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**WORK RELATED STRESS AND ITS CAUSES IN
DASHEN BANK S.C.**

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ENDORSEMENT

This thesis has been submitted to St. Mary's University, school of graduate studies for examination with my approval as a University advisor.

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LIST OF ABBREVIATIONS AND ACRONYMS

AIDS: Acquired immune deficiency syndrome or acquired immunodeficiency syndrome

AIS: American Institute of Stress

APA: American Psychological Association

ATM: Automated teller machine

CAPE: Canadian Association of Professional Employees

CCOH: Canadian Center for Occupational health

CBE: Commercial Bank of Ethiopia

HEFCE: Higher Education Funding Council of England (HEFCE)

HSC: Health and Safety Commission

IBD: International Banking Department

ILO: International Labor Organization

NBE: National Bank of Ethiopia

POS: Point Of Sale Machine.

S.C.: Share Company.

WHO: World Health Organization.

WTO: World Trade Organization.

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Abstract

This paper is entitled, “Work stress and its causes in Dashen bank.”, and conducted with the aim of examining major causes of stress in the bank, major symptoms observed, coping mechanisms employees used and stress management strategies adopted by the management of the bank with a particular reference of Dashen bank SC., Addis Ababa area branches. The study was a descriptive study using both qualitative and quantitative method to collect data from randomly selected 360 employees and 19 managers working in purposively selected 45 Dashen bank branches found in Addis Ababa city administration. Using questionnaire and interview, the researcher tried to identify answers for the research questions. Using questionnaire, employees perception towards major causes and symptoms of stress, employees coping mechanisms and stress management strategies that the bank is using were analyzed. By using structured interview, the managers’ perception towards stress, stress prevention and management strategies they are using were analyzed. In attempting to determine the major causes of work stress, pressure to work for long hour, lack of autonomy to decide on how they execute their own work and inability to take a sufficient brake are the first top three causes of stress. Among the given physical, psychological and behavioral symptoms observed, the psychological one is highest in the bank. Feeling of insecurity, restlessness and anger are the top psychological symptoms of stress that the employees experienced. There are no formal stress management strategies in the bank. But, the management of the bank uses some irrelevant measures such as temporary leave of absent and usage of risk management policy that can be considered as a stress management strategies. The researcher concluded that the existence of work stress in the bank is certain and its level also is exceeding the tolerable limit. Since there is no stress management strategy in the bank, the necessity of establishment of stress audit committee that can work on further in-depth study on the subject matter and development of stress management strategies with its urgency of paramount importance.

Key Words: Work Stress, causes of work stress, stress management

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CHAPTER ONE

INTRODUCTION

1.1 Back Ground of The Study

Ethiopia is the second-most populous country in Sub-Saharan Africa with a population of about 92 million United Nations, (2013). As a developing country, Ethiopia, beyond the manpower the country owns, the productivity of manpower is a basic tool for the success of its transformation and development plan. Having resources by itself is not a means of success. Rather, it needs development, training, health and related costs. This cost directly or indirectly affects the country's development. Caring for the health of workers is particularly essential. Statistics released by the Health and Safety Commission HSC, (2007), show a dramatic increase in the number of workers suffering from work related stress in Great Britain and the country lost 14 million working days. According to Health Executive annual report in 2005/6 work related stress, depression and anxiety cost Great Britain in excess of £530 million. The number of workers, who sought medical advice for what they believed to be work related stress increased by 110,000 to an estimated 530,000. According to recruitment Buzz, (2013), stress cost the economy of Great Britain by £6.5 billion.

On the other hand, according to New York times report of September 2004, work place stress costs the United State of America more than 300 billion USD each year in health care, According to American Institute of Stress, this cost includes, employee turnover, accidents, absenteeism, diminished productivity, direct medical, legal, and insurance costs, workers compensation awards as well as tort and FELT (Federal Employees Liability Act) judgments.

Most of the developed countries understood the effect and cost of stress and took different measures. For instance, USA established stress institute of its own by 1978; Stress Management Institute formed in 2003; International Management Association founded in 1981 in UK; and Anxiety and Depression Association of America can be cited.

The cost of work stress for companies has significant impact over performance of the organizations as well as the national economy. The cost of stress is related to mental, physical and psychological effect it has on employees of companies. For instance, according to Kalia, (2002) the total stress cost of USA for the year was 42 Billion USD. On the other hand, according to

Vicky Eriksson (2012), in South Africa, about R3-billion a year is lost for cases associated with work related stress. In another development, according to National Health and Safety, (2007) in Australia, more than \$133.9 million was paid in benefit to workers who had made claims related to workplace stress during the 2004/2005 tax year.

There are 19 operational banks in Ethiopia with 1,949 branches. In banking history in Ethiopia, Dashen is the second private bank established in 2003 by 11 former bank officials. Now-a-days the number of employees of the bank has exceeded 3,600. This number is significantly increasing from time to time. According to high officials of the bank, the bank is relatively a high paying institution and accompanied strong and goal oriented staffs. The number of new staffs in average increases by 170 every year.

The effect of work stress is a global phenomenon, the emphasis given in Ethiopia; particularly in Dashen bank is almost none. Hence, it is quite difficult to relate the level of stress and its causes in Ethiopian institutions particularly in Dashen bank.

According to the third quarter report of the year 2012/13 of the bank, the overall cash on hand and Treasury bill balance had increased by 9.2%. However, the balance has shown a 5.1% decrease compared to the plan. Beside that, the revenue generation of the bank for the period fall a short of set by the budget 17%. According to the report, the bank's administrative and operating expense shows an increment of 22.3% relative to previous year. The limitation of the country's foreign currency holding and the increasing number of area banks opened were considered as a cause for reduction of profitability and increasing of the operating and administrative expense of the bank.

On the other hand, the board of directors of Dashen Bank on its annual managers meeting that took place in Jun 2013 disclosed that the bank has changed its core of competency mechanisms to new profitability strategy, which is on reduction of operating and administrative expenses to remain profitable. Following that, employees perceived that it directly or indirectly affects the benefit packages that the bank offers. Some employees are complaining that due to the consistent reduction of the bank's profit margin, the Management of the bank is demanding the structure change in the bank that can challenge them. Most of employees claim that they are working extra hours above what is expected from them. Most employees are visiting doctors continuously and they believe their health is getting affected due to the working environment they are working and related problems they encountered.

The rate of absenteeism, illness and turnover rates and performance problems in the bank are high and increasing radically from time to time. Stress is a major cause of employee turnover and absenteeism in USA. According to Health Advocates Inc., (2009), one million workers miss work each day because of stress, costing companies an estimated \$602 per employee per year. Absenteeism is to blame for 26 percent of health-related lost productivity in business of USA.

Even if international studies reveal that the cost of stress is serious, the organization has done nothing so far to set stress prevention and management mechanisms and no efforts has been made so far to explore the situation.

Muhammad, Khalid, Nadeem & Muhammad (2008), conducted a research to figure out the causes of stress for bank workers in Pakistan and if there is a correlation between work stress and its causes by taking six components of stress (Lack of administrative support, excessive work demand, problematic customer relations, coworker's relationship, family and work life balance and riskiness of job). The results showed that all the components are a cause for stress in the bankers. A study carryout by Usman Bashir (2010), also identified that there is a negative relation between stress and performance. Which means, when stress occurs, it affects the performance of employees negatively.

According to Health and Safety Executive UK, stress may have a positive effect on employees of any organization, but up to a certain extent; up to which an employee can cope with it. Mostly, it exceeds the bearable limit and has a negative result on employees. This is the base of the research study which has not yet been conducted in Ethiopia, particularly in the banking industry. A lot of work has been conducted outside Ethiopia. Numbers of studies have been conducted in different areas of the world. But a huge gap exists in the third world countries like Ethiopia. Although the effect is a global phenomenon and same effects are existent in Ethiopia, the level of emphasis given for the stress is almost zero. Besides that, no prior value adding researches have been conducted on work stress and its causes and its level in the banking sector. Hence, it is quite difficult to predict and determine causes of work related stress in Dashen Bank. This study, therefore, tried to figure out and narrow the attention paying research gap to causes of stress and related issues of the bank. Studies done so far on the bank are meant to evaluate the institutional sustainability of the profitability scheme. However, the focus of this study is on identifying the major causes of work related stress and its level in the bank.

1.1.1 Brief history of the Commercial Banking Industry in Ethiopia

A reference to the Ethiopian history reveals that the first bank in the country, Bank of Abyssinia was founded during the reign of Emperor Menelik II in February 1905. Due to a foreign domination of its management (mainly the British), the then Bank of Abyssinia was forced to dissolve and in its place was established the Bank of Ethiopia in 1931 whose management was still left to foreigners due to the then lack of skilled manpower in the country. The Bank of Ethiopia was later replaced by the State Bank of Ethiopia soon after the war with Italy. The latter was the first bank in the country fully controlled and owned by the Ethiopian government. In the meantime, however, a number of foreign banks had opened their branches in the country, most of them with an interest to have control over the nation's economy. It was the State Bank of Ethiopia that gave rise to the present Commercial Bank of Ethiopia (CBE) and National Bank of Ethiopia (NBE).

During the Dergue reign, CBE had remained as the only participant in the country's commercial banking sector. However, following the 1991 takeover by the present government and accompanying encouragement of private investment, a number of private banks have emerged in the country's financial sector. At present, there are nineteen commercial banks in the country (of which three are governmental and the rest private) that are in operation.

1.1.2 Trends and Nature of Banking

The trend in commercial banking is that it is becoming one of the most globalized services. Accordingly, the local banks should not expect to face competition only domestically but should be alert enough to strategically position themselves in the increasing competition that is forthcoming as a consequence of globalization and the coming into picture of well-organized and modern service giving entities that take into account the increasing demand of customers. As a highly sensitive service giving activity, banking requires highly committed and involved staff so as to ensure maximum satisfaction of customers who are the corner stones for the very survival of the sector and other stakeholders. As such, unlike other businesses, since banks primarily deal with financial resources, certain qualities, such as integrity, dependability, trustworthiness,

cooperativeness, etc. are required of members apart from the required skills and knowledge, to keep customers' confidence at the highest level.

1.1.3 Brief history of Dashen Bank S.C.

Dashen Bank is one of the privately owned commercial banks in the country incorporated under the Commercial Code of Ethiopia, 1960. It was established with the following vision and mission statements:

Vision Statement:

“Inasmuch as Mount Dashen excels all other mountains in Ethiopia, Dashen Bank continues to prove unparalleled in banking services”

Mission Statement:

“Provide efficient and customer focused domestic and international banking services, overcoming the continuous challenges for excellence through the application of appropriate technology”

The bank has succeeded to raise its number of branches (area banks, as they are called) by the end of June 2013-first year of operation- to 119. It has also managed to secure a total workforce of 3,690 by the end of June 2014.

1.2 Statement of the Problem

Dashen Bank is service giving organization and its survival depends on the satisfaction of its customers. Therefore, its primary objective is to give efficient and effective banking service for its customers. This requires energetic, skilled, motivated and ethical bankers who have better knowledge about the needs of its customers. Work stress is among the major contributor of customer dissatisfaction and profitability reduction of the bank. Some of the problems that are related to the current situation of work related stress are stated as follows;

To be competent enough banks are also frequently advancing their technology making it secure, accessible and time wise. Hence, the local commercial banks competition focal point shifted to the employees they have and the technology they own. Banks frequently advertise for experts' post with a very attractive salary and benefit packages. This makes the employees feel confident and aggressive so that they can shift from one bank to another with a minimum effort. This exaggerates the number of turnover in the bank and related costs of fitting new employees with the job. The third quarter reports of Dashen Bank SC. for the year 2012/13 reveals that 56 permanent employees terminated their employment contract and among them the majorities were found employed to other banks. Majority of the employees who left the bank replied on their exit interview that their reason for the termination is availability of better opportunity in the industry. This turnover record created fear and instability among the existing employees.

During the period of past decades, the banking sector had gone under swift and striking amendments like policy changes due to globalization, growing competition due to the entrance of more private /corporate sector banks, introduction of new and innovative technologies, periodic change of the regulatory body's rules tighter and consequent policies and procedure (Stressors) establishment. Growing to these changes, the bank's employees are experiencing a high level of pressure and stress.

The nature of works that the employees are working is repetitive and risky by its nature. Beside that, each employee is expected to enroll and perform on each job s/he assigned for. Long queue have been seen around the bank when the banks' system gets down or disconnected and customers insistence to get the service creates stress among employees and the work load could be high.

By taking this all into account, it can be decided that; work load, role ambiguity, time pressure, conflict of interest and instability of the industries' future are the major causes of stress in the bank.

There are some observations by the researcher. Informal discussion was held with the staffs and some staffs also talk informally that there are stress problems in the bank. These include, work load; lack of autonomy on deciding about own job; under promotion; lack of career development opportunities; working for extra hours that is over stretched; riskiness of the work and lack of protection from the bank; staff conflict due to different reasons; role ambiguity (unclear and undefined responsibility and expectations); office politics; poor leadership style of some managers and lack of participation in decision making.

This study, therefore, tried to figure out and narrow the attention paying research gap to causes of stress and its level in the bank. Studies done so far on the bank are meant to evaluate the institutional sustainability of the profitability scheme. However, the focus of this study is on identifying the major causes of work related stress and its level in the bank and how the above factors are serious in aggravating the stress of the employees in the bank.

1.3 Basic Research Questions

To address the stated problems, this research strives to seek answer for the following basic research questions:

- a) What are the major causes of stress in the Bank?
- b) What are the major symptoms of stress that can be a cause for work stress in the bank?
- c) What are the major coping mechanisms that employees are using to avoid or reduce stress?
- d) What stress management strategies are used by the bank to reduce and prevent work stress?
- e) What can be done to help employees of Dashen bank to cope up with work related stress?

1.4 Objectives of the Study

The general objective of the study is to assess the level of employees workplace stress at Dashen bank and determine their causes.

Specifically, the objectives of the study include the following.

- a) To identify the potential factors that cause stress among employees of Dashen bank.
- b) To determine the major symptoms observed that can be a causes of stress among Dashen bank employees,
- c) To explore what coping mechanisms employees are using and to evaluate its effectiveness towards reducing or avoiding work stress,
- d) To identify stress management strategies that the bank is currently using, and,
- e) To find out ways and mechanisms that can prevent and reduce stressful situations.

1.5 Significance of the Study

This research focuses on work stress causes and its level in Dashen bank Sc. Therefore, it has a great importance for the organization under study and the different banks in the banking industry to know different stressors, causes of stress, level of the stress and coping mechanisms to be implemented at each stage. The researcher will also use the document as initial and guiding tool to develop stress management guideline and provide consultations in the subject area.

Finally the study would be an input and reference document for other researchers who would like to conduct further researches in the area.

1.6 Scope of the Study

The study is restricted to the causes of work stress and its level in the case of Dashen bank Sc., Addis Ababa branches. The bank has 123 branches country wide and out of these 60 of them is found in the capital city. Because of limited time and money in undertaking the study and due to the uniformity of jobs among all branches, the researcher used purposive method to distribute questionnaires to Addis Ababa area bank staffs only; and group questionnaire administration method was used for clerical employees; and due to busy nature of the bank job, interview conducted with branch managers only.

1.7 Organization of the Paper

The paper incorporates five chapters. Chapter one contains background of the study, statement of the problem, basic research questions, definition of terms, objectives of the study, significance of the study, methodology and limitation of the study. The second chapter of the paper deals with the review of related literature, which comprises the conceptual framework of the study area. Under chapter three, the types and design of the research, population size, source of data, data collection tools and procedures, reliability and validity of data collection tools, data analysis mechanisms used and ethical considerations are described and discussed in detail. Under chapter four findings of the study are discussed and interpreted. The last chapter provides the summary of findings, conclusions drawn based on limitations of the study findings, and recommendations forwarded to advise the company take correction measures.

CHAPTER TWO

REVIEW OF RELATED LITERATURES

2.1 Introduction

The term stress is used to describe the individual's response to pressure. The response can be physical, psychological and/or behavioral. How the individual responds to the stressor depends on personality, perceptions, and past experience of the individuals. Some stress is necessary in that it assists in achieving both work and personal goals. However, too much stress can make those goals harder to achieve. People response for stress is different due to variation of individual perception and attitude towards stressors. Some people function well under significant stress while others do not, (European foundation, 2007).

2.2 The Concept of Stress

According to EU frame work agreement on work related stress, (2004), stress is a state, which is accompanied by physical, psychological or social complaints or dysfunctions and which results from individuals feeling unable to bridge a gap with the requirements or expectations placed on them. It is an adaptive response to a situation that is perceived as challenging or threatening to a person's well-being. Steven & Mary Ann, (2008) An individual in his or her job in bank face stress as Jamshed, Mohammed, Ayaz, Mohammed & Amjad, (2011) suggested, the workplace is potentially an important source of stress for bankers because of the amount of time they spent in their respective banks, and that stress often decreases their performance. Therefore, occupation of individuals could be a major source of stress in the given circumstances.

2.3 Why People Experience Stress?

Stress is a natural part of life. Life events such as losing a loved one, getting married, purchasing home, financial problems, even Christmas, are all recognized as stressful life events. But many of

the most stressful life events are related to the workplace lack of job security, layoffs, downsizing, organizational readjustments, changes in duties and responsibilities, changes in hours of work, changes in working conditions... even planning vacations from the workplace can be a source of stress, Canadian association of Professional employees, 2012).

Stress occurs in a wide range of work circumstances but is often made worse when employees feel they have little support from supervisors and colleagues and where they have little control over work or how they can cope with its demands and pressures, (WHO, 2004).

2.4 Types of Stress

American Psychological Association (APA) (2012), have categorized stress as the following.

- a. Acute Stress, which comes from demands and pressures of the recent past and anticipated demands and pressure of the future.
- b. Episodic Acute Stress, which is common for people with acute stress reaction to over aroused, short tempered, irritable, anxious and tense.
- c. Chronic Stress, which comes when a person never sees a way out of a miserable situation. It is the stress of unrelenting demand and pressure for seemingly interminable periods of time. With no hope, the individual gives up searching for solutions.

Karl Albrecht, (1979), categorized stress in to four:

- a. Time stress, experienced when one worries about time, or the lack of thereof, e.g. worry about deadline or rushing to avoid being late for a meeting.
- b. Anticipatory stress is stress experienced concerning the future.
- c. Situational stress is a stress experienced when you're in a scary situation that you have no control over.
- d. Encounter stress is a stress experienced when you worry about interacting with a certain person or group of people you may not like them or you may think that you're unpredictable.

2.5 Stressors: The Causes of Stress

As per WHO, 2004 report, Poor work organization that is the way we design jobs and work systems, and the way we manage them, can cause work stress. Stressors may be physical or psychosocial in origin. Both types can affect physical and psychological health and may interact with each other. Physical stressors may include biological, biomechanical, chemical and radiological. Psychosocial hazards (stressors) are those aspects of work design and the organization and management of work, and their social and environmental contexts, which have the potential for causing psychological, social or physical harm, (Venn, Andrew, Anthony & Maureen, 2006). Steven & Mary Ann, (2008) has categorized stressors in to four general categories namely Interpersonal Stressors, Role relate, Task control stressors and Organizational and physical environment stressors.

Strain refers to reactions to the condition of stress. These reactions may be transitory, but short-term strains are presumed to have longer-term outcomes. Work-related strain may include psychological strain such as cognitive effects, inability to concentrate, and anxiety; behavioral strain such as the use of smoking or alcohol, and physiological strain such as increased hypertension. Enduring health outcomes may include poor psychological health, such as anxiety disorder; physiological disease such as cardiovascular disease, and behavioral problems such as alcoholism, (Verna,. 2006). European Foundation, 2007 defined that Work-related stress is a pattern of reactions that occurs when workers are presented with work demands that are not matched to their knowledge, skills or abilities, and which challenge their ability to cope.

Table I: Murphy, 1995 has identified the following sources of stress.

Categories of Job Stressors	Examples
Factors unique to the job	<ul style="list-style-type: none"> • Workload(overload and under load) • Pace / variety / meaningfulness of work • Autonomy (e.g., the ability to make your own decisions about your own job or about specific tasks) • Shiftwork / hours of work • Physical environment (noise, air quality, etc.) • Isolation at the workplace (emotional or working alone)
Role in the organization	<ul style="list-style-type: none"> • Role conflict (conflicting job demands, multiple supervisors / managers) • Role ambiguity (lack of clarity about responsibilities, expectations, etc.) • Level of responsibility
Career development	<ul style="list-style-type: none"> • Under/ over promotion • Job security (fear of redundancy either from economy, or a lack of tasks or work to do) • Career development opportunities • Overall job satisfaction
Relationships at work (interpersonal)	<ul style="list-style-type: none"> • Supervisors • Coworkers • Subordinates • Threat of violence, harassment, etc. (threats to personal safety)
Organizational structure / climate	<ul style="list-style-type: none"> • Participation (or nonparticipation) In decision making • Management style • Communication patterns

Source: Murphy, 1995, pp.114

2.6 Stress at work

The workplace provides numerous sources of stress. The job itself might involve difficult and demanding tasks that tax or exceed the coping resources of the employee. According to ACEP, (2012) the role of an individual within the organization might be ambiguous or might even be the cause of frequent conflicts. Relationships at work could entail friction and impair functioning or motivation. Career development might be restricted or echo a constant struggle for acknowledgment.

Simply stated, stress is what we feel when we have to respond to a demand on our energy. Stress is a natural part of life, and occurs whenever there are significant changes in our lives, whether positive or negative. It is generally believed that some stress is okay (sometimes referred to as challenge or positive stress) but when stress occurs in amounts that individuals cannot cope with, both mental and physical changes may occur (Canadian Centre for Occupational Health and Safety, 2000).

The organizational climate might reflect a battleground for competition. Further, it is possible that all of these examples are aggravated by non - work factors that interact with job stress. Adverse conditions are one of the factors that constitute or set the stage for experiencing stress, such as working shifts, long hours, place of work, work overload, frequent travel, speed of change, and new technology, (Steven & Mary, 2008). Excessive and otherwise unmanageable demands and pressures can be cause by poor work design, poor management and unsatisfactory working conditions, (WHO, 2004).

The Canadian Centre for Occupational Health and Safety, (2012), has defined workplace stress as, " ... the harmful physical and emotional responses that can result from conflicts between job demands on the employee and the amount of control an employee has over meeting these demands."

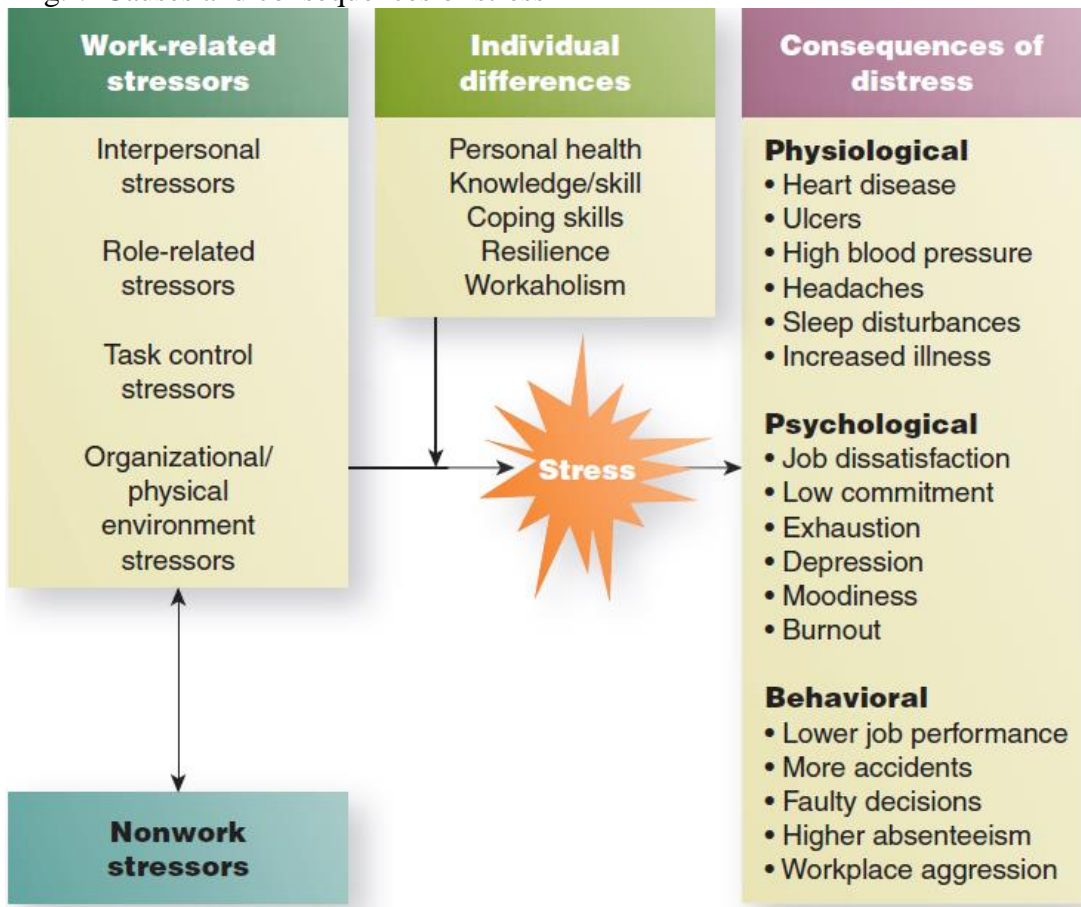
According to CCOH, (2012) major causes of occupational stress are:

- a) High Demand + Low Control =Work stress
- b) Ever increasing work load and
- c) Unpaid overtime.

2.7 Causes of stress

Stressors, the causes of stress, include any environmental conditions that place a physical or emotional demand on a person, (Steven L. & Mary, 2008).

Fig.I: Causes and consequences of stress



Source: Steven & Mary, (2008) pp. 200

2.8 Cognitive - transactional theory of stress

Cognitive - transactional theory defines stress as a particular relationship between the person and the environment that is appraised by the person as taxing or exceeding his or her resources and endangering his or her well - being. Lazarus (1991) conceives stress as an active, unfolding process that is composed of causal antecedents, mediating processes, and effects. Antecedents are person variables, such as commitments or beliefs, and environmental variables, such as demands or situational constraints. Mediating processes refer to coping and appraisals of demands and resources. Experiencing stress and coping bring about both immediate effects, such as affect or physiological changes, and long - term effects concerning psychological well - being, somatic health, and social functioning, (Edwin a. Locke, 2009).

Cognitive appraisals comprise two simultaneous processes, namely primary (demand) appraisals and secondary (resource) appraisals. The terms primary and secondary appraisals have been often misunderstood as reflecting a temporal order which was not meant by Lazarus (personal communication). Therefore, demand and resource appraisals are better terms. Appraisal outcomes are divided into the categories challenge, threat, and harm/loss, (Edwin a. Locke, 2009).

First, demand appraisal refers to one's evaluation of a situation or event as a potential hazard. Second, resource appraisals refer to one's available coping options for dealing with the demands at hand. The individual evaluates his or her competence, social support, and material or other resources that can help to readapt to the circumstances and to re-establish equilibrium between the person and the environment. Hobfoll, (1989), has expanded stress and coping theory with respect to the conservation of resources as the main human motive in the struggle with stressful encounters.

Three outcome categories occur as a result of demand and resource appraisals: a situation is appraised as challenging when it mobilizes physical and mental activity and involvement. The situation is experienced as pleasant, exciting, and interesting, and the person feels passionate and confident in being able to meet the demands. Threat occurs when the individual perceives danger, anticipating physical injuries or blows to one's self - esteem. In the experience of harm/loss, some damage has already occurred. This can be the injury or loss of valued persons, important objects, self - worth, or social standing, (Edwin A. Locke, 2009).

2.9 Consequences of Stressors

According to Steven & Mary, (2008), the workplace stressors and individual differences in stress have made some reference to the various outcomes of the stress experience. These stress consequences are typically grouped into physiological, psychological, and behavioral categories.

2.9.1 Physiological Consequences

Stress takes its toll on the human body. The stress response shuts down the immune system, which makes us more vulnerable to viral and bacterial infection. Many people experience tension headaches due to stress. Others get muscle pain and related back problems. These physiological ailments are attributed to muscle contractions that occur when people are exposed to stressors, (Steven & Mary, 2008).

2.9.2 Psychological Consequences

Stress produces various psychological consequences, including job dissatisfaction, moodiness, depression, and lower organizational commitment. Emotional fatigue is another psychological consequence of stress and is related to job burnout, (Steven & Mary, 2008).

2.9.3 Behavioral Consequences

Moderate levels of stress focus our attention and concentrate resources where they are most needed. But when stress becomes distress, job performance falls, memory becomes impaired, workplace accidents are more frequent, and decisions are less effective. Overstressed employees also tend to have higher levels of absenteeism. One reason is that stress makes people susceptible to viral and bacterial infections. The other reason is that absenteeism is a coping mechanism. At a basic level, we react to stress through “fight or flight.” Absenteeism is a form of flight-temporarily withdrawing from the stressful situation so that we can reenergize. Companies may try to minimize absenteeism, but it sometimes helps employees avoid the exhaustion stage of the stress experience, (Steven & Mary, 2008).

Workplace aggression is more than the serious interpersonal stressor described earlier. It is also an increasingly worrisome behavioral consequence of stress. Aggression represents the fight (instead of flight) reaction to stress. In its mildest form, employees engage in verbal harassment. They “fly off the handle” and are less likely to empathize with co-workers. Like most forms of workplace behavior, co-worker aggression is caused by both the person and the situation. Although certain individuals are more likely to be aggressive, their behavior is also

usually a consequence of extreme stress to some extent. In particular, employees are more likely to engage in aggressive behavior if they believe they have been treated unfairly, experience other forms of frustration beyond their personal control, and work in physical environments that are stressful (such as being hot or noisy), (Steven & Mary, 2008).

2.10 Consequences of Poor Adjustment to Stress At Work

If key staff or a large number of workers are affected, work stress may challenge the healthiness and performance of their organization. Unhealthy organizations do not get the best from their workers and this may affect not only their performance in the increasingly competitive market but eventually even their survival, WHO, (2004). If coping attempts are unsuccessful, adverse consequences will result. Job performance may decline and job satisfactions fade, burnout symptoms emerge or accidents happen. Further, social relationships at work may become tense, or mental and physical health could deteriorate, leading to sleep problems and substance abuse, etc. Poor adjustment to demanding or adverse work environments can lead to a number of health conditions, in particular high blood pressure and cardiovascular disease. The study of coping at the workplace has often been reduced to only a few variables, such as demands, control, decision latitude, social support, and opportunities for relaxation and exercise, (Edwin A. Locke 2009).

2.11 The Effects of Work Stress

Increasing stress affects morale, productivity, organizational efficiency, absenteeism, and profitability for both individuals and the organization, (WHO, 2004). The effect of work stress are briefly discussed below,

I. The effects of work stress on individuals

Stress affects different people in different ways. According to Robbins, Judge & Eliham, (2012), and WHO, (2004) when affected by work stress employees may:

- i. Become increasingly distressed and irritable
- ii. Become unable to relax or concentrate
- iii. Have difficulty in thinking logically and making decisions
- iv. Enjoy their work less and feel less committed to it
- v. Feel tired, depressed and anxious
- vi. Have difficulty sleeping
- vii. Experience serious physical problems such as headaches, blood pressure, disorders of digestive system (Robbins, Judge & Eliham, 2012). Pp. 437-445

II. The effects of work stress on organizations

If key staff or a large number of workers of an organization are affected by work stress, its performance and survival may be challenged. Unhealthy organizations do not get the best from their workers and this may affect not only their performance in the increasingly competitive market but eventually even their survival. According to Robbins, Judge & Eliham, (2012) pp. 437-439, work stress is thought to affect organizations by:

- Increasing absenteeism
- Decreasing commitment to work
- Increasing staff turnover
- Weakening performance and productivity
- Increasing complaints from employees and customers
- Damaging the organization's image
- Affecting staff recruitment
- Increasing liability to legal claims and actions by stressed workers.

As CAPE, (2012), illustrated, by-products of an Over Stressed Workplace are Fear of job redundancy, layoffs due to an uncertain economy, and increased demands for overtime due to staff cutbacks act as negative stressors. Employees who start to feel the “pressure to perform” can get caught in a downward spiral of increasing effort to meet rising expectations with no increase in job satisfaction. The relentless requirement to work at optimum performance takes its toll in job dissatisfaction, employee turnover, reduced efficiency, illness and even death. Absenteeism, illness, alcoholism, “petty internal politics”, bad or snap decisions, indifference and apathy, lack of motivation or creativity are all by-products of an over stressed workplace.

2.12 Prevention of Work Stress

There are a number of ways by which work stress can be reduced. As asserted by Robbins, Judge & Elham, (2012). These includes the following:

- a) Formulate a well-designed work which should include clear organizational structure and practice, appropriate selection, training and staff development, clear job description and communication.
- b) Nurture a workplace environment that demonstrates to staff that management genuinely cares about their wellbeing and that their personal and professional lives are not artificially separated.
- c) Establish effective formal and informal communication within the organization to ensure that managers, supervisors and workers have a clear understanding of all workplace issues and processes.
- d) Clearly define priorities so that workers can avoid wasting time.
- e) Clearly define roles so that people know who is responsible for various workplace activities and understand decision-making latitude.
- f) Ensure there is adequate staffing to avoid either under- or overstaffing problems.
- g) Provide skill development activities to enable staff to become competent with new systems and technology.
- h) Provide adequate resources to avoid the frustration that arises when workers are required to achieve goals with inadequate supplies, machinery and other resources.
- i) Establish human resource management systems to support effective proactive management. Components of such systems should include performance management programs, equity management plans, occupational health and safety plans, grievance resolution processes, as well as discipline and inability to perform procedures.
- j) Establish ways for managers and supervisors to gain skills in the use of human resource management systems.
- k) Establish ways for workers with legitimate concerns about safety or productivity to be heard.
- l) Implement a change management process so that when major changes are planned, workers are properly consulted with, informed and prepared through retraining.

Phases and symptoms of stress and correction actions to be taken

Table II: The signs and symptoms from stress tend to progress through several phases or stages. The phases can be described as below:

Phase	Signs/Symptoms	Action
<p>Phase 1 - Warning Early warning signs are often more emotional than physical and may take a year or more before they are noticeable.</p>	<ul style="list-style-type: none"> • feelings of vague anxiety • depression • boredom • apathy • emotional fatigue 	<ul style="list-style-type: none"> • talking about feelings • taking a vacation • making a change from regular activities • taking time for yourself
<p>Phase 2 - Mild Symptoms Warning signs have progressed and intensified. Over a period of 6 to 18 months, physical signs may also be evident.</p>	<ul style="list-style-type: none"> • sleep disturbances • more frequent headaches/colds • intensified physical and emotional fatigue • withdrawal from contact with others • intensified depression 	<ul style="list-style-type: none"> • more aggressive lifestyle changes may be needed. • short-term counseling
<p>Phase 3 - Entrenched Cumulative Stress This phase occurs when the above phases continue to be ignored. Stress starts to create a deeper impact on career, family life and personal well-being.</p>	<ul style="list-style-type: none"> • increased use of alcohol, smoking, non-prescription drugs • depression • physical and emotional fatigue • ulcers • marital discord • intense anxiety • rigid thinking • withdrawal • restlessness • sleeplessness 	<p>The help of medical and psychological professionals is highly recommended.</p>
<p>Phase 4 - Severe/ Debilitating Cumulative Stress Reaction This phase is often considered "self-destructive" and tends to occur after 5 to 10 years of continued stress.</p>	<ul style="list-style-type: none"> • severe depression • lowered self-esteem/self-confidence • inability to perform one's job • inability to manage personal life • withdrawal • uncontrolled anger, grief, rage • suicidal or homicidal thinking • extreme chronic fatigue • over-reaction to minor events • carelessness, forgetfulness 	<p>Significant intervention from professionals.</p>

Source: Anschutz, B.L. "The High Cost of Caring: Coping with Workplace Stress" in Sharing: Epilepsy Ontario, posted 29 November 1999.

2.13 Occupational stress management

N.T. works safe Inc., (2000), signs of occupational stress are an indication of problems with management systems, which should be seen as an opportunity for workplace performance and productivity improvement. The management of occupational stress should involve a process of

- Identifying and assessing the actual and potential risks
- developing management strategies to eliminate or control these risks
- learning to understand our own responses to stressful situations and those of our colleagues.

As a result of implementing a stress management program, which ideally forms part of an overall safety management program, there may be an opportunity to; reduce the incidence of other workplace injuries, reduce workers compensation insurance premiums, reduce absenteeism, reduce workplace conflict, improve workplace communication, improve customer service, improve workload and other resource management issues and improve staff commitment and morale, N.T Work Safe, (2000).

According to Michael Armstrong, (2006), There are four main reasons why organizations should take account of stress and do something about it: first, because they have the social responsibility to provide a good quality of working life; second, because excessive stress causes illness; third, because it can result in inability to cope with the demands of the job, which, of course, creates more stress; and finally because excessive stress can reduce employee effectiveness and therefore organizational performance. As the author stated, the ways in which stress can be managed by an organization include:

- a) Job design: clarifying roles, reducing the danger of role ambiguity and conflict, and giving people more autonomy within a defined structure to manage their responsibilities.
- b) Targets and performance standards: setting reasonable and achievable targets which may stretch people but do not place impossible burdens on them.
- c) Job placement: taking care to place people in jobs that are within their capabilities.
- d) Career development: planning careers and promoting staff in accordance with their capabilities, taking care not to over- or under-promote.

- e) Performance management processes: which allow a dialogue to take place between managers and individuals about the latter's work problems and ambitions.
- f) Counseling: giving individuals the opportunity to talk about their problems with a member of the HR department, or through an employee assistance program which provides counseling services to employees.
- g) Anti-harassment campaigns: harassment is a major cause of stress.
- h) Anti-bullying campaigns: bullying at work is another major cause of stress.
- i) Management training in what managers can do to alleviate their own stress and reduce it in others.

Fig.II: Stress Management Strategies.



Source: Steven & Mary Ann, (2008), pp.211

Steven & Mary, (2008), have developed the stress management strategy model as indicated in fig. 2, above. These stress management strategies are briefly discussed by the proponent of the model

i. Removing the Stressor

Some writers argue that the only way companies can effectively manage stress is by removing the stressors that cause unnecessary strain and job burnout. Other stress management strategies may keep employees “stress-fit,” but they don’t solve the fundamental causes of stress. Removing the stressor usually begins by identifying areas of high stress and determining its main causes, (Steven & Mary, 2008) pp.211-215.

ii. Withdraw from the Stressor

Removing the stressor may be the ideal solution, but it is often not feasible. An alternative strategy is to permanently or temporarily remove employees from the stressor. Permanent withdrawal occurs when employees are transferred to jobs that better fit their competencies and values, (Steven & Mary, 2008) pp.211-215.

iii. Change Stress Perceptions

Employees often experience different levels of stress in the same situation because they have different levels of self-confidence and optimism. Consequently, corporate leaders need to look at ways for employees to strengthen their confidence and self-esteem so that job challenges are not perceived as threatening, (Steven & Mary, 2008) pp.211-215.

iv. Receive Social Support

Social support from co-workers, supervisors, family members, friends, and others is generally regarded as one of the more effective stress management practices. However, this benefit occurs when the stressed individual reaches out for support, not when the support is imposed by others. Social support refers to the person's interpersonal transactions with others and involves providing either emotional or informational support to buffer the stress experience.

Coping with workplace stress also involves controlling its consequences. For this reason many companies have fitness centers where employees can keep in shape. Research indicates that physical exercise reduces the physiological consequences of stress by helping employees moderate their breathing and heart rates, muscle tension, and stomach acidity. Another way to control the physiological consequences of stress is through relaxation and meditation. Steven & Mary Ann, (2008) pp.211-215.

2.14 Assessment of risk of work related stress at work

The experience of work stress is a challenge to the health and safety of workers and to the healthiness of their organizations. Employers should have a policy for the management of worker health that makes reference to work stress. They should enable that policy to be implemented by putting the appropriate arrangements in place. Such arrangements should address the issues of risk assessment, timely reaction and rehabilitation. Organizational level strategies for managing existing work stress focus on combating the risks at source. Work stress can be effectively managed by applying a risk management approach as is successfully done with other major health and safety problems. A risk management approach assesses the possible risks in the work environment that may cause particular existing hazards to cause harm to employees. A hazard is an event or situation that has the potential for causing harm. Harm refers to physical or psychological deterioration of health. The causes of stress are hazards related to the design and management of work and working conditions, and such hazards can be managed and their effects controlled in the same way as other hazards, (WHO, 2004).

According to CCOHS, (2012), Emotional Support -It goes without saying that an employee in a stressful work environment, with a solid support system, will have access to means and ways of diminishing the negative effects of work related stress. Having access to a sympathetic ear and emotional comfort can be invaluable.

CHAPTER THREE

RESEARCH DESIGN & METHODOLOGY

The research design and methodology section comprises topics discussing on the data sampling techniques used, data gathering tools used and sources of data, data analysis methods employed, reliability and validity of data collection tools assurance and ethical considerations.

3.1 Research Design

This is a descriptive research which has been conducted to identify the work related stress factors and level of stress among Dashen Bank Sc. employees focusing on Addis Ababa area branches. According to C.R. Kothari, (2004), the purpose of descriptive research is to portray accurately the characteristics of a particular individual, situation or a group. Descriptive research includes surveys and fact-finding enquiries of different kinds. The major purpose of descriptive research is thus, description of the state of affairs as it exists at present.

The data collected for the research is both qualitative and quantitative. The qualitative method was used to obtain information from managers using structured interview, and the quantitative method was used to collect data from target population using self-administered questionnaire. Primary and secondary data were used to collect data relevant for the study. The primary data was collected from pre organized self-administered questionnaires and the interview session was arranged, and the secondary data was obtained from periodic publications of National Bank of Ethiopia and the banks' annual and periodic progress reports; and other relevant published and unpublished materials. Under quantitative method, a pre organized self-administered questionnaire consisting of 81 questions was designed to collect data from a sample size of 360 respondents which are selected from 45 area bank using convenience sampling technique. To make the results more obvious and easy to understand the results have been analyzed with the help of table's charts, and graphs.

3.2 Population and Sampling Technique

As per the bank annual report of year 2012, the number of branches the bank has reached 123, with a total employees of more than 3,600. The current number of operational city area branches is above 60. To select sample area branches and sample respondent non probability sampling technique was employed and 45 branches were selected using convenience sampling. Due to the scattered nature of the area banks, some of them are difficult to access in terms of their geographical location. Hence, by using convenience sampling, area branches which are accessible and proximate were selected for the purpose of the study. Besides that, due to the uniform nature of jobs throughout all branches, convenience sampling could be acceptable for the study.

On the other hand, 360 members from the 45 city-area banks and six departments were selected to fill the questionnaires using convenience sampling technique. To draw the sample size from the total population the following Taro Yamane (1967) sampling formula, which is appropriate for small size population was employed.

$$n = \frac{N}{1+N(e^2)}$$

Where,
n= Sample Size
N= Total Population Size and,
e= the standard error with 95% confidence level.

$$n = \frac{3600}{1+3600 \times 0.05^2}$$
$$n = \underline{\underline{360}}$$

Thus respondents were accordingly selected based on their accessibility and willingness. Each branch has a manager, assistant manager, accountant, supervisor, cashier, clerk/Teller and auditor. Among these, 7 employees were selected from each area branch's using convenience sampling and approached to fill the questionnaire, i.e. including the deputy manager, accountant, supervisor, cashier, auditor and clerk/teller. From those six departments, division heads and section heads were included in addition to the others. Since the main area bank of the bank is large and the number of staffs it has is higher than others, 10 respondents were selected using convenience sampling.

The management staffs those who attend the interview session were also selected based on convenience sampling technique.

3.3 Sources of Data and Data Collection Tools Used

The data collected for the study includes both primary and secondary data. The primary data were obtained from feed backs of the employees which were collected through pre organized self-administered questionnaire and manager's view which was collected using structured interview. The primary data can provide the appropriate data about the cause and level of stress among the employees and the management's intervention towards coping and managing stress in the bank. In addition, secondary data were obtained from different policies and procedural manuals of the bank, journals annul reports and periodic progress reports of the bank and national bank of Ethiopia publications. Different books, articles and journals have been also referred to get relevant information and strengthen the theoretical framework of the causes of workplace stress.

Questionnaires that contain 81 questions including 5 demographic variables were prepared and distributed to staff members of city-area banks and departments. The questionnaire was prepared in English language. Since English is the organization's working language, it is presumed that they can communicate with English and understand the intention of the questionnaire. In order to gather primary information, a questionnaire that comprises three parts was developed. The first section of the questionnaire has 5 demographic variables which are asking the respondents gender, age, educational qualification, and their length of service in the organization.

The second part of the questionnaire has a total of 81 questions that give a general data about symptoms, factors causing stress, coping mechanisms and stress management strategies. In this part of the questionnaire, to assess the causes of stress a total of 20 variables; to measure symptoms total of 28 which comprises 10 physical, 10 psychological and 8 behavioral symptom variables; 17 variables regarding to coping mechanisms of stress and 16 stress management variables were used.

The last part of the questionnaire contains subjective type questions, which ask the respondents to write their comment or anything they think is relevant to the study, but not incorporated in the questionnaire. This is expected to be helpful to collect information that was not specifically addressed by the questionnaire, but relevant to the study. The questionnaire has been developed with close consultation of the researcher's advisor and experts of the subject area before it was distributed to respondents.

To incorporate the management's view towards work place stressors, effects of stress on organization and employees, the bank's stress management strategies and coping mechanisms 8 structured interview questions were prepared and in-depth interview was conducted with 19 area bank managers. Most of the managers were busy; and were not willing to attend such an in-depth interview session. As a result, of out 45 area bank managers, only 19 were willing to participate in the interview.

The theoretical framework of the paper has been covered from secondary data like books, journals, articles, internal publications and periodic report of the bank and national banks publications.

3.4 Data Collection Procedures

The questionnaire was distributed through area banks by friends of the researcher who are working in the bank and some of them were addressed by the researcher himself. The study attempted to gather data from both primary and secondary data sources. Primary data is collected using a structurally designed pre organized self-administered questionnaire for 360 employees' which were selected using convenience sampling. Thus, the completed questionnaires were personally collected by the researcher. Regarding the data collected from the management staffs, the managements was made to fix the meeting for interview sessions were organized and the responses were recorded by the researcher systematically.

3.5 Data Analysis Methods

The data was analyzed using descriptive statistical tools. Percentages for these data were calculated in order to facilitate the analysis and to make it presentable for the readers. Fractions are rounded to the nearest integer number. To analyze the data, Microsoft excel was used. The questionnaires were fully collected within a week and carefully checked if all questions were correctly replied and it was consistent. Responses were coded and categorized and carefully fed in to frequency table using Microsoft excel sheet. Variables were summarized in to 1st, 2nd and 3rd based on frequency of employees' response. The first top three variables with the greater percentages were rated as 1st. The second top three variables having the second top three percentages were rated as 2nd. And the third three top variables having the third top three variables were rated as 3rd.

Data collected from interview was organized using key ideas or around concepts (similar concepts are categorized and organized in to one and generalized) of the respondents and incorporated in discussion and interpretation part of the study. To arrive at meaningful conclusion about the study, the data collected has been summarized in conjunction of theoretical frameworks.

3.6 Ethical Considerations

Study respondents' willingness to participate in the study is respected and verbal consent was taken. Name of personalities were not mentioned in the report without consent in any case. The strategically computational information collected was not included in the report. To assure that, the bank's officials close consultation was implied. Any information that can be found spoiling the goodwill of the bank as well as the reputation of the bank is not included in the report.

3.7 Reliability and Validity of Data Collection Tools

Content validity of the data collection instrument in providing adequate coverage of the topic under study is confirmed. By using a universally accepted sampling method a representative sample of the population was drawn.

The questionnaire used for the data collection was based on management standard indicator model developed by Health and Safety Executives (HSE) and slightly modified in a way that can fit with the research objectives. Beside that, due emphasis was given to make the questions objective type and understandable so that the employees can answer the questions properly based on what they know. Vague and confusing wordings were avoided not to mislead the employees on the time of filling the questionnaires. The questionnaire was organized and finalized with a close consultation of my advisor and expertise of the subject area.

The questioners distributed for the respondents were fully collected. Responses completeness and accuracy were reviewed carefully. Each response were coded and categorized and carefully fed in to frequency table using Microsoft excel sheet. Variables were summarized in to 1st, 2nd and 3rd based on frequency of employees' response. The first top three variables with the greater percentages were rated as 1st. The second top three variables having the second top three percentages were rated as 2nd. And the third thee top variables having the third top three variables were rated as 3rd.

CHAPTER FOUR

DATA PRESENTATION ANALYSIS & INTERPRETATION

4.1 Introduction

The data was analyzed using Microsoft excel program. Descriptive statistics was used for presentation and interpretation of the data. To facilitate the analysis, the instrument used to analyze data on causes, symptoms, and coping mechanisms and stress management strategies of work stress were measured using scale of always, frequently, rarely and never. However, ‘always’ along with ‘frequently’ and ‘rarely’ along with ‘never’ were combined as always and never, respectively. Employee’s perception towards the magnitude of the variables is different due to different demographic factors that each employees has. Hence, it would be appropriate to classify employee’s response in to two groups by Always and Never. Frequency of respondents for each question was coded and presented in terms of percent and fractions are rounded to the nearest integer number.

4.2 Demographic Data of Respondents

To analyze the data, the respondents were categorized in to five demographic variables by sex, marital status, academic qualification, length of service and position held. Each data is explained in detail here under, indicated in table II below.

Table III: Respondents by demographic factors (age, marital status and academic qualification)

	Items	Frequency	Percent
Gender	Male	242	67.2
	Female	118	32.8
Marital Status	Married	217	60.3
	Single	127	35.3
	Divorced	9	2.5
	Widowed	7	1.9
Academic Qualification	Below B.A.	6	1.7
	B.A.	345	95.8
	M.B.A.	5	1.4
	A.C.C.A	4	1.1
Responsibility	Manager	51	14.2
	Division H.	6	1.7
	Auditor	51	14.2
	Section H	6	1.7
	Clerk	100	27.8
	Teller	101	28.1
	Cashier	45	12.5
Length of Service Year	Less than 3 years.	94	26.1
	3-6 Years	218	60.6
	7-10 Years	28	7.8
	11-14 Years	8	2.2
	Above 3 years.	12	3.3

Sources; Own Survey, 2014

The demographic data of the respondents shows that, 241(67%) of the employees who answered the questionnaire are male, 216 (60%) of them are married, 342 (95%) are holder of first degree, 216 (60%) served the bank for 3-6 years and the majority of them are clerical employees. This implies the bank owns academically qualified, well adopted the organizations rules and regulations, aged enough, and married, working on a basic and day-to-day activity of the bank.

4.3 Analysis of Data Pertaining to the Study

The response of employees towards the given questionnaire is summarized and presented here under. The responses are summarized using frequency count and percentage indicating how often each variable has been experienced among the respondents, and fractions were rounded to the nearest integer number.

4.3.1. Causes of Stress

Employees were asked to rate the frequencies that the following major causes of work stress are observed in the bank and their responses are summarized in the table IV below.

Table IV: Respondents' view about major causes of stress in the bank.

Items	Responses												
	Always						Never						
	Always		Frequently		Total		Rarely		Never		Total		
	No	(%)	No	(%)	No	(%)	No	(%)	No	(%)	No	(%)	
1	Pressured to work long hours	191	53	148	41	339	94	7	2	14	4	21	6
2	Unable to decide how to do own work	166	46	166	46	332	92	14	4	14	4	28	8
3	Workload	101	28	223	62	324	90	29	8	7	2	36	10
4	Unable to take sufficient breaks	191	53	126	35	317	88	14	4	29	8	43	12
5	Lack of supportive feedback from managers	140	39	176	49	316	88	18	5	25	7	43	12
6	Bad management practice	184	51	130	36	314	87	36	10	11	3	47	13
7	Lack of power and position	155	43	158	44	313	87	32	9	14	4	46	13
8	Tight policy and procedure	162	45	137	38	299	83	43	12	18	5	61	17
9	Autocratic Leadership	158	44	130	36	288	80	58	16	14	4	72	20
10	Poor communication	162	45	126	35	288	80	32	9	40	11	72	20
11	Unachievable deadline	126	35	119	33	245	68	97	27	18	5	115	32
12	Organizational change	187	52	43	12	230	64	58	16	72	20	130	36
13	Improper responsibility	126	35	68	19	194	54	126	35	40	11	166	46
14	Employees role do not define clearly	86	24	104	29	190	53	137	38	32	9	169	47
15	Conflict in work place	83	23	76	21	159	44	90	25	112	31	202	56
16	Office politics	43	12	86	24	129	36	97	27	133	37	230	64
17	Non Cooperation	58	16	65	18	123	34	130	36	108	30	238	66
18	Unrealistic demand	32	9	18	5	50	14	83	23	227	63	310	86
19	Lack of knowledge	43	12	7	2	50	14	83	23	227	63	310	86

Source, Own Survey, 2014

In Table IV, above respondents were asked to rate their response in terms of frequency on how often they face those causes of stresses. Accordingly, the first major causes of stress in the bank is found that a pressure to work for long hours, lack of autonomy and work load with a percentage 338 (94%), 331 (92%) and 324 (90%) accordingly. The second major work stress cause in the bank is found that, inability to take sufficient brake, lack of supportive feedback from mangers, bad management practice and lack of power and position with a percentage of 317 (88%), 317 (88%), 313 (87%) and 313 (87%) respectively. This concur citation of the Higher Education Funding Council of England (HEFCE), (2001) that, overload, control and poor communication are the major causes of workplace stress. The institute elaborated that, overload can be resulted due to unrealistic deadlines and expectations, often as a result of super achievement by the most talented, technology overload, unmanageable workloads and under recruitment of staff for work already timetabled. American Institute of Stress, (2006), also disclosed that, the major cause of work stress is overload. Selamawit Tadesse, (2014), concurs that work overload is the major cause of stress in a work place.

According to the respondents, lack of knowledge, unrealistic demand and non-cooperativeness contribution towards causing work stress is insignificant and there insignificance is 310 (86%), 310 (86%) and 245 (68%) percent accordingly.

4.3.2. Work Stress Symptoms

Respondents were asked if they have ever experienced or faced the following behavioral, physical and psychological stress symptoms while they are on work and their response and frequency has been summarized and stated here under in the following table. Besides that, the symptoms were also summarized and presented with the individual and general status of the major stress symptom categories of work stress.

Table V: Respondents view about consequences / Symptoms of work stress

Consequences		Responses											
		Always						Never					
		Always		Frequently		Total		Rarely		Never		Total	
Physical		No	%	No	%	No	%	No	%	No	%	No	%
1	Headache	202	56	130	36	332	92	22	6	6	2	28	8
2	Stomach ulcers	216	60	104	29	320	89	32	9	7	2	39	11
3	Loss of energy	245	68	54	15	299	83	47	13	14	4	61	17
4	Sleep problem	184	51	112	31	296	82	36	10	28	8	64	18
5	Skin rashes	119	33	133	37	252	70	83	23	25	7	108	30
6	Chest pain	65	18	130	36	195	54	101	28	64	18	165	46
7	High heartbeat	83	23	104	29	187	52	126	35	47	13	173	48
8	Back pain	83	23	94	26	177	49	130	36	53	15	183	51
9	High Blood Pressure	58	16	119	33	177	49	68	19	115	32	183	51
10	Digestive problem	115	32	47	13	162	45	151	42	47	13	198	55
Psychological													
11	feelings of insecurity	306	85	43	12	349	97	11	3	-	-	11	3
12	Restlessness	245	68	83	23	328	91	14	4	18	5	32	9
13	Anger	187	52	122	34	309	86	43	12	8	2	51	14
14	Depression	184	51	119	33	303	84	47	13	10	3	57	16
15	Inability to concentrate	223	62	72	20	295	82	61	17	4	1	65	18
16	Sadness	148	41	144	40	292	81	61	17	7	2	68	19
17	Poor Judgment	234	65	47	13	281	78	50	14	29	8	79	22
18	Anxiety	155	43	83	23	238	66	83	23	39	11	122	34
19	Worry	86	24	126	35	212	59	119	33	29	8	148	41
20	Memory loosing	76	21	83	23	159	44	126	35	75	21	201	56
Behavioral													
21	Aggressive	86	24	248	69	334	93	18	5	7	2	25	7
22	Loose of confidence	194	54	130	36	324	90	11	3	25	7	36	10
23	Chronic fatigue	130	36	148	41	278	77	11	3	71	20	82	23
24	Under eating	119	33	155	43	274	76	65	18	21	6	86	24
25	Over eating	115	32	155	43	270	75	58	16	32	9	90	25
26	Drug abuse	43	12	83	23	126	35	54	15	180	50	234	65
27	Alcoholism	36	10	32	9	68	19	65	18	227	63	292	81
28	Increased smoking	7	2	18	5	25	7	65	18	270	75	335	93

Source, Own Survey, 2014

In table V above, respondents were asked to rate the consequence/ Symptoms of stress in terms of frequency that they entertain while they are on work. Accordingly, the psychological consequences that work stress brings among the bankers are observed higher than that of physical and behavior. Among the respondents 277 (77%) of them concurred this. Besides that, feeling of insecurity, Restlessness and anger that employees experienced due to different reasons are the top three psychological consequences and in terms of percentage it is 379 (97%), 292 (81%) and 310 (86%) accordingly.

According to the respondent, the second top consequence of work stress in the bank is the physical consequence and 241 (67%) of them concurred that. Besides that, headache, stomach ulcers, and loss of energy are the top physical work stress problems with percentage value of 331 (92%), 320 (89%), and 299 (83%) accordingly

4.3.3. Stress Coping Mechanisms

The questionnaire asks if they have faced the following stress coping mechanisms and how often they experienced to use to cope with stress. The responses were summarized and presented in the following table below.

Table VI, Respondents belief of stress coping mechanisms

Items		Responses											
		Always						Never					
		Always		Frequently		Total		Rarely		Never		Total	
		No	(%)	No	(%)	No	(%)	No	(%)	No	(%)	No	(%)
1	Avoid pitfall and mistakes	198	55	115	32	313	87	15	4	32	9	47	13
2	Being self- confident	122	34	151	42	273	76	68	19	18	5	86	24
3	Learn and practice better communication skill	162	45	97	27	259	72	47	13	54	15	101	28
4	Take responsibility and complete accordingly	83	23	166	46	249	69	50	14	61	17	111	31
5	Use emotional intelligence to solve problems	162	45	58	16	220	61	93	26	47	13	140	39
6	Avoid negative thinking/behavior	65	18	137	38	202	56	75	21	83	23	158	44
7	Get enough sleep	79	22	104	29	183	51	134	37	43	12	177	49
8	Set time table, to do list and work priorities	97	27	83	23	180	50	83	23	97	27	180	50
9	Being Courage to face stress	58	16	104	29	162	45	119	33	79	22	198	55
10	Reduce toxin intake	101	28	50	14	151	42	202	56	7	2	209	58
11	Fight to win stressful situation	68	19	43	12	111	31	83	23	166	46	249	69
12	Practice healthy diet system	43	12	32	9	75	21	58	16	227	63	285	79
13	Ask professionals help	7	2	61	17	68	19	62	17	230	64	292	81
14	Have time for relaxation	32	9	22	6	54	15	162	45	144	40	306	85
15	Identify causes of stress and think how to overcome the situation	43	12	7	2	50	14	141	39	169	47	310	86
16	Exercise different sports	7	2	22	6	29	8	29	8	302	84	331	92
17	Go to anger management counseling	0	0	0	0	0	0	0	0	360	100	360	100

Source, Own Survey, 2014

According to the above table the major top three action that the employees took to cope stress are, avoiding pitfall and mistakes, being self-confident and learn and practice better communication skills with a weight of 313 (87%), 274 (76%) and 259 (72%) accordingly. The second top work stress coping mechanisms that employees experienced to took are, take responsibilities and complete accordingly; use emotional intelligence to solve problems and avoiding negative thinking behaviors and weigh 248 (69%), 220 (61%) & 202 (56%) percent accordingly. The last top three coping mechanisms that the employees experienced to use are, getting enough sleep; set time table, to do lists and work priority; and being courage to face stressful situations with a weigh of 184 (51%), 180 (50%) & 162 (45%) percent. According to the respondents answer, they didn't experience to go and get anger management counseling service and 100% of the respondent has confirmed that.

4.3.4. Stress Management Strategies

The respondents answer towards stress management strategies in the bank and the total frequency description has been summarize and presented in the table below.

Table VII, Responses of stress management strategies

Items		Responses											
		Always						Never					
		Always		Frequently		Total		Rarely		Never		Total	
		No	(%)	No	(%)	No	(%)	No	(%)	No	(%)	No	(%)
1	Risk assessment	97	27	173	48	270	75	79	22	11	3	90	25
2	Temporary leave of absence	130	36	122	34	252	70	83	23	25	7	108	30
3	Improved communication	122	34	115	32	237	66	115	32	7	2	122	34
4	Health Promotion policy	43	12	97	27	140	39	130	36	90	25	220	61
5	Reward oriented management style	54	15	79	22	133	37	104	29	122	34	226	63
6	Medication	7	2	115	32	122	34	83	23	155	43	238	66
7	Coaching	76	21	43	12	119	33	133	37	108	30	241	67
8	Employee assistant program	76	21	22	6	97	27	126	35	137	38	263	73
9	Job redesigning	43	12	29	8	72	20	191	53	97	27	288	80
10	Restructuring	22	6	18	5	40	11	133	37	187	52	320	89
11	Healthy life style	0	0	29	8	29	8	245	68	86	24	331	92
12	Flexible work time	7	2	18	5	25	7	72	20	263	73	335	93
13	Stress audit	0	0	0	0	0	0	0	0	360	100	360	100
14	Stress prevention and coping training	0	0	0	0	0	0	0	0	360	100	360	100
15	Stress counseling	0	0	0	0	0	0	0	0	360	100	360	100
16	Surgery	0	0	0	0	0	0	0	0	360	100	360	100

Source, Own Survey, 2014

On the table above employees have been asked to rate the above stress management strategies that have been used in the bank to reduce or avoid work related stressors. Accordingly, the first top strategies are, coaching, temporary leave of absence and reward oriented management style with a weigh of 270 (75%), 252 (70%) & 238 (66%) accordingly. According to the respondents the bank didn't use stress audit strategies; stress prevention and coping training and stress counseling strategies. These contradict to Steven L. & Marry Ann, (2008) idea that, Employee Assistance Programs (EAPs) can be one of the most effective stress management interventions when the counseling helps employees to understand the stressors, acquire stress management skills, and practice those stress management skills.

4.3.5. Qualitative Analysis of Data Obtained Through Interview

Using the structured interview guide in-depth interview was conducted with the 19 area bank managers about their perception of work stress; availability of stress management and its role and usage; if they have ever noticed stress symptoms in the bank; their understanding about major causes of work stress in the bank; availability of risk assessment, prevention and management strategies; the amount of emphasis they give to resolve stress problems and their attitude towards early detection and prevention of work stress has been discussed in detail with the managers.

The managers has described work stress in general common term that, it is a state which is accompanied by physical, psychological and behavioral complaints which results from individual feeling unable to bridge a gap with the requirement or expectations placed on them. And all of them agreed that there is stress in the bank. According to the managers, the major causes of work stress are work load, tight organizations' policies and procedures, lack of autonomy due to the risky nature of the industry, unrealistic demand and poor communication among employees and managers are the main one.

Almost all managers agree that, they frequently observe the behavioral, physical and the psychological symptoms of stress. Among these, loss of weight, headache, stomach ulcers, anger depression, poor judgment, anxiety, memory loosing, aggressiveness and loose of confidence are major and frequently observed symptoms. According to the respondents view, due to the competitive nature of the industry, the management of the bank has attentively working on strategic issues and even if special emphasis has been given for the human resource management,

work related stress issues has been over sighted. Besides that, the current market demand of skilled bankers and the continuous increment of living costs all together exaggerate the stress level above the tolerable limit.

All managers interviewed agreed that Dashen bank did not implement a risk assessment and prevention strategies yet and they all agreed that due emphasis has not been given to stress related issues yet. The catastrophic effect that work stress could bring to the bank should be calculated and necessary measures should be taken. Besides that, the management has to work on establishment of stress audit team and the level of stress has to be studied. Stress management policy and strategies has to be established and implemented to reduce the catastrophic effect that could stress bring before it exceeds the tolerable limit and damage the good will of the bank. Some of them have promised to raise this issue on the next annual manager's meeting.

When the manager's answer for the strategy they use to reduce the impact of stress and avoid stressors is traditional consultation approach, negotiation, consultation, periodic meeting. And they recommend that, the bank has to introduce stress management strategies as soon as possible and special emphasis has to be given for work stress in the bank. Some of the interviewed managers also replied that, even if they observed the symptoms of stress, they didn't associated it with stress, rather they consider it as a dissatisfaction aroused due to the demographic factors that employees face and feeling of workaholic (A person who is highly involved in work, feels compelled to work, and has a low enjoyment of work.). Steven & Marry, (2008). All interviewed managers agreed on the necessity of stress management strategy for the bank. All of them promised to take a part on establishment of the stress management policy and provide their expertise role too.

Generally all respondents agreed on the existence of work stress in the bank and the emphasis given by the bank is almost zero. All of them agreed on the necessity of establishment of stress management policy and procedures and to support the policy development stress audit committee should be organized and have to conduct relevant research on the status and level of stress in the bank.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Under this chapter, the findings of the data have been summarized; conclusions have been drawn and recommendations forwarded to help the management of Dashen bank Sc. on establishment and application of work stress management policy and procedures and reduction or avoiding of work stress among employees.

5.1 Summary of Findings.

The main objective of the study was to find out appropriate answers for what the major causes of stress in the bank is? To achieve the objective questionnaire and interview methods were employed. Using that, the major findings that the researcher comes up with are;

- According to the respondents, most of the employees are experiencing stress through their day to day life of work. Using the interview and questionnaires, many causes of stress has been observed and identified in the bank. But the major causes of stress in the bank as confirmed by 330 (94%) 331 (92%) & 324 (90%) respectively are exposition to work a long hour on a single work, lack of autonomy on deciding how to do one's own work and inability to take sufficient brake respectively. Workload 317 (88%), Lack of supportive feedback from supervisors and managers 317 (88%), bad management practice 313 (87%) and unclear deadline are also the second top causes of stress in the bank. Tight work policy and procedure of the bank, autocratic leadership style that the management has and poor communication among employees and managers experienced are the third top causes of stress in the bank. Hence, the existence of stress in the bank is confirmed by all employees. But, the magnitude that each employee has towards stressors may vary because of variation of perception that each employees have towards stressors.
- Based on the data collected, the main identified symptom in the bank is the Psychological one 273 (76%). Feelings of insecurity, restlessness and anger are the major psychological symptoms identified. Among the given behavioral symptoms identified, aggressiveness is the highest and among the respondent 334 (93%) of them adopted the behavior of

aggressiveness. Besides that, the main physical symptoms that the employees frequently address is headache and 330 (92%) of the respondents are familiar with headache.

- The researcher has found out the top stress coping mechanisms that employees use to reduce or avoid the work stress they face. According to the respondents, among the coping mechanisms employees have been taking to reduce and avoid stressors the top three are, avoiding pitfalls and mistakes, improve their self-confidence and try to build a better communication skill with colleagues and supervisors are a frequently used techniques and 313 (87%), 274, (76%) and 259 (72%) of them confirmed that respectively. Besides that the employees use their own emotional intelligence to solve problems and avoid negative thinking behaviors.
- There is no formal stress management strategies established in the bank. But, the management of the bank uses some irrelevant measures that can be considered as a stress management strategies. According to the 270, (75%) of the respondent, the bank is using a risk assessment strategy and employees also can take a temporary leave of absent which is not directly considered as a stress management strategy rather as a means of accomplishing a personal plan of the requesting employee. Besides that, the employees confirmed that there is no stress audit policy; no stress prevention training and no stress counseling program are adopted in the bank and all of them concurred this.

5.2 Conclusions

- Using the interview and questionnaires, many causes of stress has been observed and identified in the bank. The major identified causes of stress in the bank are exposition to work a long hour on a single work, lack of autonomy on deciding how to do one's own work and inability to take sufficient brake. Working a single work for long hours creates workaholic and the probability of committing a mistake is high. Employees can develop a bad behavior that can disturb and disrespect customers and colleagues. Besides that, inability to decide on how to work own work may lead the employees to lack of organizational belongingness and could be a cause of fraud. Work load is also can be a source of pitfalls and mistakes so unless they couldn't get support and consultation from their supervisor on

how to do their work, the employee may react on customers and colleagues. Hence, the bank could lose its reputation and its sustainable profitability might be questioned.

- Based on the data collected, the main identified symptom in the bank is the Psychological one Feelings of insecurity; restlessness and anger are the major psychological symptoms are the major Psychological symptoms and respondents confirmation for that with percentage is accordingly. Among the given behavioral symptoms identified, aggressiveness is the highest and among the respondent of them adopted the behavior of aggressiveness. Besides that, the main physical symptoms that the employees frequently address are headache and of the respondents are familiar with headache. All physical, behavioral and psychological symptoms observed directly or indirectly affect the organization's profitability scheme. A stressed working environment disturbs not only the working environment only, but also the external parties as well. Since the banks main reason of profitability are customers, they need a well-organized and net environment; want to meet a better service and professional and well-mannered employee to serve them. But in this case, the symptoms are observed among the majority of the employees and the customers may not get their expectation and can shift to another bank where they can get a better service. Therefore, unless the bank took a major corrective action, the sustainability of its profitability might be questioned.
- Even if there is no formal stress coping strategies in the bank the employees indirectly took a stress prevention and reduction actions whenever they are exposed to stressors. According to the respondents, among the coping mechanisms they should have been taking to reduce and avoid stressors avoiding pitfalls and mistakes, improve their self-confidence and try to build a better communication skill with colleagues and supervisors are frequently used techniques. Perhaps the effect of stress costs more than money, the emphasis given in the bank is nil. Sooner or later the bank may sense the effect and might spent much money to hill the effect.
- As a financial institution Dashen bank is a huge organization in the country administering a huge number of employees under one umbrella. Meanwhile, according to respondents, the bank did not establish a formal stress management strategy yet. Respondents replied that, the banks is using a related strategies which has been established for maintaining the financial risk which could have been occurred on a formal day today activities. Accordingly majority of the respondent agreed that, the bank is using a risk assessment strategy and employees also can take a temporary leave of absent which is not directly considered as a stress

management strategy rather as a means of accomplishing a personal plan of the requesting employee. As it has been seen here, the cost that the bank may incur due to effects of stress weighs as a pillar of other basic strategies of the organization.

- According to the respondents from both questionnaire and interview, stress has been laid among the banks employees and special attention is needed to heal the problem before it cause a catastrophic and unmanageable problem to the bank. Employees has been agreed on the necessity of establishment of stress audit committee and a quick stress audit should be conducted to identify the level of stress in the bank and to let the management could establish a stress management strategy for the bank. The respondent concurred that, stress prevention and coping training should be given to the employees and employees should be aware about stress and coping. Besides that, they have recommended for establishment of stress counseling center to help those employees who are affected by stress.

5.3 Limitation of the Study

Stress is the individual's response to pressure. The response can be physical, psychological or behavioral. As there is no single mechanism to measure and cope with stressful situations, limited list of stressors and coping mechanisms are included in the questionnaire. Individual response to the stressors is depending on their personality, perception and their past experience and census method would have been appropriate for this kind of study. But because of the shortage of time and money the researcher used a sample of 360 only. Likewise due to shortage of resource and time, only seven respondents were selected from each branches using purposive sampling and it might have its own limitation on selecting the right respondent and it can affect representativeness of the respondents.

5.4 Recommendations

Conclusive recommendation on causes of stress in the bank needs further research. Thus, this project should be seen as a first step, not as the last word in this direction. The following recommendations are forwarded from the findings of the study.

- The finding of the research indicates that there is a high level of stress in the bank. Signs of work stress are an indication of problems with management systems, which should be seen as an opportunity for workplace performance and productivity improvement. The identified major causes of stress in this research study may not be the only causes of stress in the bank. There could be many other stressors that could contribute for stress. Hence, the management of the bank has to work on establishment of stress audit committee, so that the management can, identify and assess the actual and potential risk of work stress; develop management strategies to eliminate and control the risk associated with and learn how to understand and respond for a stressful situations.
- Since there is no formal stress coping mechanisms used by the employees, the level of stress in the bank is growing from time to time. Unless a certain measure is taken out by the management, the stress might be changed to unmanageable level. Hence, managements of the bank at all level should establish coping mechanisms which can assist the employees in a reduction of stress level they familiarized. For instance, creation of a room for discussion with employees about their day to day problems they face on their work; help the employees at a time the employees face a problem by identifying the source of the problem and determine the solutions; create and let the employee engage on relaxing activities; provide different trainings that can help on improvements of the employees self-esteem, self-confidence and depression reduction.
- Develop and implement a Stress Management Program that focuses on different leave and categories of employee's at all hierarchical level. And design work stress policy with close consultation of the employees. Besides that, a strong audit committee has to be formed and conduct a detailed study on the level and types as well as specific causes of stress to each works in the bank.

- The main symptom observed in the bank is the psychological one. Hence, the management of the bank has to work on establishment of stress counseling center or has to create alignment with consulting firms to help employees on providing continuous self-development trainings. Besides that, the stress counseling center can assist the bank by providing consultation for those who suffer stress and can reduce the threats of stress by providing psychological strengthening trainings for both victims and new comers.
- Generally this research study has hinted about the level of stress in the bank and the potential catastrophic effect that stress could create on the livelihood of the bank, and recommended the management on the action that has to be taken and attentions that has to be given for work related stress and causes. There could be many reasons and cause which may not be addressed by this research study. Hence, further study should be done to find out more detail information's about the major causes, effects, risk associated with stress and to develop and maintain stress management strategy.