

Employees Stress Level: A Study on Bank Professionals in Bhutan

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Abstract

This study intends to understand organisational role stress experienced by employees of banks in Bhutan. In this study, Organisational Role Stress (ORS) scale developed by Pareek (1993) is used, which studies ORS from ten dimensions. Data are collected from 56 full-time employees working in two major banks (Bank of Bhutan and Bhutan National Bank) in Bhutan. Results reveal that employees have moderate level of work stress. Of which, female employees are more stressful than their male counterpart, young employees are under more stress than old employees and employees with high educational qualification are more stressful. The study may help organisations to deal with and manage effectively employee's occupational stress.

Key Words: *Organizational Role Stress, Occupational Stress, Work Stress, Bank Professionals in Bhutan*

1. Introduction

In the fast changing business environment, stress among the employees becomes one of the major issues in organisations across the globe. With emergence of globalisation, liberalisation and privatisation, the conventional working pattern of all sectors (especially the tertiary sector) have changed drastically and these affected the employees. And the banking sector is of no exception. The banking sector also experiences the similar changes which left employees to experience occupational stress.

In Bhutan, the banking system is undergoing a gradual change especially with the opening of the sector for foreign banks. Indian based bank, *Punjab National Bank Limited* (PNBL) has entered into Bhutanese market in collaboration with local partner. Probably, Bhutan can see more foreign banks in its territory in near future. Further the government of Bhutan is also making efforts to improve its economy which depends upon the improved functioning of the banking sector as well. These changes forced the existing players to rethink on their strategy, functions etc. As a strategy to prepare for the changing global scenario, both the banks (BoB and BNBL) have been focusing on areas of customer services, human resources development and technology up-gradation, etc. (Gyamtsho 2009). Although the changes are brought to improve the sector but it may also have some negative effects and one of them can be the perception of the role stress by employees of the sector.

The term "Stress" has been defined by different scholars in different ways over the years. However, in the present research, stress can be considered as the psychological state which arises when the resources of the individual are not sufficient to cope up with the demands and pressures of the situation. Health Safety Executive (HSE) of UK defines stress as an undesirable response of people caused by tremendous pressures or other types of demands placed upon them. It arises when people get worried, over-pressured and cannot

deal with. Thus, stress is a condition which happens when one realises the pressures on them, or the requirements of a situation are wider than their recognition that they can handle. Stress is not necessarily bad in and of itself. Although stress is typically discussed in a negative context, it also has positive value (Cavanaugh, *et al.* 2000). According to Danna and Griffin (1999), stress has significant economic impact on individuals and organisations. Some amount of stress is good and leaves positive impact, but beyond a limit, leaves negative effect on the quality of life of the individual (Testa and Simonson 1996).

2. Occupational Stress / Role Stress

Occupational stress or role stress has become a major concern for many organizations. Its effect on organizations can be tremendous. Work-related stress is currently one of the greatest challenges to the health of working people and to the healthiness of their work organisations (Cox, *et al.* 2002). Stress is the conflict and tension due to the roles being enacted by a person at any given point of time and the stress caused by enactment in the context of organisations are called organisational role stress (Pareek 2003). It is the condition that people experiences when presented with the work demands and pressures and are not matched to their knowledge and abilities to cope up with. Role stress develops when an individual feels that he is not competent to undertake the role assigned to him effectively. Stress has a positive effect on employees' performance if they can cope up with the given work environment or situation. But the moment when the stress level exceeds certain threshold results negatively on employees and on organisations. It results in low employee morale, high accidents rates, high rate of absenteeism and attrition, decreased productivity and low job satisfaction (Longenecker *et al.* 1999; Gianakos 2000; Halfield 2005; NASSCOM 2005).

Occupational stress is very common in contemporary organisation and researches reveal that both individual and organisational factors contribute in its development (e.g. Oke and Dawson 2008). Poor work organisation, that is, the way organisation design jobs and work systems, and the way organisation manage them, can cause work stress (World Health Organization 2003). Other factors that contribute in occupational stress are work environment, management support (Loghan and Ganster 2005), work family conflicts, work over load (Anderson 2003; Stamper and Johlke 2003), time pressure, a demanding boss, unpleasant co-workers (Robbins *et al.* 2007). Workplace interpersonal conflicts and negative interpersonal relations are also prevalent sources of stress. O'Driscoll and Beehr (1994) in their research found that work overload, career opportunities, role ambiguity and role conflict and working with diversified personalities as stressors in the organisation. Other factors that give occupational stress are changing technology, redundancy and inadequate availability of resource (Aziz 2003). Some other researchers also reveal that stress level and degrees varies in different categories of professions and employees. Pestonjee (1988) in his working paper '*A Study of Role Stresses in Top and Middle Management*' concludes that "Middle managers scored significantly higher on Inter Role Distance (IRD), Personal Inadequacy (PIn), Self Role Distance (SRD) and Resource Inadequacy (RIn). Role related stress in middle managers was found to be significantly higher than top managers". Aziz (2003) reports that RIn followed by Role Stagnation (RS) and IRD are the factors that contributed highest to overall stress among IT professionals in India. For women employees in the Indian IT sector, RIn are the highest contributing factor to overall stress followed by Role Overload and Personal Inadequacy (Aziz 2004).

3. Rationale and Hypotheses of the Study

Bhutan is making gradual changes in banking sector with the intention to make huge improvement in the sector. The sector is focusing on to deliver the quality services with the introduction of new technology, products and services, process and systems, etc. The role played by employees becomes equally significant here. Employees will deliver their best services; will become more innovative, motivated, etc. when they have bearable stresses especially related to their work. There is plethora of studies in business literature examining the organisational role stress in the banking sector in different countries. But probably no study has been undertaken on organisational stress in Bhutanese context. The present study is an attempt to fill this gap. Thus the purpose of the present study is to examine role stress in employees of banking sector in Bhutan. The study will be helpful for the banking sector in the country in terms of increased understanding of occupational or role stress and to manage it in better and useful manner. It may act as information and source for further research as well.

Hypotheses

- H₁: Employees are facing role stress in their organisations.
- H₂: Organisational role stress will differ significantly between males and female employees.
- H₃: Organisational role stress will differ significantly between two age groups of employees.
- H₄: Organisational role stress will differ significantly between high and low education categories of employees.
- H₅: Selected personal characteristics will have significant influence on organisational role stress.

4. Methodology

4.1. Participants and Procedures

The respondents in the present study are the full-time employees working at different positions in two major banks in Bhutan – Bank of Bhutan (BoB) and Bhutan National Bank Limited (BNBL), situated in Thimphu, Phutsholing and Gedu. Data are collected randomly from a total of 56 employees which includes male (59%) and female (41%) working in both the banks. All the respondents are intimated about objectives of the study and questionnaires are given when respondents agreed on to response willingly. It is also emphasised that information provided by them on the questionnaire would be confidential so as to ensure anonymity.

4.2. Measurement

In order to achieve the objectives of the study, organisational Role Stress Scale (ORS-Scale) developed by Pareek (1993) is used. Reliability is calculated from the questionnaire and it is found to be .83 (alpha coefficient). The scale consists of 50 items which include 10 different domains mentioned and defined below.

1. Inter Role Distance (IRD): Conflict between the organisational and non-organisational roles.
2. Role Stagnation (RS): Feeling of being stuck in the same role. It results into perception that there is no opportunity for one's career progression.
3. Role Expectation Conflict (REC): Conflicting expectations or demands by the different role senders i.e. the significant others who have expectations from the role.
4. Role Erosion (RE): Feeling that functions that should belong to incumbent's role are being transferred / performed or shared by other roles. It is a feeling of responsibility without power.
5. Role Overload (RO): Feeling that too much is expected from the role than what the occupant can cope with. It has two aspects – quantitative and qualitative.
6. Role Isolation (RI): Lack of linkages of one's role with other roles in the organisation.
7. Personal Inadequacy (PI): Lack of knowledge, skills or adequate preparation to be effective in a particular role.
8. Self Role Distance (SRD): Conflicts of one's values and self-concepts with the requirements of the organisational role.
9. Role Ambiguity (RA): Lack of clarity about expectations of others from the role, or lack of feedback on how performance is regarded by others. It may be in relation to the activities, priorities, norms or general expectations.
10. Resource Inadequacy (RIn): Non-availability of resources needed for effective role performance.

The obtained data are interpreted on the basis of the following norms of the scale. If total score ranges: from 0 to 49- there is absence of feeling no to minimum stress; from 50 to 99- there is feeling of low to moderate amount of stress depending whether the score is near to 50 or 99; from 100 to 149- there is feeling of moderate to high level of stress depending whether the score is near to 99 or 149, and from 150 and above- there is feeling of high to very high level of stress depending whether the score is near to 150 or 200.

5. Result and Discussion

The data obtained are analysed by using SPSS 12.0 and the hypotheses are tested by using descriptive statistics, t-test and multiple regression analysis.

Table -1:

Means of overall and Gender specific factors' effects of stress in bank employees

Variables	Overall Mean	Gender	Mean	Std. Deviation	t-value	Significance
IRD	8.09	Male	7.57	4.55	-1.849	.049*
		Female	9.68	3.33		
RS	7.12	Male	6.42	4.02	-1.211	0.23
		Female	7.63	2.69		
REC	9.58	Male	9.27	4.57	-0.66	0.511
		Female	11.05	3.83		
RO	8.32	Male	9.33	3.56	0.236	0.814
		Female	7.1	3.79		
RE	7.28	Male	7.14	5.19	-0.505	0.615
		Female	7.78	3.15		
RI	7.17	Male	8.37	4.1	0.767	0.446
		Female	6.57	3.07		
PI	8.37	Male	7.83	3.53	-1.862	.047*
		Female	9.73	4.59		
SRD	5.66	Male	5.62	4.35	-0.093	0.926
		Female	5.73	4.2		
RA	7.67	Male	8.46	4.35	-0.378	0.707
		Female	6.89	4.08		
RIn	9.63	Male	10.98	4.7	1.231	0.222
		Female	8.42	4.87		
ORS	88.54	Male	87.03	32.42	-0.558	0.579
		Female	94.63	25.71		

*significant at the 0.05 level

5.1. Overall Level of Stress on Bank Employees

Result in the above table (table – 1) clearly reveals that employees are experiencing role stress in their organization (M = 88.54). Thus the first hypothesis is supported. Bank employees in the study reported moderate amount of stress with respect to their work. The present finding is in line with the findings of other studies carried out on bank professionals in other parts of the world (e.g. Bashir and Ramay 2010). A huge and multi field literature points a lot on key factors, such as, work environment, management support, work load, etc. in determining stress, the work can be (Loghan and Ganster 2005). In Bhutan, moderate amount of stress by employees could be that work places and the organisations are becoming complex and more demanding on their employees as banking sector in Bhutan is undergoing transformation with the objective to improve the sector in terms of bringing more efficiency,

more productivity, more value addition, sustainable growth, etc. Some of the areas where bank employees are experiencing moderate level of stress (as found in the result) are IRD (M = 8.09), REC (M = 9.58), RO (M = 8.32), PI (M = 8.37), and RIn (M = 9.63) which are very close to the mean value of each dimensions (M = 10). Inter role distance (IRD) refers to the conflicts between the organisational and non-organisational roles. Employees may be encountering conflicts caused by their roles in the workplace and their family and social roles, which may be incompatible, leading to stress. Role expectation conflict (REC) is also found as a major factor creating stress among employees. REC refers to the conflicting expectations or demands by the different role senders. It is possible that employees may not be able to meet the needs of their family and society, colleagues and others because these people are posing conflicting demands on the employees leading to their stresses. Each type of people may have their own expectations and role requirements and employees are finding themselves torn with these expectations.

Role overload (RO) also found as one of the reasons of stress among employees. Employees may be experiencing too many expectations from their role that employees can cope with. Bank employees may be getting roles and responsibilities that exceed their capability to complete the job, thus making employees to think job taxing. It is also possible that employees are being given more amount of job or they are getting job which needs more mental power than they have. It is assumed in the role theory literature that individuals take on (or are assigned) more roles than they have the time, energy, or resources to handle, which results in role overload (Turner 2002). Individuals have only a finite amount of resources to devote to role performance. Resources become taxed when an individual's total role obligations seems to be demanding. Personal Inadequacy (PI) is also found as a factor of stress in the employees in the study. It is possible that changes in structure and functions of bank may not have been synchronised with the required level of changes in the employee's knowledge, skills, attitude, etc. to effectively perform their roles leading to feeling of stress. Resource inadequacy (RIn) refers to people's belief that they do not have adequate resources such as lack of supplies, personnel, information, historical data etc to perform their roles effectively. Possibly banking sector in Bhutan does not have the required human resources which in turn increases the work on the existing staff thus leading to work overload, or may not have enough infrastructure to deliver their services effectively.

5.2. Gender Differences on Stress of Bank Employees

The present finding (table -1) also reveals that there is no significant difference in feeling of stress between male and female, thus refuting second hypothesis. It shows that both male and female are experiencing almost similar level of stress in the workplace. Mean value for male and female is (M = 87.03) and (M = 94.63) respectively, which indicates that both male and female are experiencing moderate level of stress in the organizational life, but women are more stressful than their male counterpart. Various explanations can be ascertained for this difference such as an environment of differential perception and treatment to male and female employees, unable to maintain proper work-family balance, lack of proper skills and knowledge to cope with the new strategies and business process, unable to meet the expectations of important stakeholders, feeling of worthlessness etc. Few studies have examined the effect of workplace hostility toward women as it impacts employees who are not targets, but merely observers, of this behaviour (Miner-Rubino and Cortina 2004). Another factor may be the gender dynamics of work environment. Research by Bond *et al.* (2004) suggests that gender segregated jobs negatively affects both men and women.

Result also shows that it is the two dimensions of stress– inter role distance ($t = -1.849$, $p = .049$) and personal inadequacy ($t = -1.862$, $p = .047$) where we find statistically significant differences in the perception of stress in two sexes. Female are experiencing higher level of stress than male in both above mentioned dimensions of stress. Female are experiencing more inter role distance probably they have to play organisational roles as well as they have to do work at house; whereas men has less responsibility towards their house hold work and this probably leads to experience more stress in female. Managing the interface between one’s job and various roles and responsibilities off the job is considered as another potential source of stress (Cooper, *et al.* 2001). Similarly in the area of personal inadequacy, male are experiencing less stress than female. It means that female is comparatively less competent than male to deal with the job requirement efficiently. Female may not be as skilled as male and this may be creating a problem in discharging their responsibilities thus leading to the perception of stress. A number of earlier studies have emphasised that working women in general face higher stress levels (e.g. Bhattacharya and Basu 2007). Study conducted by Lehal (2007) also concludes that women employees in banking sector are more stressful than the male employees. Lim and Teo (1999) identify several factors at the workplace which generate stress among women and among them is guilt and dissatisfaction for being less attentive to family and fear of making mistakes.

5.3. Effects of Age Group on Stress of Bank Employees

Table - 2: Means of Age group specific factors’ effects

	Age	Mean	Std. Deviation	t-value	Significance
IRD	30 & Below	7.16	4.55	.190	.850
	Above 30	6.96	3.93		
RS	30 & Below	7.08	3.48	1.141	.257
	Above 30	6.04	4.13		
REC	30 & Below	6.77	4.20	.525	.601
	Above 30	6.20	4.94		
RE	30 & Below	8.55	3.22	4.640	.000**
	Above 30	4.92	3.10		
RO	30 & Below	7.51	4.76	.576	.566
	Above 30	6.84	4.66		
RI	30 & Below	6.75	3.87	1.850	.068
	Above 30	5.04	3.56		

PI	30 & Below	8.28	3.54	2.950	.004**
	Above 30	5.60	4.01		
SRD	30 & Below	6.10	4.13	1.248	.216
	Above 30	4.80	4.44		
RA	30 & Below	7.02	3.91	.961	.340
	Above 30	6.00	5.03		
RIn	30 & Below	8.12	4.50	1.236	.220
	Above 30	6.68	5.20		
ORS	30 & Below	73.36	27.72	1.934	.057
	Above 30	59.08	34.26		

** Significant at the 0.01 level

Result in table – 2 reveals that there is no significant difference in the perception of stress between two age groups of employees, thus disproving third hypothesis of the study. But a closer look at the above table reveals that older employees (above 30 yrs.) are experiencing less work stress than younger employees (30 yrs. and below) including in all dimensions of the work stress in the study. Younger employees are facing more stress because they may be facing more difficulty in adjusting themselves with the changes in the structure and functions of banking system as compared with the older employee. It is also possible that younger employees are not trained enough to deal with the job requirements. There may also be the possibility that there is a mismatch of job requirements with the employees' values and interest and because of that younger are feeling more stress. Fresh employees are entering into the organization with the perspective, orientation, vision etc. which if not close to the organization's perspective and values and this breaks their motivation and commitment which in turn leads to feeling of stress. Other reason could be the nature of work and the amount of work. Normally it happens that more experienced, which happens with the increase in age in the specific organization, are more comfortable in work and more adjusted in the organization than younger employees and this leads to less stress in older employees.

Going further in depth i.e. in what dimensions both group of employees differ in their perception of stress significantly. Result revealed that role erosion ($t = 4.640$, $p = 000$) and personal inadequacy ($t = 2.950$, $p = 004$) are the two areas where both age group have differences in their perception of stress. Younger employees have high mean value than the older employees. It means that younger employees are having stress because they feel that their roles and responsibilities are being performed or shared by other employees. Reason could be that younger employees may be feeling a sense of incompetence probably because they are not trained and developed themselves at the level to carry out their job properly.

5.4. Effects of Education Level on Stress of Bank Employees

Table – 3:

Mean of education level and stress in bank employees

	Education	Mean	Std. Deviation	t-value	Significance
IRD	Below 12	5.70	2.94	-.623	.536
	Graduate & Above	6.60	4.39		
RS	Below 12	5.60	1.95	-.456	.650
	Graduate & Above	6.16	3.84		
REC	Below 12	5.00	2.98	-.958	.342
	Graduate & Above	6.45	4.60		
RE	Below 12	5.20	2.61	-1.716	.091
	Graduate & Above	7.37	3.83		
RO	Below 12	5.80	2.82	-.988	.327
	Graduate & Above	7.41	4.99		
RI	Below 12	4.80	3.32	-1.182	.242
	Graduate & Above	6.43	4.11		
PI	Below 12	5.20	2.93	-1.919	.060
	Graduate & Above	7.39	3.38		
SRD	Below 12	5.30	3.05	.039	.969
	Graduate & Above	5.24	4.21		

RA	Below 12	3.80	3.25	-1.886	.064
	Graduate & Above	6.50	4.30		
RIn	Below 12	3.40	2.36	-1.940	.059
	Graduate & Above	7.75	4.54		
ORS	Below 12	49.80	16.03	-1.715	.091
	Graduate & Above	67.35	31.46		

The present study is also designed to understand the perception of stress in bank employees with respect to their educational qualification. In the present study, all employees have been categorized in two groups of educational qualification (1) employees who have education up to 12th and (2) employees having higher education, i.e. graduate and above. Result (table 3) reveals that both groups differ in terms of work stress but difference is not statistically significant, thus disproving fourth hypothesis of the study. However a closer look at the above table clearly indicates that employees with higher education are experiencing more stress than employees with lower education in almost all dimensions of work stress. Reason could be that employees with higher educational qualification are given more responsibility, or may have complex, unstructured and ambiguous nature of work. It is also possible that organization have more expectations from these employees as compared with the employees with low education, thus leading to the perception of more stress.

6. Selected Personal Characteristics and organisational Role Stress

The present study also intends to find out the effect of selected personal characteristics on the perception of work stress. In order to know the effect, we need to focus on regression analysis presented in table- 4 below.

6.1. Regression Analysis

Table – 4:
Summary of multiple regressions for ORS as a function of selected personal characteristics

Variables	Standardised Coefficients	t – value	Significance
Age	-.291	-2.674	.009
Sex	.153	1.279	.205
Education	.435	4.040	.000
Tenure	.039	0.323	.747
R = .489	R ² = .239		
Adjusted R ² = .195	F = 5.423, p = .001		

Dependant variable: ORS

Above regression table (table – 4) indicates that selected personal characteristics significantly predicts overall organisation role stress in employees. This finding proves the last hypothesis of the study. Adjusted R² is found to be 0.195, which implies that 20% variance in overall work stress is attributed to selected personal characteristics, taken collectively. F value is found significant (F = 5.423, P = .001). The table also reveals that two dimensions of selected personal characteristics i.e. employee's age ($\beta = -.291$, p = .009) and educational qualification ($\beta = .435$, p = .000), are significantly predicting work stress in organisation. Negative β value of age dimensions indicates that with the increase of age of employees, experience of level of stress goes down. This finding also supports the findings with respect to the third hypothesis of the study. This may be probably stress gets reduced with the increase in age as employees become more experienced and skilled which help them to deal with the work requirement efficiently and also employees get adopted with the work situation. Educational qualification is found to be positively and significantly related to the work stress. It means higher qualification is associated with the higher work stress. Reasons could be that of employees with higher qualification is entrusted with the more or complex work, high expectations from the organisation, lack of proper feedback systems, lack of proper infrastructure, etc. Robbins *et al.* (2007) also emphasis the role of personal factors such as age, hierarchical level, and functional assignments etc. in influencing role stress.

7. Conclusion

The current study reveals that employees of banking sectors of Bhutan are having moderate level of work stress. It is also found that women have more stress compared to male employees. Young employees are found to be more stressful than the old age employees and employees with higher qualification are experiencing more stress than the employees of lower education qualification. It is also found that employee's personal characteristics play significant role in the perception of stress in the organizational life. Although certain amount of stress is considered to be good for the productivity and growth of the organization (e.g. Spielberger 1979), but if this situation prevails for long time, may affects employees' performance. Therefore the findings of the present study can assist management to know where to draw the line between work and stress and manage it properly. This finding also reveals that management need to take care of their female employees and employees with higher educational qualification to use balanced approach in distribution of work and also need to look for development of skills and competencies for both female and young employees.

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