of bank itself tend to influence employees’ life satisfaction.

Result of the present finding can be attributed on the fact that persons’ working environment directly or indirectly affects their satisfaction toward life. If their work climate is healthy they feel more satisfied their life and vice versa.

The expanding work and consumption opportunities always increase people’s wellbeing and indirectly their life satisfaction. Instead, there
is evidence in psychology that people’s life satisfaction depends on how experienced utility compares with expectations of life satisfaction or decision utility. Woody Allen and Francesco Ferrante (2004) discussed how systematic frustration over unfulfilled expectations can be connected to people’s achievement which is directly affect their satisfaction towards life. He has further found that healthy work environments may have a perverse impact on life satisfaction.

Present finding was not found parallel with the study of Michael O. Samuel*, Helen O. Osinowo2 and Crispen Chipunza (2009). They assessed the impact of financial distress in the Nigerian banking industry as it affected job satisfaction, perceived stress and psychological well-being of employees and depositors. The research adopted case study as a strategy and employed independent groups design in order to get a balanced assessment of the subject. Variables of interest were not manipulated in order to allow for accuracy of judgment and results. Self administered questionnaire - perceived stress scale by Blaus (1965); psychological well-being scale by Goldberg (1978); job satisfaction scale by Ugwuegbu (1985) and a self-developed questionnaire by the researchers to solicit information from bank employees and depositors - was administered to 105 respondents comprising of 61 bank employees and 44 bank customers. The questionnaire had a Cronbach alpha coefficient of 0.88 thus confirming the reliability of the data collecting instrument. A total of 5 hypotheses were formulated and tested. The results
showed that employees in healthy banks were more satisfied with their jobs than those in distressed banks; but the difference between their mean scores did not reach a significant level thus suggesting that employees in distressed banks equally enjoyed their jobs like their colleagues in healthy banks. Curiously, depositors in healthy banks experienced higher level of stress than depositors in distressed banks; while employees in healthy banks experienced higher job satisfaction than those in distressed banks. Finally, the results also showed that employees in distressed banks did not experience higher stress level than those in healthy banks.

Further in favour of present finding Yonas Alem and Peter Martinsson (2010) studied the determinants of life satisfaction in urban Ethiopia. People in general report a lower level of satisfaction and many of the determinants of life satisfaction in urban Ethiopia were found to be similar to those found important in studies in other countries. Results from estimated happiness functions using an ordered probit model show that marital status, health, governance, relative position and social networks all affect happiness. In addition to standard economic variables such as income and wealth, inflation affects happiness strongly and negatively. Results also show that clean environment has a positive and significant effect on happiness in urban Ethiopia.

Uma Sekaran (2006) Using a sample of 267 bank employees and results revealed that personal, job, and organizational climate factors
influenced the ego investment or job involvement of people in their jobs, which in turn influenced the intrapsychic reward of sense of competence that they experienced, which then directly influenced employees' life satisfaction.

Overall on the basis of present finding considered alternative hypothesis has been accepted here as nationalized bank employees were found to be more satisfied with their life as compare to cooperative bank employees.

4.1.2.2 Life Satisfaction and Gender

Hypothesis e)

“There will no significant effect of gender on life satisfaction among bank employees.”

Table 4.4

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Satisfaction</td>
<td>141.98</td>
<td>135.08</td>
</tr>
</tbody>
</table>

Figure 4.4

Bar Diagram Showing Mean Score for Gender on Life Satisfaction
The above result table 4.3 and respective figure illustrates, the mean of male and female on their life satisfaction criteria. The mean value show that male score are higher on life satisfaction scale as compare to female. These mean values show the difference in their satisfaction criteria regarding their life in favor of male as their score was found higher which is indicator of higher satisfaction about their life as compare to female.

**Table 4.9**

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>F Ratio</th>
<th>Significance Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Satisfaction</td>
<td>1.07</td>
<td>NS</td>
</tr>
</tbody>
</table>

Above result Table [4.9] Shows that obtained F value on life satisfaction criteria of bank employees in relation to their gender. Obtained F value was does not support the above conclusion that was based on mean difference as f value was not found significant on their life satisfaction measure. Thus it can be concluded that both male and female employees are parallel on their level of life satisfaction.

The following empirical studies were also found to be consistent with present result; Sex differences in life satisfaction are a recurrent research issue in the field of psychology and social gerontology. However, the evidence concerning the effect of sex on morale is still inconclusive. This may be due to (a) the neglect of other relevant variables, (b) the failure to distinguish between main effects and
interaction effects, and (c) the lack of formal statistical tests in making comparisons. In this study, a causal model of life satisfaction is proposed and evaluated by using four data sets with sample sizes ranging from 961 to 3,996. The proposed structural model fitted both the male and female subsamples reasonably well. The findings were also replicated across these four data sets. No systematic sex difference was found in terms of structural parameters in study of Jersey Liang. This indicates that the same causal mechanism is operating among the males as well as the females.

Axel R. Fugl-Meyer; Roland Melin; Kerstin S. Fugl-Meyer (2002) Satisfaction with life as a whole and with 10 domains of life was assessed in a nationally representative Swedish sample of 1207 women and 1326 men aged between 18 and 64 years, using a generic self-report checklist (LiSat-11), with levels of satisfaction ranging along a six-grade ordinal scale from 1 (very dissatisfied) to 6 (very satisfied). The main findings are that, with marginal exceptions, life satisfaction is gender independent, while age is systematically and positively associated with vocational and financial situations. Having no partner and being a first-generation immigrant implies for most LiSat-11 items a relatively low level of satisfaction. Factor analysis of the domain-specific items yields a gender-independent four-factor structure, which is robustly independent of different scaling reductions. Gross levels of satisfaction (dichotomized scales 1-4 vs 5-6) of seven domains were significant classifiers (odds ratio 1.7-3.9) of
gross level of satisfaction with life as a whole. This investigation provides reference values for LiSat-11, which, with its ease of administration may be an adequate instrument for analysing, in terms of subjects' cognitive appraisal of emotions, aspirations-achievement gaps.

Above studies as well as present result lead towards the conclusion that life satisfaction criteria with in person does not tend to fluctuate with their biological characteristics that is gender thus the considered null hypothesis has been accepted here.

4.1.2.3 Life Satisfaction and Interaction Effect

_Hypothesis f)

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

Table 4.10

F value for interaction effect between independent variable on Life satisfaction

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>Interaction of Independent Variable</th>
<th>F-Value</th>
<th>Significance Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Satisfaction</td>
<td>Type of Bank * Gender</td>
<td>6.05</td>
<td>.05</td>
</tr>
</tbody>
</table>
A glance at above result table, where interaction effect of considered independent variables (type of bank and gender) are shown, illustrates that interaction effect of type of bank and gender were found significant on employees’ life satisfaction criteria at .05 level of confidence.

In favor of present finding reason can be rationalized on the expanding work and consumption opportunities which always increase people’s wellbeing and indirectly their life satisfaction. Instead, there is evidence in psychology that people’s life satisfaction depends on how experienced utility compares with expectations of life satisfaction or decision utility. Woody Allen and Francesco Ferrante (2004) discussed how systematic frustration over unfulfilled expectations can be connected to people’s achievement which is directly affect their satisfaction towards life. He has further found that healthy work environments may have a perverse impact on life satisfaction. I also find evidence that the latter effect is mediated by factors such as gender and age.

**The parallel finding as well as present obtained result does support the alternative hypothesis regarding interaction effect of type of bank and gender here so it has been accepted here.**
4.1.3 Occupation Stress

Hans Selye first introduced the concept of stress into the life science in 1936. He defined stress as "The force, pressure, or strain exerted upon a material object or person which resist these forces and attempt to maintain its original state." Stress is ubiquitous in our society. It has become an integral part of everyday living. Researchers on stress make it clear that, to enter into the complex area of stress, especially in to the area of occupational stress, is very difficult. Stress is an unavoidable consequence of modern living. With the growth of industries, pressure in the urban areas, quantitative growth in population and various problems in day to day life are some of the reasons for increase in stress. Stress is a condition of strain that has a direct bearing on emotions, thought process and physical conditions of a person. Steers (1981) indicate that, "Occupational stress has become an important topic for study of organisational behaviour.

4.1.3.1 Occupation Stress and Type of Bank

Hypothesis g)

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

Table 4.11

Mean values for Type of Bank on Occupational stress

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>Cooperative</th>
<th>Nationalized</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupational Stress</td>
<td>196.33</td>
<td>152.98</td>
</tr>
</tbody>
</table>
The above result Table 4.11 and Figure 4.5 illustrates, the mean value of cooperative and nationalized bank employees on the measure of their occupational stress. The mean value show that employees of cooperative bank having higher stress score (M=196.33) than those employees who is working in nationalized bank (M=152.98). These mean values show the difference in the level of occupational stress among both groups of employees.

**Table 4.12**

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>F Ratio</th>
<th>Significance Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupational Stress</td>
<td>43.06</td>
<td>.01</td>
</tr>
</tbody>
</table>
Above result table 4.12 of f value for mean difference of cooperative and nationalized bank employees on their occupational stress further support the above conclusion that was based on only mean differences of both groups. On the basis of calculated f values it can be revealed that type of organization itself tend to influence employees ‘stress level.

The modern world, which is said to be a world of achievement, is also a world of stress. One finds stress everywhere, whether it is within the family or business organization or any other social or economic activity. Right from the time of birth till the last breath, an individual is invariable exposed to various stressful situations. Thus it is not surprising that interest in the issue has been rising with the advancement of the present century, which has been called the “Age of Anxiety and Stress.” Occupational stress is now a major concern and will very likely to be so in the future. Stress in the work environment and its effects are not restricted to just the employers but also include the organizations that hire them. Occupational stress initially arises from the constituent factors of job and its psychological environment.

During the past decade, the banking sector had undergone rapid and striking changes like policy changes due to globalisation and liberalisation, increased competition due to the entrance of more private (corporate) sector banks, downsizing, introduction of new technologies, etc. Due to these changes, the employees in the banking
sector are experiencing a high level of stress. The advent of technological revolution in all walks of life coupled with globalisation, privatisation policies has drastically changed conventional patterns in all sectors. The banking sector is of no exemption. The 1990s saw radical policy changes with regarding to fiscal deficit and structural changes in India so as to prepare her to cope with the new economic world order. Globalisation and privatisation led policies compelled the banking sector to reform and adjust to have a competitive edge to cope with multinationals led environment. The advent of technological changes, especially extensive use of computers in the sector has changed the work patterns of the bank employees and has made it inevitable to downsize the work force in the sector. The implications of the above said transformations have affected the social, economical and psychological domains of the bank employees and their relations. Evidence from existing literature states that more than 60% of the bank employees have one or other problem directly or indirectly related to these drastic changes. Along with other sectors the banking sector also leaning towards the policy of appointing contract labours while various compulsive as well as rewarding options such as VRS, etc. All the factors discussed above are prospective attributes to cause occupational stress and related disorders among the employees.

In an age of highly dynamic and competitive world, man is exposed to all kinds of stressors that can affect him on all realms of life. The
growing importance of interventional strategies is felt more at organisational level.

The non-nationalised employees have high workload compared to nationalise bank employees. The members feel that the work allotted is taxing to the employees and it is beyond their expertise and limit. Cobb (1975) has the rightly pointed out in the context that "The responsibility load creates severe stress among workers and managers." Member’s confidence on his or her own performance expectations and contributions at work are affected because of hurry nature of work. A feeling of incongruity between the skills they have the workload given to them is the factor behind high stress among members in non-nationalised bank. The non-nationalised bank employees have high role conflict compared to nationalise bank employees. This indicates that a set of expectations applied to the incumbent by the organisation and the role they perform within the organisation is not in congruence with each other. Lower the levels of role clarity members feel at work higher the level of stress. Cooper and Marshall (1978) rightly indicates in this context that indicated that "role conflict exists when an individual in a particular work role is torn by conflicting demands or doing things he or she really does not want to-do or does not think our part of job satisfaction". In the turbulent competition status of in banking sector existence is the factor than maintenance. Members have to work under pressure, to compete with other non-nationalised banks. Member having different work skill and
expertise also have to tune their work in accordance with the demand. Here the chances of role conflict and its impact will be higher. McGrath (1970), rightfully pointed out that "stress is a substantial imbalance between the environmental demand and the response capability of the focal organism." The finding of Lazarus and Folkman (1980), also substantiate the discussion that stress will generate among human beings where a particular relationship between the person and the environment, that is appraised by the person as taxing or exceeding his her resources and endangering his/her well being."

The situation of non-nationalised bank employees is similar to the above-mentioned findings of eminent researchers. Where there is high uncertainty about their nature of work, develop high job stress among members.

The non-nationalized bank employees have high ambiguity compared to nationalize bank employees. Higher the ambiguity related to the work and work schedule higher the occupational stress. The role ambiguity results when there low congruity between the expectations of the work behaviour and the scheduled task. There is lack of clarity about what to do, when to do, where to do and how to do. Experimental and longitudinal studies of the effects of role ambiguity reveal that lack of clarity about behavioural expectations causes a great concern with own performance, lower actual and perceived group productivity, less concern or involvement with the group, lower job satisfaction, unfavourable attitudes towards role senders, and
increased tension, anxiety, depression, and resentment (Caplan and Jones, 1975). The present research is in line with the above finding that the members of non-nationalised members are facing high role ambiguity at work because of lack of clarity about behavioural expectations on work. Higher the level of ambiguity, higher the level of stress experienced by members at work. Lack of free flow information all across the hierarchical level, is the problem lead to role ambiguity at work. Role ambiguity exists when an individual has inadequate information about his work role. The non-nationalized bank employees have high feeling towards lack of supervisory support compared to nationalize bank employees. This indicates that the non-nationalized bank employees are not getting adequate support from the superiors in their work accomplishments and dissemination of functional duties. Lower the level of support employees obtained from the organisation higher the level of stress experienced by the employees at work.

The present finding was in line with the study of Dileep Kumar. M (2006) in which he has studied the significant difference in the level of occupational stress between Nationalised and Non-Nationalised bank employees. as it observed significant difference between the two sectors, in the level of organisational stress. The findings clearly indicate that stress is higher among non-nationalised bank employees compared to nationalise bank employees.
Overall in the present research, the considered alternative hypothesis has been proven true as cooperative bank employees were found to be higher on their occupational stress measure as compare to nationalized bank employees.

4.1.3.2 Occupational Stress and Gender

Hypothesis h)

“Occupational stress will be higher among female than men bank Employees.”

Table 4.6
Mean values for Gender on Occupational Stress

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupational stress</td>
<td>152.05</td>
<td>178.94</td>
</tr>
</tbody>
</table>

Figure 4.6
Bar Diagram Showing Mean Score for Gender on Occupational Stress
The above result table 4.13 and respective figure illustrates, the mean of male and female on the occupational stress scale. The mean value show that female scores are higher as compare to males’ score. These mean values show the difference in the level of occupational stress. Female employees were found to be higher in their occupational stress as compare to male.

Table 4.14

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>F Ratio</th>
<th>Significance Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupational Stress</td>
<td>37.06</td>
<td>.01</td>
</tr>
</tbody>
</table>

Above result Table [4.14] Shows that obtained F value on occupational stress of male and female employees. Obtained F values were further support the above conclusion that was based on mean difference as f value was found significant on occupational stress. Thus it can be concluded that both male and female are not parallel on their level of stress in their occupation.

In other study of Martin P. Bakker, Johan Ormel, Frank C. Verhulst and Albertine J. Oldehinkel (2009) in which they tested and concluded that stress is unlikely to be associated with employees gender. Instead, male and female are more likely to be susceptible to different types of peer stressors.
Pamela K. Schraedley, Ian H. Gotlib and Chris Hayward (1999) also revealed that depressive symptoms were differing by gender, age, socioeconomic status, and ethnicity. In addition, life stress, social support, and coping were associated with depressive symptoms. Importantly, stress and social support appear to be particularly salient aspects of depression among female.

The result of the present investigation as well as aforementioned research studies does not support the null hypothesis regarding gender on adolescents’ mental health so it has been rejected here.

4.1.3.3 Occupational Stress and Interaction Effect

Hypothesis i)

“There will be interaction effect of gender and type of bank on employees’ occupational stress.”

Table 4.15

F value for interaction effect between independent variable on Occupational Stress

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>Interaction of Independent Variable</th>
<th>F-Value</th>
<th>Significance Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupational Stress</td>
<td>Type of Bank * Gender</td>
<td>5.78</td>
<td>.05</td>
</tr>
</tbody>
</table>
A glance at above result table, where interaction effect of considered independent variable is shown, illustrates that interaction effect of bank type and gender were found significant on employee’s occupational stress at .05 level of confidence.

The present result revealed that persons experience stress in their occupation is result of mutual relation of type of organization and persons’ biological characteristics that is gender.

The present finding gets indirect support from the study of Eunice Modupe Hassan (2009) who has investigated the determinants of occupational stress using gender, self-concept and occupational status as factors. Survey research design was adopted. Sample comprised 100 Bank workers randomly selected from Lagos state, Nigeria. Job Situation Questionnaire (JSQ) was used. Three hypotheses were tested while the student t-test was used for data analysis. Results tested at 0.05 level of significance indicated no significant difference in occupational stress of male and female bank workers and in the research of workers of different occupational status. However, significant difference exists between workers with high self-concept and those with low self-concept. Conclusively, stress effects are greatest among service staff at the bottom of the hierarchy, with least participation in decision.

**On the basis of present finding in which interaction effect of type of bank (cooperative & nationalized) and gender was found to be**
influencing factor in order to influence employees’ occupational stress the alternative hypothesis in this regard has been proven true thus accepted here.

4.2 Phase II

This Phase of this investigation considered those finding which is related to the correlation between

To study the relation of employees’ occupational stress with their mental health and life satisfaction, correlation among both variables were worked out for the pooled sample. Coefficients of correlation were calculated by the method of Pearson’s Product Moment. Obtained correlation coefficients have been presented in following table and its significant has been discussed.

4.2.1 Occupational Stress and mental health

Hypothesis j)

“Occupational stress will be reversibly related with good mental health.”

Table 4.16

Correlation Coefficient between occupational stress and mental health

<table>
<thead>
<tr>
<th>Correlation Coefficient</th>
<th>Level of Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>- 0.63</td>
<td>.01</td>
</tr>
</tbody>
</table>
Above result table show the correlation between occupational stress and mental health which was found to be -0.63. As this correlation value was found significantly negative it can be revealed that employees who is having higher stress also having poor mental health.

Stress, generally, can be defined as the reaction of individuals to demands (stressors) impose upon them (Erkutly and Chafra, 2006). It refers to situations where the well being of individuals is detrimentally affected by the failure to cope with the demands of their environment. Akinboye et al. (2002) were of the opinion that most people see stress as negative while others differentiate between negative and positive areas. According to them, distress is negative, while eutress is positive stress. Distress manifests as disappointment, failure threat, embarrassment and other negative experiences. Eutress (positive stress) manifested as positive exhilarating experiences of success followed by higher expectations. Occupational stress, in particular, is the inability to cope with the pressures in a job, because of poor fit between someone’s abilities and his/her research requirements and condition which affects an individual’s productivity, effectiveness, personal health and quality of work (Akinleye and Hassan, 2004). Workplace stress can have a wide-ranging and negative impact on the well being and mental health of the individual and his or her day-to-day functioning. This is observable at physical level (e.g., exhaustion, headaches, high blood pressure), at psychological level (e.g.,
depression, anxiety, low self-esteem), at cognitive level e.g. (absent model for females and males E.M.Hassan(2009)

In favour of present finding Anoopsingh et al. (1991) rightly indicates that healthy climate in the workplace is strongly associated with greater feeling of well-being or less stressed whereas any undermining from their part put the employee under stressed, irritability, anxiety, depression, and somatic disorders." Inadequate climate contribute considerable stress for employees in non-nationalized bank.

In similar context Jennifer Warner and Brunilda Nazario, M (2003) also revealed that working under difficult job conditions can take its toll on workers' mental and physical health. Jennifer Warner studied the impact of the fear of job loss on health and the findings suggest that job insecurity can have potent health effects, both alone and in combination with other types of job stress."The results raise concerns about the adverse health effects in people who might be experiencing both high job strain and high job insecurity," in this regard Rennie M. D'Souza of the National Centre for Epidemiology and Population Health at The Australian National University, and colleagues write. "As the labor market becomes more globalized and competitive, employees are more likely to encounter these two work conditions simultaneously."When Jennifer Warner and Brunilda Nazario looked at how these types of job stress (job loss and insecurity )related to workers' mental and physical health, they found job strain and
insecure employment had a major impact. They found passive and high-strain jobs were linked to depression, anxiety, and lower self-reported health. Even after adjusting for other factors such as gender, marital status, education, employment status, and major life events, the negative association between job strain and mental health remained significant. Overall they revealed that job insecurity was strongly associated with all four mental and physical health measures, regardless of the other risk factors. The effect was most pronounced on depression and self-reported health. For example, workers with high job insecurity were four times as likely to suffer from depression.

Further Pamela K. Schraedley, Ian H. Gotlib and Chris Hayward (1999) also revealed that depressive symptoms were differing by gender, age, socioeconomic status, and ethnicity. In addition, life stress, social support, and coping were associated with depressive symptoms. Importantly, stress and social support appear to be particularly salient aspects of depression among female.

On the basis of present finding regarding negative correlation between occupational stress and sound mental health of employees, it can be concluded that "employees stress in their occupation if increases their mental health affect negatively thus the considered hypothesis regarding correlation between
occupational stress and mental health of employees has been proven true as the result revealed.

4.2.2 Occupational stress and life satisfaction

**Hypothesis k)***

*“Occupational stress and life satisfaction will be significantly reversible related with each other.”*

<table>
<thead>
<tr>
<th>Table 4.17</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Correlation Coefficient between occupational stress and life satisfaction</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Correlation Coefficient</th>
<th>Level of Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>-0.56</td>
<td>.01</td>
</tr>
</tbody>
</table>

Above result table show the correlation between employees’ occupational stress and their life satisfaction criteria which was found to be -.56. As this correlation value was found significantly negative. It can be revealed that employees of bank who is having higher stress in their occupation generally they were found to be less satisfied in their life.

Life satisfaction is one of the indicators of Life satisfaction (component of subjective well-being (Horley J; 1984). It has been conceptualized as an assessment of life as a whole on the basis of the fit between personal goals and achievements (Andrews FM, Withey SB and
It has also been viewed as a dimension of mental health (Headley B-W, Kelley J, Wearing AJ;1996). Indeed, many of its correlates—such as depressive symptoms, self-esteem, anxiety, and psychosomatic symptoms Koivumaa-Honkanen HT;1996)—are aspects of mental health, but life satisfaction is also associated with diagnosed mental disease and health risk factors, including poor health behavior and poor social support (Koivumaa-Honkanen H;1998). Thus, life satisfaction is a broad and nonspecific subjective perception comparable to self-rated health—another of its correlates. Both have proven to be predictors of mortality Idler EL, Benyamini Y;1997), but level of life satisfaction is a particularly effective predictor of psychiatric morbidity (Koivumaa-Honkanen H-T;1998). It is not surprising that life dissatisfaction is much more common in psychiatric patients than in the general population Koivumaa-Honkanen H;2000) regardless of the level of psychopathology Koivumaa-Honkanen HT;1999).

Further relation between stress and life satisfaction can be rationalised in a way that Information System (IS) Personnel faces changing demands within the dynamic environments of banks, business and Information Technology (IT) development. Such constant changes create stressful working situations, as a result, the job satisfaction of IS professionals is usually low and their job turnovers are high. Previous MIS studies focused on job stress and job satisfaction of IS employees. However, nowadays people put more
emphasis on the quality of life than before. Consequently life satisfaction becomes an important issue for human resources management. When employees have high degrees of satisfaction in their jobs and lives, they tend to perform better in their work.

Further Jiunn-Woei Lian, Dalin Chia-Yi, Tzu-Ming Lin (2007) also studied the relationships among three variables that have potential impact on the well-being of individual employees: (a) job stress, (b) job satisfaction, and (3) life satisfaction. Then, we compared these three variables perceived by managerial and technical IS staff respectively. Using samples of IS personnel in Taiwan, we found that managerial IS employees tend to have significantly higher degrees of job and life satisfaction than there IS technical counterparts. On the other hand, technical employees tend to have higher degrees of job stress than managerial employees. We also found that job stress has negative effects on life satisfaction whereas job satisfaction has positive effects on life satisfaction. Furthermore, job stress has negative effects on job satisfaction of IS employees.

On the basis of present finding it can be concluded that both stress and life satisfaction are not parallel in a sense that if one is increases the other one is decreases thus the considered hypothesis regarding correlation between occupational stress and life satisfaction among bank employees has been proven true as the result indicated.
4.2.3 Mental Health and life satisfaction

*Hypothesis 1)*

“There will be significant positive correlation between mental health and life satisfaction.”

**Table 4.18**

<table>
<thead>
<tr>
<th>Correlation Coefficient</th>
<th>Level of Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.74</td>
<td>.01</td>
</tr>
</tbody>
</table>

Above result table show the correlation between employees’ occupational stress and their life satisfaction criteria which was found to be 0.74. As this correlation value was found significant and positively it can be concluded that employees who are higher in their satisfaction level about their life also possess good mental health.

Following empirical studies were found to be in line with the present result in which mental health and life satisfaction criteria of bank employees were found to be positively correlated;

Finnish Twin Cohort responded to a health questionnaire that included a life satisfaction scale (score range=4–20, with higher scores indicating greater dissatisfaction) that covered four items: interest in life, happiness, general ease of living, and feeling of loneliness. "Dissatisfied" subjects (life satisfaction score=12–20) were compared to "satisfied" subjects (score=4–6). Mortality data were derived from the national registry and analyzed with Cox regression. Result revealed that Dissatisfaction at baseline (life satisfaction score=12–20) was associated with a higher risk of suicide throughout the 20-year follow-up period (age-adjusted hazard ratio=3.02, 95% confidence interval [CI]=1.83–4.98). The association was somewhat stronger in the first decade (hazard ratio=4.46, 95% CI=1.95–10.20) than in the second (hazard ratio=2.34, 95% CI=1.24–4.45). A dose-response relationship was also found. Men with the highest degrees of dissatisfaction (life satisfaction score=19–20) were 24.85 times as prone to commit suicide as satisfied men during the first 10 years of the follow-up period. Throughout the entire follow-up, life dissatisfaction still predicted suicide after adjusting for age, sex, baseline health status, alcohol consumption, smoking status, and physical activity (hazard ratio=1.74, 95% CI=1.02–2.97). Subjects who reported dissatisfaction at baseline and again 6 years later showed a high suicide risk (hazard ratio=6.84, 95% CI=1.99–23.50) compared to those who repeatedly reported satisfaction. Life dissatisfaction has a long-term effect on the risk of suicide, and this seems to be partly mediated through poor
health behavior. Life satisfaction seems to be a composite health indicator.

Life satisfaction is one of the indicators of Life satisfaction (component of subjective well-being (Horley J;1984). It has been conceptualized as an assessment of life as a whole on the basis of the fit between personal goals and achievements (Andrews FM, Withey SB and others;1976). It has also been viewed as a dimension of mental health (Headley B-W, Kelley J, Wearing AJ;1996). Indeed, many of its correlates—such as depressive symptoms, self-esteem, anxiety, and psychosomatic symptoms Koivumaa-Honkanen HT ;1996)—are aspects of mental health, but life satisfaction is also associated with diagnosed mental disease and health risk factors, including poor health behavior and poor social support (Koivumaa-Honkanen H;1998). Thus, life satisfaction is a broad and nonspecific subjective perception comparable to self-rated health—another of its correlates. Both have proven to be predictors of mortality Idler EL, Benyamini Y;1997), but level of life satisfaction is a particularly effective predictor of psychiatric morbidity (Koivumaa-Honkanen H-T;1998)). It is not surprising that life dissatisfaction is much more common in psychiatric patients than in the general population Koivumaa-Honkanen ;2000) regardless of the level of psychopathology Koivumaa-Honkanen HT;1999).
On the basis of present finding as well as above stated studies the considered hypothesis regarding relationship between mental health and life satisfaction has been accepted here.

4.3 Phase III

Stress management

Everyone has stress in their lives. Stress is subject of interest to people and researchers of various fields. In the modern day-to-day life, stress is unavoidable. Every individual is subject to stress either knowingly or unknowingly. The source of such stress may be due to the nature of the individual, the group, the organization in which the individual is working and factors outside the organization.

The Banking sector has undergone rapid and striking changes like policy chances due to globalization and liberalization, increased competition due to the entrance of more private sector banks, downsizing, introduction to new technologies etc. The advent of technological revolution in all walks of life coupled with globalization, privatization polices has drastically changed conventional patterns in all sectors. The banking sector is no exemption. Globalization and privatization led polices compelled the banking sector to perform and adjust to have a competitive edge to cope with multinational environment. The advent of technological changes, especially extensive use of computers in the sector, has changed the work
pattern of the bank employees and has made it inevitable to downsize the work force in the sector. Due to these changes, the employees in the banking sector are experiencing a high level of stress. Stress is dangerous to the individual, the people around him and the organization. One cannot avoid stress. But there are so many strategies to cope with stress. Understanding stress and adapting the coping strategies will be beneficial to the individuals as well as the organizations. If we let the stress build up without doing anything to relax, our physical and mental health can be affected and in turn persons’ psyche will be diminished. In order to flourish individuals’ psychological characteristics one should overcome on his stress. One way to combat stress is using stress management.

This phase of the present investigation has made their effort to see the effect of stress management technique in order to improve employees’ psyche namely mental health, life satisfaction as well as reduce occupational stress.
4.3.1 Stress management and mental health

_Hypothesis m)_

“Stress management will be significant and effective intervention to improve employees’ mental health.”

Table 4.7

<table>
<thead>
<tr>
<th>Test</th>
<th>N</th>
<th>Mean Score</th>
<th>Mean Difference</th>
<th>t-value</th>
<th>Level of significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre</td>
<td>30</td>
<td>14.83</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Post</td>
<td>30</td>
<td>20.60</td>
<td>5.77</td>
<td>8.84</td>
<td>.01</td>
</tr>
</tbody>
</table>

Figure 4.7

Bar Diagram Showing the Mean Difference between pre and Post Test of on mental health outcomes
In table 4.10 where mental health of employees in their pre and post test were measured, obtained t-value was ascertained to be significant at .01 level of confidence. Here the mean score on mental health inventory in pre test was looked as 14.84 and in post test mean of mental health seen to be 20.60. This result revealed that stress management technique is having prominent role to reach towards good mental health in the present research. This mean difference on level of mental health in pre and post test shows that stress management technique not only reduces stress of employees but also in turn improve their mental health. It can be concluded that significant difference on mental health in pre and post test was indeed due to the intervention of stress management program which was introduce to subject after their pre test.

Everyone has stress in their lives. Stress can range from mild to severe. If we let the stress build up without doing anything to relax, our physical and mental health can be affected and in turn persons’ psyche will be diminished.

People with mental health problems are not a uniform or homogenous group. Individuals will face challenges specific to themselves and many may need little or no support at work. However, discrimination against people who declare any mental health problems is still widespread even though a significant proportion of the workforce will face mental health difficulties during their working life.
Mental health is beginning to be grounded in psychologists' empirical studies. Positive or holism discipline defines mental health as an individual's ability to enjoy life and procure a balance between life activities and efforts to achieve resilience. Mental health is the capacity to express our emotions and adapt to a range of demands. In this regard it is essential that one should possess good mental health.

There are four main approaches that organisations can adopt to address stress at work. These can be used together as a single initiative or may be adopted individually in a more step-by-step well-being programme. Policy, procedures and systems audit - Problem-centred approach, Well-being approach and Employee-centred approach. Employee-centred approach In - works at the individual level of the employee. Individuals are provided with education and support in order to help them deal with the problems they face in the workplace. The employee-centred approach focuses on employee counselling and stress management training.

The present result regarding relation of stress management with employees' mental health get direct support from the study of (Emerald 2002). In this study he reveals how telecommunications giant BT has created a stress-management toolkit to help its 102,000 employees worldwide to review their own stress levels and take action to resolve any issues highlighted. The Findings revealed that Concentrates on: “Stream”, which provides a fast and effective way to
assess stress levels and gives advice to help to maintain a healthy state of mind; “Stride”, which brings together in one place all the information on the resources and specialist support available to BT people; a guide giving a short description of the main mental-health conditions and suggestions about possible ways forward for both the employee and line manager; the counselling and support available to BT employees; and the systems of flexible working and role adjustment that the company has in place.

In favor of present result, John Richard (1998) also studied the effect of meditation on psychological, physiological and organizational variables at the work site. This study evaluated the effectiveness of a stress reduction intervention offered to employees at one worksite where 80 were employed. 41 volunteers (aged 21-65) participated in meditation and rest did not attend any of the stress reduction programme. A hypothesis that the group that participated in the stress reduction programme will have better mental and physiological health was proved as compared to those who did not participated in the stress reduction programme.

Further Cooper et al (1991) also concluded by their study on the stress counselling in the post office that the impact of stress counselling on sickens, absence and psychosocial measures of job stress for 78 subjects indicated that counseled employees showed significant improvement in anxiety, stress and depression.
Over all on the basis of present finding it can be concluded that stress management technique serve as a significant approach in order to improve employees’ mental health. The effectiveness of this technique for mental health can be attributed on its cognitive, expressive nature which serve as a bridge to self-awareness, insight, and identification of feelings, thus the alternative hypothesis i.e. stress management technique has a significant role in order to improve employees’ mental health is proven true here.

4.3.2 Stress management and Life satisfaction

_Hypothesis n)_

“_Stress management will be significant and effective intervention to augment employees’ life satisfaction._”

<table>
<thead>
<tr>
<th>Table 4.20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Changes in life satisfaction outcomes among employees in their pre and post test.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Test</th>
<th>N</th>
<th>Mean Score</th>
<th>Mean Difference</th>
<th>t-value</th>
<th>Level of significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre</td>
<td>30</td>
<td>79.83</td>
<td></td>
<td>18.84</td>
<td>.01</td>
</tr>
<tr>
<td>Post</td>
<td>30</td>
<td>139.60</td>
<td>59.77</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
It is evident from the above result table and respective figure that the mean score on life satisfaction criteria of employees was found to be 79.83 before the intervention of stress management technique was introduce and after intervention of music therapy provided the mean score was found to be 139.60. The obtained t value for this mean difference (Pre & Post) was 9.65 which was significant at .01 level of confidence. Improved life satisfaction criteria among employees of bank on their post test can be attributer on intervention of stress management which was introducing to them after their pre test.

We can also infer that stress management that can decrease employees’ suffering from stress and enhance their quality of life. This result also indicates that stress management technique as an
alternative therapy helps employees to get optimum satisfaction in their life. Above result revealed that Stress management has significant and positive relation with employees’ satisfaction about their life.

The study of psychology and counselling is slowly evolving from a focus on remediating deficits to one that emphasizes strengths (Bandura, 1986; Seligman & Csikszentmihalyi, 2000). Certainly, icons of humanistic psychology, such as Abraham Maslow and Carl Rogers, stressed the importance of facilitating clients' inherent tendencies toward growth and the emergence of personal potential. In recent years, the positive psychology movement (Seligman & Csikszentmihalyi, 2000), with its emphasis on human strengths, resilience, and happiness, has garnered much attention, both generally and in scholarly circles. Positive psychology clearly has its roots in humanistic psychology, although its founders appear to downplay that important connection (Das, 2000). A central concept of the humanistic and positive psychology literature is life satisfaction (component of subjective well-being (WB; Diener, 1984, 1994, 1996, 2000; Diener & Suh, 1998; Suh, Diener, Oishi, & Triandis, 1998).

In favour of stress management significance in area of employees’ mental health Michael H. Kahn (2006) reported that job stress is a natural and expected part of the workplace. As employees advance in their careers, stress typically increases. Rather than teaching people
to reduce stress, my approach trains them to increase their ability to effectively take on more stress. This enables them to improve their performance and advance in their career while increasing their personal satisfaction.

Executives and employees are valuable assets. When everyone in the organization is performing at their best, everyone benefits. Stress management training helps employees to effectively manage work pressures and maintain optimal performance. Executives and staff will become more hardy, resilient, and flexible in their management of job stress and in turn get satisfied in their life. For a business or organization, stress management program yields measurable results: Improved employee reliability, effectiveness, and productivity, Greater employee satisfaction and retention, Decreased medical costs and reduced employee absenteeism

As in the present investigation intervention of stress management technique was found significant in favour of enhance employees’ mental health the alternative hypothesis in this regard has been accepted.
4.3.3 Stress Management and Occupational Stress

**Hypothesis o)**

“Stress management will be significant and effective intervention to reduce employees’ occupational Stress”

Table 4.9

Changes in Occupational Stress outcomes among employees in pre and post test.

<table>
<thead>
<tr>
<th>Test</th>
<th>N</th>
<th>Mean Score</th>
<th>Mean Difference</th>
<th>t-value</th>
<th>Level of significance</th>
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<tbody>
<tr>
<td>Pre</td>
<td>30</td>
<td>191.97</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Post</td>
<td>30</td>
<td>132.10</td>
<td>-59.87</td>
<td>39.47</td>
<td>.01</td>
</tr>
</tbody>
</table>

Figure 4.9

Bar Diagram Showing the Mean Difference between pre and Post Test on Occupational Stress
Table 4.7 shows the mean difference on stress level of various groups of employees. In table 4.8 overall mean differences was calculated by using t test, t-value was found significant at.01 level of confidence. It was also denoted that the pre test mean score on stress was found to be 137.97 where as post test mean on stress was marked to be 132.10. this reduce mean score in post test indicator of reduced stress as higher the score on stress test showing higher level of stress.

Stress is subject of interest to people and researchers of various fields. In the modern day-to-day life, stress is unavoidable. Every individual is subject to stress either knowingly or unknowingly. The source of such stress may be due to the nature of the individual, the group, the organization in which the individual is working and factors outside the organization. An optimum level of stress called Eu-stress leads to better performance and achievement. But long-term exposure to stress is dangerous to the individual, the people around him and the organization. One cannot avoid stress. But there are so many strategies to cope with stress. Understanding stress and adapting the coping strategies will be beneficial to the individuals as well as the organizations. In this reference this significant level revealed that stress management technique is one of the most effective techniques among various strategies which work for reducing stress in person.

Various research or empirical studies support the present finding among them few are following:
John Richard (1998) who studied the effect of meditation on psychological, physiological and organizational variables at the worksite. This study evaluated the effectiveness of a stress reduction intervention offered to employees at one worksite where 80 were employed. 41 volunteers (aged 21-65) participated in meditation and rest did not attend any of the stress reduction programme. An hypothesis that the group that participated in the stress reduction programme will have better mental and physiological health was proved as compared to those who did not participated in the stress reduction programme. Gold, Dave and Alistair (2003) studied the value of meditation in business workingwomen. Meditation techniques are applied to the small business enterprises. Concerning the view of their involvement in the meditation programme, the results reveals that meditation is of real importance is monitoring the stress and it reduces the stress level also and helps the workingwomen to work efficiently is their business.

Delone and Susan (1987) concluded by their study that meditation has a psychological effect on the stress management. It is the self control strategy for stress management. Smith (1991) in his book "A guide to stress management" gave many methods to cope with stress. One of the methods described is the meditation exercises & relaxation technique. Which gives the strategies for stress management coping and emphasizes upon the cognitive behavioral relaxation theory through concentrating on the behavior change to manage stress.
Cooper et. al. (1991) concluded by their study on the stress counselling in the post office that the impact of stress counselling on sickens, absence and psychosocial measures of job stress for 78 subjects indicated that counselled employees showed significant improvement in anxiety, stress and depression.

Bury, Peter and Myrna (1992) studied the role of occupational counselling in Czechoslovak enterprises and concludes that counselling organizations resolves the conflicting situations and provide for the different modes of coping with stress.

Charles, Gerald, Maxwell et-al (1994) presented an article on the effects of the mediation program on stress reduction and health improvement. Measuring the stress and anxiety level before and after the meditation session saw the effect of meditation. It was seen that there was a great reduction in anxiety and stress level after the meditation program was carried out. The result revealed that the stress management is nowadays must for each and every organization to provide their employees as People most at risk from stress. In one US study as many as 40% of workers described their jobs as very stressful. This study gives some indication as to how prevalent work-related stress is. As regards official health records, in the UK, the nursing and teaching occupations are most affected by work-related stress, with 2% of workers at any one time suffering from work-related stress, depression and anxiety. (The figure for teachers rises to 4%
when including physical conditions relating to stress.) Care workers, managers and professionals are the next highest affected occupations, with over 1% suffering from serious work-related stress at any one time. UK HSE work-related stress statistics suggest that work-related stress affects men and women in equal numbers, and that people in the 45-retirement age suffer more than younger people. More socially-based USA research suggests that the most of social groups are more prone to stress: young adults, women, working mothers, less educated people, divorced or widowed people, the unemployed, isolated people, people without health insurance, city dwellers. Combined with the factors affecting stress susceptibility, it’s not difficult to see that virtually no-one is immune from stress. It was found that 89% of respondents had experienced serious stress at some point in their lives. The threat from stress is perceived so strongly in Japan that the Japanese even have a word for sudden death due to overwork, 'karoushi'.

**Aforementioned study as well as this finding emphasize on stress management technique to use on person in order to reduce their occupational stress. Further On the basis of this finding concern hypothesis that stress management technique will be the effective intervention to reduce stress is proven true.**

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