**Project Dissertation**

**Relationship between occupational stress and job satisfaction among working women in banks**

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**CERTIFICATE FROM THE INSTITUTE**

This is to certify that the Project Report titled **“Relationship between occupational stress and job satisfaction among working women in banks”**, is a bonafide work carried out by Ms. Priyansha Yadav of MBA 2013- 15 and submitted to Delhi School of Management, Delhi Technological University, Bawana Road, Delhi-42 in partial fulfilment of the requirement for the award of the degree of Masters of Business Administration.

**Signature of Guide Signature of Head**

**(DSM)**

**Seal of Head**

PLACE  
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**DECLARATION**

I, **Priyansha Yadav**, student of MBA 2013-15 of Delhi School of Management, Delhi Technological University, Bawana Road, Delhi-42 declare that Dissertation Report on **“Relationship between occupational stress and job satisfaction among working women in banks”** submitted in partial fulfillment of Degree of Masters of Business Administration is the original work conducted by me. The information and data given in the report is authentic to the best of my knowledge. This report is not being submitted to any other University for award or any Degree, Diploma and Fellowship.

**PRIYANSHA YADAV**

PLACE  
DATE

**ACKNOWLEDGEMENT**

I consider myself very fortunate to get the opportunity to conduct the primary research and project assignment at **PUBLIC AND PRIVATE BANKS.** This work is an exhaustive study on Relationship between occupational stress and job satisfaction among working women in banks. This report would not have been possible without the kind support and help of many individuals. I would like to extend my sincere thanks to them.

I am highly indebted to Ms. Meha Joshi - Assistant Professor, Delhi School of Management who provided me the necessary guidance, constant supervision and valuable insights.

I am also thankful to the officials at banks who provided me with access to various data sources which led to this report to the form it is now. This report could not have been compiled but for their constant encouragement, help and the provision of the supportive working environment.

I have gone through various sites, Research Books, Magazines and Newspapers to get the accurate information for analysis and tried to find the best conclusion.

**PRIYANSHA YADAV**

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**EXECUTIVE SUMMARY**

Occupational Stress and its consequences have disastrous impact in all the sectors more importantly in the Banking Sector because of the rapid changes taking place in this sector. The intense competition in introducing innovative products and services to satisfy the divergent customer needs has forced the employees to be always on their toes. Women employees face more problems at work place because they have to play dual roles in their life. The working women typically maintain more responsibility for the family and also bear burden of role overload and conflict. The psychological feeling of guilt of neglecting family, the attribution of lack of commitment at the job front is problems faced by the working women in banks. Job Satisfaction is an essential prerequisite for a healthy organizational environment. Highly Satisfied employees work harder and perform better which will improve the performance of the banks.

The research was conducted with the help of 3 hypotheses and was conducted on 103 women employees of banks. Test conducted was Correlation with the help of SPSS.

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**CHAPTER-1**

**INTRODUCTION**

**The first chapter of the project report provides the information about the company or the industry which includes the nature of the business, the areas of operations, products and services, vision and mission, organisation structure and the turnover of the company. This chapter also explains the objectives, scope, hypothesis and research methodology of the study**.

* 1. **OVERVIEW**

Occupational Stress and its consequences have disastrous impact in all the sectors more importantly in the Banking Sector because of the rapid changes taking place in this sector. The intense competition in introducing innovative products and services to satisfy the divergent customer needs has forced the employees to be always on their toes. Women employees face more problems at work place because they have to play dual roles in their life. The working women typically maintain more responsibility for the family and also bear burden of role overload and conflict. The psychological feeling of guilt of neglecting family, the attribution of lack of commitment at the job front is problems faced by the working women in banks. Job Satisfaction is an essential prerequisite for a healthy organisational environment. Highly Satisfied employees work harder and perform better which will improve the performance of the banks.

* 1. **COMPANY/ INDUSTRY PROFILE**

Banking Industry comprises of segments that provide Financial Assistance and

Advisory Services to its customers by means of varied functions such as Commercial banking, wholesale banking, personal banking, internet banking, mobile banking, credit unions, investment banking etc. It facilitates acceptance of deposits and lending or investment of money to its customers. Banking in India originated in the last decades of the 18th century. The first banks were Bank of Hindustan (1770-1829) and The General Bank of India, established in 1786. The largest and the oldest bank still in existence, is the [State Bank of India](http://en.wikipedia.org/wiki/State_Bank_of_India), which originated in [Calcutta](http://en.wikipedia.org/wiki/Bank_of_Calcutta) in June 1806.

Reserve Bank of India (RBI) is the central bank of India. It was established on April 1, 1935 in accordance with the provisions of the Reserve Bank of India Act, 1934. RBI acts as a Banker to Government and Banks. It maintains record of Government Revenue and expenditure under various heads. It maintains deposit accounts of all other banks and advances money to other banks, when needed. The most important function of the central bank is the issuance of currency notes, regulating their circulation in the country by different methods.

Banking, being a service sector the effectiveness of the system is closely linked to the human resources that render the service. The quality of service rendered to customers depends on the satisfaction of employees in the job. The study was focused on some selected branches of banks such as ICICI Bank, HDFC Bank, Canara Bank, State Bank of India and Punjab National Bank in Delhi NCR.

* 1. **ICICI Bank**

**a) Nature of the Organisation:** ICICI Bank Ltd is a major banking and financial services organisation in India. The bank is the second largest & the largest private sector bank in Indian banking sector.The bank and their subsidiaries offers wide range of banking and financial service including commercial banking, retail banking and project and corporate finance, working capital finance, insurance, venture capital and private equity, investment banking, broking and treasury products and services.

**b) Vision & Mission**

1. **Vision:** *To be the leading provider of financial services in India & a global**player.*
2. **Mission:** *We will leverage our people, technology, speed & financial capital to be the banker of first choice for our customers by delivering high quality, world class products & services.*

**c) Geographical Area of Operations:** The headquarters of the ICICI Bank is situated at ICICI Bank Towers Bandra Kurla Complex Mumbai - 400051.

**d) Size of Organisation:** The bank has a network of 3,611 branches and 11,162 ATMs in India, and has a presence in 19 countries, including India.

**e) Turnover:** The bank has a turnover of Rs. 48,421.30 Cr for the year 2012-2013.

**f) Position of the company in the Industry:** It is India's second-largest bank with total assets of Rs. 4,736.47 billion at March 31, 2012 and profit after tax Rs. 64.65 billion (US$ 1,271 million) for the year ended March 31, 2012.

**g) Present Leadership:**

1. Ms. Chanda Kochhar (Managing Director).
2. Mr. N. S. Kannan (Executive Directors in board).
3. Mr. K. Ramkumar (Executive Directors in board)

**h) Strengths and Weaknesses:**

1. **Strength:** Front runner in the Indian Private Banking Sector.
2. **Weakness:** Many branches in Urban areas have led to high cost.
   1. **HDFC Bank**

**a) Nature of the Organisation:** HDFC Bank Ltd is a major Indian financial services company based in Mumbai. The Bank is a publicly held banking company engaged in providing a wide range of banking and financial services including commercial banking and treasury operations. The Bank has three primary business segments, namely banking, wholesale banking and treasury. The retail banking segment serves retail customers through a branch network and other delivery channels. This segment raises deposits from customers and makes loans and provides other services with the help of specialist product groups to such customers.

**b) Vision & Mission**

1. **Vision:** *To be customer driven best managed enterprise that enjoys market leadership in providing housing related finance.*
2. **Mission:** *To provide a package of attractive financial services for housing purposes through a competent and motivated team of employees using the state of the art technology.*

**c) Geographical Area of Operations:** The headquarters of the HDFC Bank is situated at HUL House, H T Parekh Marg, 165-166, Churchgate, Mumbai - 400020.

**d) Size of Organisation:** The bank has a network spanning 2201 branches and 7110 ATMs in 1174 localities.

**e) Turnover:** The bank has a turnover of Rs. 42,993.98 Cr for the year 2012-2013.

**f) Position of the company in the Industry:** It is the second largest bank in India in terms of book size. It wins Best Bank in Large Banks Category at the Outlook Money Awards 2013.

**g) Present Leadership**

1. Mr. Aditya Puri (Managing Director).
2. Mr. Amitabh Chaudhary (Chief Executive Officer).
3. Ms. Vibha Padalkar (Executive Director).
4. Mr. Shrinivasan Parthasarathy (Chief Financial Officer).

**h) Strengths and Weaknesses**

1. **Strength:** Large collaborations with corporate for employee salary accounts.
2. **Weakness:** Lesser no. of branches as compared to its competitors.

**1.23 Canara Bank**

**a) Nature of the Organisation:** Canara Bank is a state-owned commercial bank with headquarter in Bangalore. The Bank operates in four segments, namely treasury operations, retail banking operations, wholesale banking operations and other banking operations. The subsidiaries of the Bank include Canbank Financial Services Ltd, Canbank Venture Capital Fund Ltd, Canbank Factors Ltd, Canara Robecco Asset Management Company Ltd, Canbank Computer Services Ltd, Canara Bank Securities Ltd and Canara HSBC Oriental Bank of Commerce Life Insurance Company Ltd.

**b) Vision & Mission**

1. **Vision:** *To emerge as a ‘Preferred Bank’ by pursuing global benchmarks in profitability, operational efficiency, asset quality, risk management and expanding the global reach.*
2. **Mission:***To provide quality banking service with good customer care, create value for all stakeholders and continue as a responsive corporate social citizen.*

**c) Geographical Area of Operations:** The headquarters of the Canara Bank is situated at No. 112 Opposite Town Hall, J.C Road Bangalore- 560002.

**d)** **Size of Organisation:** The bank has a network of 4600 branches and more than 5500 ATMs spread across India.

**e) Position of the company in the Industry:** The bank occupies a premier position in the Indian banking Industry with an unbroken record of profits since its inception.

**f) Present Leadership**

1. Mr. R.K. Dubey (Managing Director).
2. Mr. Ashok Kumar Gupta (Executive Director).
3. Mr. V.S Krishna Kumar (Executive Director).
4. Mr. Pradyuman Singh Rawat (Executive Director).

**g) Strengths and Weaknesses**

1. **Strength:** Innovative Schemes and technologically advance banking.
2. **Weakness:** Customer Service is lesser as compared to other banks.
   1. **State Bank of India**

**a) Nature of the Organisation:** State Bank of India is the largest state-owned banking and financial services company in India. The Bank provides banking services to the customer. In addition to the banking services, the Bank through their subsidiaries, provides a range of financial services, which include life insurance, merchant banking, mutual funds, credit card, factoring, security trading, pension fund management and primary dealership in the money market. The Bank operates in four business segments, namely Treasury, Corporate Banking Wholesale Banking, Retail Banking and Other Banking Business.

**b) Vision & Mission**

1. **Vision:** *First in Customer Satisfaction.*
2. **Mission:** *Imbibe State of art technology to drive the excellence.*

**c) Geographical Area of Operations:** The headquarters of the State Bank of India is situated at 3F, G- Block, Synergy Building, Bandra kurla Complex, Mumbai- 400051.

d) **Size of Organisation:** The bank has a network of over 13000 branches in India.

**e) Turnover:** The bank has a turnover of Rs 200,560 Cr for the fiscal year 2012-13.

**f) Position of the company in the Industry:** It is the country’s oldest bank and a pioneer in financial service providers with the highest number of branches and ATMs which are working in India and overseas as well.

**g) Present Leadership**

1. Mr. P. Pradeep Kumar (Managing Director).
2. Ms. Arundhati Bhattacharya. (Chairman).
3. Mr. A. Krishna Kumar (MD and Group Executive).
4. Mr. S. Vishvanathan (MD and Group Executive).

**h) Strengths and Weaknesses**

1. **Strength:** The biggest bank in the country and has a separate act for itself.
2. **Weakness:** Expected to experience high level of attrition due to retirement of its top management.

**1.25 Punjab National Bank**

**a) Nature of the Organisation:** Punjab National Bank is a state-owned commercial bank located in New Delhi. The Bank is one of the Big Four Banks of India. They offer banking products, and also operate credit card and debit card business, bullion business, life and non-life insurance business, and gold coins and asset management business. They are recognized as the Bank offering highest levels of customer satisfaction in Delhi and Chennai. The Bank has the largest domestic network of 4997 offices, including 46 extension counters among Nationalized Banks.

**b) Vision & Mission**

1. **Vision:** *To be a leading global bank with Pan India Footprints.*
2. **Mission*:*** *Banking for the unbanked****.***

**c) Geographic Area of Operations:** The headquarters of the Bank is situated at 7, Bhikaji Cama Place, New Delhi.

**d) Size of Organisation:** The bank has a network 5800 branches in 764 cities.

**e) Position of the Company in the Industry:** It has continued to retain its leadership position amongst the nationalised banks and it has ranked as one of India’s top service brands in Banking Industry.

**f) Strengths and weaknesses**

1. **Strength:** It is the second largest state-owned commercial bank in India.
2. **Weakness:** Less penetration in Urban Areas.

**1.3 OBJECTIVES OF THE STUDY**

1. To study the concepts of occupational stress and job satisfaction among working women in Banks.
2. To assess the level of Stress among women bank employees.
3. To assess the level of job satisfaction among women bank employees.
4. To assess the relationship between occupational stress and job satisfaction among working women in banks.
5. To suggest the measures to improve job satisfaction of working women in banks.

**1.4 SCOPE OF THE STUDY**

1. The present study focused on the relationship between occupational stress and job satisfaction in the banking sector. The study was designed to get better understanding of the factors that contributes to occupational stress experienced by the women employees in the banks.
2. The scope of the study was restricted to the women employees in banking sectors in Delhi- NCR only.
3. This study can be used as a basis to what further improvements can be made for job satisfaction of working women in banks.

**1.5 RESEARCH METHODOLOGY**

|  |  |
| --- | --- |
| Research Design | Descriptive |
| Population/ Universe | 140 Women Employees of Selected branches of Banks in Delhi NCR |
| Sample Size | 103 |
| Sampling Technique | Purposive |
| Project Approach | Survey Method |
| Instrument Used | Structured Questionnaire (by Srivastava and Singh) |
| Data Type | Primary and Secondary |
| Statistical Tools Employed | Correlation Analysis |

**Table No. 1.1: Research Methodology**

**1.51 Methodology used for Data Collection**

1. **Primary Data Collection:** The primary data was collected by the structured questionnaire form the prior research named “Occupational Stress Index” given by Srivastava and Singh, 1981.
2. **Secondary Data Collection:** The secondary data was collected from Journals, Research Papers, Books, magazines, Websites and databases like EBSCO, JGATE, DELNET, Euro monitor, JSTOR to build a theoretical framework and other purposes.
   1. **Tools and Methodology used for Data Analysis**
3. **Statistical Package for Social Sciences:** The tool used for data analyses is SPSS. It is a comprehensive and flexible statistical analysis and data management solution. SPSS can take data from almost any type of file and use them to generate tabulated reports, charts, and plots of distributions and trends, descriptive statistics, and conduct complex statistical analyses.
4. **Correlation Analysis:** Correlation analysis is a statistic that measures the linear relationship between two variables with a goal to see whether a change in independent variable will bring a change in the dependent variable. The correlation coefficient can range between -1 and +1. A coefficient of +1, a "perfect positive correlation," means that changes in the independent item will result in an identical change in the dependent item. A coefficient of -1.0, a "perfect negative correlation," means that changes in the independent item will result in an identical change in the dependent item, but the change will be in the opposite direction.

**1.6 HYPOTHESIS**

**Hypothesis I-**

**H01:** There is no significant relationship between Workload Pressure and Occupational Stress.

**HA1:** There is a significant relationship between Workload Pressure and Occupational Stress.

**Hypothesis II-**

**H02:** There is no significant relationship between Role ambiguity and Occupational Stress.

**HA2:** There is a significant relationship between Role ambiguity and Occupational Stress.

**Hypothesis III-**

**H03:** There is no significant relationship between Occupational Stress and Job Satisfaction.

**HA3:** There is a significant relationship between Occupational Stress and Job Satisfaction.

**1.7 SUMMARY**

**This Chapter has explained the profile of the company or the industry. The chapter has also incorporated the Objective of the study, Scope of the study and Research methodology of the study. Research methodology of the study included the methodology of the data collection and methodology of the data analysis.**

**CHAPTER-2**

**LITERATURE REVIEW**

**The Second chapter of the project report provides the information about the Literature Review which includes research findings of earlier studies with reference to the topic of the study. This Chapter also includes theoretical description of the topic of the study.**

**2.1 OVERVIEW**

Occupational stress is "the extent to which employees feels a tension of anxiety caused by their jobs". Occupational stress can also be defined as "the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker. The impact of work stress can seriously affect the organization and employee. The organization may be unable to achieve its desired goal it planned to achieve and the employee may experience job dissatisfaction and be a financial cost to the organization. Women employees face more problems at work place because they have to play dual roles in their life. The working women typically maintain more responsibility for the family and also bear burden of role overload and conflict. The psychological feeling of guilt of neglecting family, the attribution of lack of commitment at the job front is problems faced by the working women in banks. Job satisfaction is "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences". Job satisfaction may be examined as part of the construct of employee engagement, as it is a combination of job involvement, organizational commitment and intentions to stay.

**2.2 REVIEWS OF VARIOUS STUDIES**

* 1. **Studies on Occupational Stress**

**a) Samartha, V; Vidyavathi and Begum M (2013)** conducted a study to identify and compare the factors causing stress among employees in public and private sector banks. The hypothesis given in the study was that “Employees of private banks experience more stress than public sector bank employees”. The nature of the study was partly descriptive and partly diagnostic. The study was based on both primary and secondary data. A sample size of 537 respondents from banks, of which 411 employees were from public sector banks and 126 employees from private banks, was taken for the study. Statistical Package for Social Sciences (SPSS) was used to analyze and interpret the data. Techniques like Chi-square test, Anova and regression analysis were also used. Chi square test was used to test the hypothesis and stated that there is no significant difference between public and private sector banks with respect to the level of stress experienced with the demands of the work.

**b) Bemana, S; Moradi, H and Ghasemi, M.et.al (2013)** investigated the relationship between job stress and job satisfaction. Total of 200 respondents were selected as a sample of the study from Shiraz municipality ninth area in Iran. The hypothesis given in the study was that “There is a negative relationship between job stress and job satisfaction”. The data was collected through questionnaire method and analysed by regression analysis method. The result indicated that there is a significant negative relationship between job stress and job satisfaction. The study suggested that to enhance the satisfaction of their jobs and lives of municipality personnel should compensate them with equitable incentives. These incentives should include monetary rewards, nonmonetary (motivational) rewards, key decision making influence, career path publicity, career planning tool availability and advancement criteria equity.

**c) Chovwen, C (2013)** examined the influence of joint and independent predictions of emotional intelligence, perceived leadership style and job characteristics on occupational stress among bank workers in South East, Nigeria. The method adopted is a survey involving 210 male and female bankers. Five hypotheses were tested with two fully and three partially confirmed. The result indicated that Emotional intelligence, perceived leadership style and job characteristics significantly and jointly predicted stress. It explained that those with high emotional intelligence reported lower stress experience compared with those with low level of emotional intelligence. The study suggested the strategies to promote the stress reduction process.

**d) Lim, C.T (2013)** focussed on the work of call center agents, which is one of the most stressful jobs in the present-day world economy as they are dealing with truckloads of unexpected calls or requests frequently. Thus, the study determined the level of stress of night shift call center agents, determined how stress had affected their personal lives, and recommended job design for call center agents in order for them to cope with stress. A questionnaire on occupational stress measured through Occupational Stress Index (OSI) was administered. The data was analysed through correlation analysis. Results showed that the respondents, in general, reflected a very high level of stress. The research suggested that to cope with the high level of stress, the respondents with night shifts tends to use more of the avoidance coping scheme cognitive avoidance; acceptance/ resignation; seeking alternative rewards; and emotional discharge.

**e) Bolhari, A; Rezaeian, A and Bairamzadeh, S.et.al (2012)** investigated occupationalstress among information technology (IT) professionals aimingto measure the level of occupational stress and studied therelationship between occupational stress level of IT professionals and gender, age, work experience and stress management courses. The research was conducted among 236 IT professionals. The instrument used in this study was electronic questionnaire in two types: email questionnaire (Microsoft Excel Format) and online questionnaire (Form-based). The data was analysed by SPSS version 15. The result of the study suggested that stress reduction programs and strategies are inevitable due to high occupational stress levels. The relationship between stress level and gender, work experience, and stress management courses were approved through path analysis.

**f) Ahmad, A and Singh, G.S (2011)** conducted a study to assess the influence of occupational stress and some biographical variables viz, age, total experience, experience in the present position, salary and number of dependents on employee’s perceived reactions towards organisational change. The sample of the study was consisted of 350 bank employees randomly drawn from the various nationalised and private sector banks of Bihar. The data was collected through questionnaire method and analysed by regression analysis. Finally, the results indicated that four dimensions of occupational stress, namely, “responsibility for persons”, “intrinsic impoverishment”, “low status”, and “unpredictability” and one biographical variable like “experience in the present position” have been found as predictors of bank employees’ reactions towards organizational change. Although, all bank employees had shown favourable inclination towards change.

**2.22 Studies on Job Satisfaction**

**a) Rothmann, S (2011)** conducted astudy to investigate the relationship between job satisfaction, occupational stress, burnout and work engagement as dimensions of work-related wellbeing in a sample of members of the police force in South Africa. A survey design was used. Stratified random samples of 677 members of the police force were taken in the North West Province of South Africa. The Minnesota Job Satisfaction Questionnaire, Police Stress Inventory, Maslach Burnout Inventory – General Survey and Utrecht Work Engagement Scale were used as measuring instruments. The results provided support for a four-factorial model of work-related wellbeing consisting of the following dimensions: job satisfaction (indicating pleasure vs. displeasure), occupational stress (indicating anxiety vs. comfort), burnout (indicating fatigue vs. vigour), and engagement (indicating enthusiasm vs. depression).

**b) Weerasinghe, D.T. and Batagoda K.C (2011)** conducted a study to measure the impact of job stress on job satisfaction of managerial employees working in Domestic Commercial Banks. All the branches of domestic commercial banks located in Colombo district were investigated and it was carried out on a sample of 60 branch managers. Simple random sampling was applied to select a representative sample. A self develop questionnaire was used to collect data. It was found that the measurement scales met the acceptable standards of validity and reliability analyses. Correlation analysis and regression analysis were used to test the research hypothesis. Researcher found that there is a high degree of job stress among branch managers of private commercial banks while having a moderate degree of job stress among branch managers of public banks. Findings revealed that women managers have a higher degree of job stress than male managers. Study confirmed that job stress is significantly correlated with job satisfaction.

**2.23 Studies on Relationship between Occupational Stress and Job Satisfaction**

**a) Mansoor, M; Fida, S and Nasir, S.et.al (2011)** conducted a study to examine the impact of job stress on employee job satisfaction. A sample of 134 employees from the telecom sector from Pakistan was used for this analysis. Job stress was measured by conflict at work, workload and physical environment. Prior study indicated that the stressor workload, role conflict, physical environment negatively affect the employee job satisfaction. The data was collected through the questionnaire method and analysed by ANOVA. The result of the study revealed that stress is negatively related to employee’s job satisfaction .The study also reinforced the importance of employee job satisfaction which is essential for successful firm in current era.

**b) Hinterstoisser, T.M (2011),** the purpose of this study was to investigate whether, and to what extent, Conscientiousness, as part of the personality construct, and Self-Awareness, as part of the emotional intelligence construct, influence the occupational stress outcomes of absenteeism and burnout in culinary chefs. The research method and design selected for this study was a quantitative correlation and regression. This study utilized an online survey of 66 questions, including 39 items based on these well-established measures in scholarly research and 27demographic items compiled by the researcher. The findings of this study revealed that Conscientiousness significantly affect burnout in culinary chefs. This study contributed to the field by adding information for future research ideas, literature reviews, research design, and data collection and analysis.

**c) Bashir, U and Ramay, M.I (2010)** conducted a study to examine the relationship between job stress and job performance on bank employees of banking sector in Pakistan. The study tested the purpose model in relation of job stress and its impact on job performance by using sample size of 144 data of graduate, senior employees including managers and customer’s services officers of well reputed growing bank in Pakistan. The data obtained through questioners was analyzed by statistical test correlation and regression and reliabilities were also confirmed. The result was significant with negative correlation between job stress and job performances and showed that job stress significantly reduce the performance of an individual. The results suggested that organization should facilitate supportive culture within the working atmosphere of the organization**.**

**d) Ahsan, N; Fie, D.Y.G and Alam, S.S.et.al (2009)** conducted a study to investigate the relationship between job stress and job satisfaction. The determinants of job stress examined under this study include, management role, relationship with others, workload pressure, homework interface, role ambiguity, and performance pressure. The sample size of 500 respondents were consists of a public university academician from Klang Valley area in Malaysia. The data analysis method used in the study was regression analysis. The results showed that there is a significant relationship between four of the constructs tested. The results also showed that there is significant negative relationship between job stress and job satisfaction.

**e) Tsai, F.J; Huang, W.L and Chan, C.C (2009)** conducted a study was to explore the association between burnout and occupational stress measured by demand control support and Effort-reward imbalance models among lawyers. This cross sectional study included 180 lawyers from 26 law firms in the Taipei Bar. Regression Analysis statistical tool was used to determine the association between burnout and lawyer’s occupational stress. The result of the study explained that lawyers reported relatively higher scores in job control, psychological demands, efforts and high prevalence of self perceived work stress. Litigious Lawyers had higher decision authority and workplace social support, higher work related burnout and higher client related burnout than non-litigious lawyers. The study concluded that high occupational stress was associated with high levels of personal and work related burnout among lawyers.

**f) Weiya, Y.A.Z.L.W (2008)** conducted a study on 207 first line employees in 7 medium-small enterprises in Zhejiang Province, China. The relationship between job stress and job satisfaction was studied by applying self-made ‘job stress questionnaire’ and ‘job satisfaction questionnaire’. The data was analysed by correlation analysis and SPSS 11.5. The results revealed that the subjects with different educations and in different functional departments have significant differences on job stress, respectively. It was found that there was a significant interaction between job satisfaction and functional departments. It was also found that the organisational factor, stress of interpersonal relation and stress of occupational development are negatively and significantly correlated with job satisfaction.

**g) Brewer, E and Landers, J.M (2006)** examined the relationship between job stress and job satisfaction among a random sample of 133 industrial and technical teacher educators. Correlation analysis revealed a strong inverse relationship between the constructs, with stressors related to lack of Organizational support being more strongly associated with job satisfaction than stressors related to the job itself was. There also were significant differences (p < .05) in correlations between job satisfaction and frequency of stressors and correlations between job satisfaction and intensity of stressors, suggesting that frequency of stressors had a greater impact on participants’ job satisfaction than did intensity of stressors. These results had an implication for addressing job stress and job satisfaction in higher education.

**2.3 Theoretical Framework**

**2.31 Occupational Stress**

**a) Theoretical Definition of Various Authors**

1. Occupational stress is a state of tension that is created when a person responds to the demands and pressures that come from work, family and other external sources, as well as those that are internally generated from self imposed demands, obligations and self criticism. The terms work stress, job stress, or occupational stress is used interchangeably (Dollard 2003).
2. Occupational stress is [stress](http://en.wikipedia.org/wiki/Stress_(biological)) involving [work](http://en.wikipedia.org/wiki/Employment). According to the current World Health Organization's definition, occupational or work-related stress “is the response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope” (WHO).
3. Stress arises from either a lack of assessment or an incorrect appraisal of persons and environment, leading to unreasonable expectations and disappointment. Work related psychological stresses are known to affect the body functions. Though psychological processes influence health through four types of closely interrelated mechanism - emotional, cognitive, behavioural and psychological (Levi, 1998).

**b) Operational Definition of Occupational Stress**

1. Occupational stress is one of the major health hazards of the modern workplace. It accounts for much of the physical illness, substance abuse, and family problems experienced by millions of blue and white-collar workers. Also, occupational stress and stressful working conditions have been linked to low productivity, absenteeism, and increased rates of accidents on and off the job.
2. Occupational Stress and its consequences have disastrous impact in all the sectors more importantly in the Banking Sector because of the rapid changes taking place in this sector. The intense competition in introducing innovative products and services to satisfy the divergent customer needs has forced the employees to be always on their toes. The employees in the banking sector are experiencing a tremendous amount of pressure at the work place.
3. Women employees face more problems at work place because they have to play dual roles in their life. The working women typically maintain more responsibility for the family and also bear burden of role overload and conflict. The psychological feeling of guilt of neglecting family, the attribution of lack of commitment at the job front is problems faced by the working women in banks.

**2.32 Job Satisfaction**

**a) Theoretical Definition of Various Authors**

1. Job satisfaction is a worker’s sense of achievement and success on the job. It is generally perceived to be directly linked to productivity as well as to personal well-being. Job satisfaction implies doing a job one enjoys, doing it well and being rewarded for one’s efforts. Job satisfaction further implies enthusiasm and happiness with one’s work. Job satisfaction is the key ingredient that leads to recognition, income, promotion and the achievement of other goals that lead to a feeling of fulfilment (Kaliski, 2007).
2. The term job satisfactions refer to the attitude and feelings people have about their work. Positive and favourable attitudes towards the job indicate job satisfaction. Negative and unfavourable attitudes towards the job indicate job dissatisfaction (Armstrong, 2006).

**b) Operational Definition of Job Satisfaction**

1. The term ‘Job Satisfaction’ can be described as whether employees are happy and fulfilling their desires and needs at work. Job Satisfaction is the satisfaction of employees with their jobs or the degree to which employees like their jobs. Job Satisfaction refers to the degree to which the working environment meets the wishes and the needs of the employees. It is related to the work itself, working climate, behaviour of supervisors, co-workers, management and the other growth or development opportunities.
2. Job Satisfaction can be defined as a pleasurable or positive emotional state resulting from the appraisal of one’s job or job experience. Job Satisfaction is an important goal for organisations to reach. Satisfied and motivated employees create higher customer satisfaction and in turn positively influence organisational performance. Job Satisfaction leads to higher service quality and it influences customer satisfaction directly. Service quality and customer satisfaction eventually lead to financial gains.
3. Job Satisfaction is an essential prerequisite for a healthy organisational environment. Highly Satisfied employees work harder and perform better which will improve the performance of the banks.

**2.4 SUMMARY**

**This chapter has explained the information about the Literature Review which includes research findings of earlier studies with reference to the topic of the study. This Chapter also includes Theoretical Description of the topic of the study.**

**CHAPTER-3**

**DATA PRESENTATION AND ANALYSIS**

**The Third** **chapter of the project report provides the information about the data presentation and data analysis which includes interpretation and inferences drawn from the output given by the tools and techniques used in the research.**

**3.1 DATA PRESENTATION**

**3.11 Demographics of Respondents**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Demographic Variables** | | **Frequency** | **Percentage** | **Total (%)** |
| **Gender** | Female | 103 | 100% | 100 % |
| **Designation** | Senior Level | 13 | 13 % | 100 % |
| Middle Level | 30 | 29 % |
| Junior Level | 60 | 58 % |
| **Bank** | ICICI | 23 | 20 % | 100 % |
| HDFC | 20 | 20 % |
| CANARA | 20 | 20 % |
| SBI | 20 | 20 % |
| PNB | 20 | 20 % |

**Table No. 3.1: Demographics of Respondents**

**Interpretation:** Table 3.1 depicted the frequency and percentage analysis of different demographic variables. It indicated a consolidated table of the data collected. Demographic variables were broadly categorized into three variables namely; Gender (Male/ Female), Designation (Senior Level, Middle Level and Junior Level) and banks (ICICI/ HDFC/ CANARA/ SBI/ PNB). All the respondents, to whom questionnaire was distributed, were female. Among those respondents 13 % were Senior Level Employees, 29 % were Middle Level Employees and rest 58% was Junior Level Employees. The banks selected for the study were from Lucknow Region. Five banks were taken for the study. They were ICICI Bank, HDFC Bank, Canara Bank, SBI and PNB.

**3.12 Type of Banks and Impact of Occupational Stress**

|  |  |  |
| --- | --- | --- |
| **Bank** | **Mean** | **Standard Deviation** |
| ICICI | 3.48 | .635 |
| HDFC | 3.29 | .407 |
| CANARA | 3.26 | .671 |
| SBI | 3.38 | .594 |
| PNB | 3.28 | .452 |

**Table No. 3.2: Descriptive Statistics of Occupational Stress**

**Interpretation:** Table 3.2 depicted the Mean value and Standard Deviation of Occupational Stress among various banks. The mean value of the occupational stress among various banks indicated the moderate level of stress faced by the bank employees. The mean value of ICICI Bank depicted the higher value (3.48) of occupational stress than the other banks. It indicated that the employees of ICICI bank are facing more occupational stress as compared to other banks.

**3.13 Type of Banks and Job Satisfaction**

|  |  |  |
| --- | --- | --- |
| **Bank** | **Mean** | **Standard Deviation** |
| ICICI | 3.88 | .363 |
| HDFC | 3.63 | .446 |
| CANARA | 3.38 | .854 |
| SBI | 3.92 | .488 |
| PNB | 3.60 | .465 |

**Table No. 3.3: Descriptive Statistics of Job Satisfaction**

**Interpretation:** Table 3.3 depicted the Mean value and Standard Deviation of Job Satisfaction among various banks. The mean value of Job Satisfaction indicated that the employees of Public Sector banks with values (Canara bank 3.38, SBI 3.9 and PNB 3.6) are highly Satisfied than the employees of Private Sector banks with values (ICICI 3.8, HDFC 3.6). It also indicated that the mean value of SBI is higher (3.92) among the mean value of other banks which depicted that the employees of SBI are having more job satisfaction as compared to other banks.

**3.14 Descriptive Analysis of causes of Occupational Stress**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **N** | **Mean** | **Standard Deviation** |
| Workload Pressure | 103 | 23.04 | 2.422 |
| Role Ambiguity | 103 | 27.13 | 3.168 |

**Table 3.4: Descriptive Statistics of causes of Occupational Stress**

**Interpretation:** Table 3.4 depicted the mean value and standard deviation of causes of Occupational Stress. The descriptive analysis indicated that the mean value of Role Ambiguity (27.13) is higher than the mean value of Workload Pressure (23.04) which indicated that the major cause of Occupational Stress is Role Ambiguity.

**3.14 Descriptive Analysis of Occupational Stress and Job Satisfaction**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **N** | **Mean** | **Standard Deviation** |
| Occupational Stress | 103 | 50.18 | 4.860 |
| Job Satisfaction | 103 | 44.31 | 7.519 |

**Table 3.5: Descriptive Statistics of Occupational Stress and Job Satisfaction**

**Interpretation:** Table 3.5 depicted the mean value and standard deviation of Occupational Stress and Job Satisfaction. The descriptive analysis indicated that the mean value of Occupational Stress (50.18) is higher than the mean value of Job Satisfaction (44.31). It also indicated that the bank employees are facing higher Occupational Stress than the Job Satisfaction.

**3.2 DATA ANALYSIS**

**3.21 Hypothesis I-**

**H01:** There is no significant relationship between Workload Pressure and Occupational Stress.

**HA1:** There is a significant relationship between Workload Pressure and Occupational Stress.

|  |  |  |  |
| --- | --- | --- | --- |
| **Correlations** | | | |
|  | | **WP** | **OS** |
| **WP** | Pearson Correlation | 1 | .826\*\* |
| Sig. (2-tailed) |  | .000 |
| N | 103 | 103 |
| **OS** | Pearson Correlation | .826\*\* | 1 |
| Sig. (2-tailed) | .000 |  |
| N | 103 | 103 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed).  **Table No. 3.6: Correlation Test Output** | | | |

**Interpretation:** Correlation Analysis test result has proved that null hypothesis is rejected because the significant value (p) is less than 0.05 and the value of Pearson correlation coefficient is 0.826, which shows very strong level of positive correlation.

**Inference:** The result indicated that there is a significant positive relationship between workload pressure and Occupational Stress. Therefore, it indicated that the increment in workload pressure results in the increment in Occupational stress and vice versa.

**3.22 Hypothesis II-**

**H02:** There is no significant relationship between Role ambiguity and Occupational Stress.

**HA2:** There is a significant relationship between Role ambiguity and Occupational Stress.

|  |  |  |  |
| --- | --- | --- | --- |
| **Correlations** | | | |
|  | | **OS** | **RA** |
| **OS** | Pearson Correlation | 1 | .902\*\* |
| Sig. (2-tailed) |  | .000 |
| N | 103 | 103 |
| **RA** | Pearson Correlation | .902\*\* | 1 |
| Sig. (2-tailed) | .000 |  |
| N | 103 | 103 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed).  **Table No. 3.7: Correlation Test Output** | | | |

**Interpretation:** Correlation Analysis test result has proved that null hypothesis is rejected because the significant value (p) is less than 0.05 and the value of Pearson correlation coefficient is 0.902, which shows very strong level of positive correlation.

I**nference:** The result indicated that there is a significant positive relationship between Role ambiguity and Occupational Stress. Therefore, it indicated that the increment in Role ambiguity results in the increment in Occupational stress and vice versa.

**3.23 Hypothesis III-**

**H03:** There is no significant relationship between Occupational Stress and Job Satisfaction.

**HA3:** There is a significant relationship between Occupational Stress and Job Satisfaction.

|  |  |  |  |
| --- | --- | --- | --- |
| **Correlations** | | | |
|  | | OS | JS |
| OS | Pearson Correlation | 1 | -.409\*\* |
| Sig. (2-tailed) |  | .000 |
| N | 103 | 103 |
|  |  |  |  |
| JS | Pearson Correlation | -.409\*\* | 1 |
| Sig. (2-tailed) | .000 |  |
| N | 103 | 103 |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | |

**Table No. 3.8: Correlation Test Output**

**Interpretation:** Correlation Analysis test result has proved that null hypothesis is rejected because the significant value (p) is less than 0.05 and the value of Pearson correlation coefficient is -0.409, which shows moderate level of correlation.

**Inference:** The result indicated that there is a significant negative relationship between Occupational Stress and Job Satisfaction. Therefore, it indicated that the increment in Occupational Stress results in the decrement in Job Satisfaction and vice versa.

**3.3 SUMMARY**

**This Chapter has explained the Data presentation of the collected data and the data analysis of the study. Data Analysis of the study included the Correlation Test analysis, Interpretation and Inferences of output of the collected data.**

**CHAPTER-4**

**SUMMARY AND CONCLUSIONS**

**The Fourth** **chapter of the project report provides the information about the findings of the study, Limitations and Scope for the further study.**

* 1. **FINDINGS OF THE STUDY**

1. It has been analysed from the research that there are various stressors among working women employees in the banks, such as workload pressure, role ambiguity, poor working conditions and poor management practices.
2. It has been observed from the research that the moderate level of stress is experienced by the women employees in banking sector due to factors like workload pressure, role ambiguity, lack of supervisory support, job difficulty and job requirement- capability mismatch.
3. It has been analysed from the research that there is a significant positive relationship between workload pressure and Occupational Stress. Therefore, it indicated that the increment in workload pressure results in the increment in Occupational stress and vice versa.
4. It has been analysed from the research that there is a significant positive relationship between Role Ambiguity and Occupational Stress. Therefore, it indicated that the increment in Role ambiguity results in the increment in Occupational stress and vice versa.
5. It has been observed from the research that there is a significant negative relationship between Occupational Stress and Job Satisfaction. Therefore, it indicated that the increment in Occupational Stress results in the decrement in Job Satisfaction and vice versa.
   1. **LIMITATIONS**

The limitations of this particular study are:

1. The study was restricted to the women employees of selected branches of Banks in Delhi- NCR only.
2. It was difficult to break the ice with the respondents initially. It was a daunting task to convince them to fill in the personal details of the questionnaire as well as information regarding the organization.
3. The collection of the questionnaires was a tough task as it was distributed a day earlier and so some of them got misplaced and others were never filled hence reducing the sample size.
4. The employees had a casual attitude towards answering the questions and sometimes the questionnaires were lost.
5. Evaluation is based on the primary data generated through questionnaire and accuracy of the findings entirely depends on the accuracy of such data and unbiased responses of the respondents.
6. Time was a major constraint.
   1. **SUGGESTIONS AND SCOPE FOR THE FURTHER STUDY**
7. The study was conducted only on few area of stress, such as workload pressure, role ambiguity, working conditions and management practices ignoring the other areas. But some other variables could also be used for further study.
8. The sample size of the study was 103 employees, but the banking sector has many employees. Therefore, sample size could be increased to increase the

efficiency of the study.

1. The study was focussed only on women employees in banking sector. But it could be conducted on both male and female employees in banking sector.

**4.4 SUMMARY**

**This chapter has explained the information about the Findings of the study. This Chapter also includes Limitations of the study and Scope for further study.**

**CHAPTER-5**

**RECOMMENDATIONS**

**This Fifth chapter of the project report provides the information about the Recommendations of the study.**

* 1. **RECOMMENDATIONS OF THE STUDY**

1. Women employees should be encouraged to commit themselves to create a dedicated workforce for banking sector.
2. The salary structure and prerequisites of the bank employees should be revised at par with other industrial sectors in the country. So that the attrition rate among the young bank employees can be reduced and the problem of staff shortages resolved.
3. To enhance the satisfaction level of the employees in banks, the organisational climate and working conditions need to be improved with more diplomatic changes in the management practices of the organisation.
4. To reduce stress among new entrants, proper training should be given in the induction stage itself. They should be placed in appropriate posts in banks, only after giving adequate training.
5. Flexible working hours will help women employees in banking sector in making balance between professional and personal life.
6. The banking sector should not put emphasis only on salary or promotion, but the issues like affection, belongingness, warmth & friendly atmosphere, recognition, self-growth, self-fulfilment of their employees. So, these issues should be given due attention by the management.
7. The work of the employees should be reviewed periodically and not just at the end of the year. This would give them a boost to perform better and keep them on their toes.

**5.2 SUMMARY**

**This chapter has explained the information about the recommendation for further Study. The recommendations given in the chapter will help in further study.**

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**ANNEXURE**

**Questionnaire**

I **Priyansha Yadav,** MBA student from Delhi School of Management (formerly DCE) seek your cooperation in connection with the project work. Your frank and sincere reply will help me to understand the topic in detail and provide true results of the study.

**1-Stongly Disagree 2- Disagree 3-Undecided 4- Agree 5-Strongly Agree**

**(Occupational stress Index)**

Note: Rate these following statements based upon your preferences and behaviour.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **S.No** | **Statements** | **SD**  **(1)** | **D**  **(2)** | **U**  **(3)** | **A**  **(4)** | **SA**  **(5)** |
| 1) | I have to do a lot of work in this job. |  |  |  |  |  |
| 2) | The available information relating to my job role and its outcome are vague and insufficient. |  |  |  |  |  |
| 3) | My different officers often give contradictory instructions regarding my work. |  |  |  |  |  |
| 4) | Owing to excessive workload, I have to manage with insufficient number of employees and resources. |  |  |  |  |  |
| 5) | The objectives of my work role are quite clear and adequately planned. |  |  |  |  |  |
| 6) | Officials do not interfere with my jurisdiction and working method. |  |  |  |  |  |
| 7) | I have to dispose off my hurriedly owing to excessive workload. |  |  |  |  |  |
| 8) | I am unable to perform my duties smoothly owing to uncertainty and ambiguity of the scope of my jurisdiction and authorities. |  |  |  |  |  |
| 9) | I am not provided with clear instructions and sufficient facilities regarding the new assignments entrusted to me. |  |  |  |  |  |
| 10) | Being busy with official work, I am not able to devote sufficient time to my domestic and personal problems. |  |  |  |  |  |
| 11) | It is not clear what type of work and behaviour my higher authorities and colleagues expect from me. |  |  |  |  |  |
| 12) | Employees attach due importance to the official instructions and formal working procedures. |  |  |  |  |  |
| 13) | I have to do such work as ought to be done by others. |  |  |  |  |  |
| 14) | It becomes difficult to implement all of a sudden the new dealing procedures and policies in place of those already in practise. |  |  |  |  |  |
| 15) | I am unable to carry out my assignment to my satisfaction on account of excessive load of work and lack of time. |  |  |  |  |  |

**(Satisfaction- dissatisfaction Inventory)**

1) Are you satisfied with the following job- related conditions in your organization?

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **S.No.** | **Factors** | **SD**  **(1)** | **D**  **(2)** | **U**  **(3)** | **A**  **(4)** | **SA**  **(5)** |
| a) | Machine |  |  |  |  |  |
| b) | Rest and recreation |  |  |  |  |  |
| c) | Co-workers |  |  |  |  |  |
| d) | Place at which you work |  |  |  |  |  |
| e) | Salary |  |  |  |  |  |
| f) | Employee welfare schemes |  |  |  |  |  |

2) Are you satisfied with the existing managerial practices in your organisation?

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **S.No.** | **Factors** | **SD**  **(1)** | **D**  **(2)** | **U**  **(3)** | **A**  **(4)** | **SA**  **(5)** |
| a) | Rewards |  |  |  |  |  |
| b) | Opportunities for promotion |  |  |  |  |  |
| c) | Recognition of skills and abilities |  |  |  |  |  |
| d) | Expression of grievances |  |  |  |  |  |
| e) | Leave policies |  |  |  |  |  |
| f) | Overtime rules |  |  |  |  |  |

**Personal Details:**

|  |  |
| --- | --- |
| **Name** |  |
| **Gender** |  |
| **Designation** |  |

**Thank you very much for spending your precious time and cooperation!!**