

# Factors Of Occupational Stress Between Public And Private Bank: A Special Reference To Jharkhand

Nidhi Kumari, Prof. Madhu Vij And Claber Minj

*Research Scholar, Department Of Commerce, Usha Martin University, Ranchi, Jharkhand*  
*Senior Professor Department Of Commerce, Usha Martin University, Ranchi, Jharkhand*

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## Abstract

*Occupational Stress is one of the serious issues the banking industry is facing and it is evident in the state as well with many public and private banks in the state to address the numerous financial requirements. Factors like the organizational culture, the industry the bank is in, and how taxing the work roles can be at these banks, all lead to varying levels of stress at these banks. Private banking, in contrast, offers job satisfaction and regular working hours but bureaucracy-ridden and quantum-pricing customers. On the other hand, private banks are performance driven, with faster promotions, but at the cost of longer working hours and performance pressure, thus causing stress. It is important to understand these dynamics to improve well-being and productivity of workers in both the public and private sectors. This paper investigates the review articles of google scholar and the theoretical antecedents of Occupational Stress. Very few studies are there, especially in the context of Jharkhand.*

**Keywords:** *Occupational Stress, Public Banks, Private Banks, Work-Life Balance*

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## I. Introduction

Occupation stress 20 has become an extreme issue in almost all the modern firms including the banking industry. Banking is stressful not only because of its speed, workload and set targets. Jharkhand situated in eastern part of India has a growing financial market served by the public sector and private banks [1]. On the other hand, it is obvious that work culture, organizational culture and job expectation in public and private banks are entirely different, that indicates the occupational stress of the employees of these types of banks may also be different. The government in India (including Jharkhand) owns public sector banks (PSBs) and hence offers better job security, fixed office hours and pensions in the long run. But it isn't easy to work in public banks, where most employees experience bureaucratic work, "slower career progression," and "more pressure from customers" — because there are many visitors at rural and semi-urban branches. On the other hand, the work environ in private sector banks is mostly representing favourable culture, the packages are remote and the growth as well. But private bank employees have to deal with work pressure, long working hours and fear of losing the job, which tend to add up to stress. The comparison of public and private bank employees is of relevance in a normal setting as factors such as workload, work-life balance [3], job satisfaction or career growth can affect employees in the private and public sector differently which may bring about the occupational stress. In the present study, we have attempted to make a comparison of occupational stress levels of employees of public and private banks in Jharkhand to find out differences of job profile, working culture and stress. And it identifies specific causes of stress, such as workload, job security, work-life balance, career advancement, customer interactions, and technology changes. Public bank workers have to cope constantly with bureaucracy, and customers queuing up all the time, the private bank workers have to follow deadlines according to evaluation, where they are under pressure (also with chances of being fired) had prioritizes in the time of transactions.

## II. Review Of Literature

Jayaswal (2020) aimed to examine the impact of religion, marital status, and age on occupational stress and job satisfaction among tribal Christian and non-Christian female nurses working in government hospitals in Ranchi, Jharkhand. It was hypothesized that such factors would play a major role on levels of stress and satisfaction. The stratified random sampling was employed to pick the 160 female nurses from the both Sadar Hospital as well as RIMS. The data were collected through the utilization of Occupational Stress Index (OSI) by Srivastava and Singh (1984) and the Job Satisfaction Scale (JSS) by Singh and Sharma (1986/2009 Revised). Analysis: The data was analyzed using mean, SD, t-test and one way Anova. Results Tribal Christian female nurses had significantly higher occupational stress levels than their non-Christian counterparts. Younger nurses

perceived more stress than older nurses did, and married nurses experienced more job satisfaction than unmarried nurses. These findings underscored the role that socio-demographic variables played in nurses' workplace well-being in a tribal setting [7].

Sarkar and Rathee (2020) aimed to explore the impact of the COVID-19 pandemic, particularly the quarantine measures, on occupational stress and its psychological effects. In discussing the impact of isolation on workplace stress, the present study took a qualitative approach, collecting data through personal commentary from individuals who shared their experiences of isolation. Results The pandemic led to a considerable increase in levels of worker stress, with many people feeling emotionally impacted, as a result of mandatory isolation and changes to work dynamics. The research perspective was that isolation was dangerous because the "fear of isolation was more awful than the fear of illness". The stress of the job was taking both an emotional and physical toll. The study highlighted the lasting mental health impacts of stress in response to the pandemic, and the importance of the tipping point between safety and social connection. The study has timely implications in attending to the psychological impact of the pandemic on workers, and can provide valuable knowledge on how to manage occupational stress in preparation for future crises [23].

Majumdar and Mandal (2020) aimed to investigate the causes and vulnerability of bank erosion in Panchanandapur, a village in Malda district, which has been severely affected by left bank erosion of the Ganga River. The objective of the research is to carry out analysis of the geography and land-use of the area also by implementing the tool of BEHI and NBS to women in regard to the stability of both sides of the riverbank. Based on DEM and field-based land use morphology studies the authors concluded that Panchanandapur located between the Ganga and Paglia rivers and at a much lower elevation than the natural levees was substantially prone to erosion and waterlogging. The analysis of the MBU also pointed out stable zones, suitable for further settlements, mainly related to the levee of the Paglia River, which appeared to be resistant to erosive processes. These results provide useful tools for controlling the geohazard (erosion hazard) of riverbank erosion and for the safe establishment of a settlement [12].

Jayaswal and Dewan (2021) conducted a study to examine the impact of religious affiliation, marital status, and age on occupational stress and work motivation among tribal Christian and non-Christian female nurses in Ranchi, Jharkhand. The authors speculated that these factors have a strong impact on the amount of stress and motivation among the nurses. A sample of 160 female nurses working in the government hospitals namely Sadar Hospital and RIMS had completed their responses in the survey. Stratified random sampling was used to acquire the sample. Data was gathered through the Occupational Stress Index (OSI) and the Work Motivation Questionnaire (WMQ). The data was analyzed by mean, standard deviation, t-test and ANOVA. The results indicated that younger female nurses and tribal Christian female nurses experienced higher levels of job stress as compared to their non-Christian counterparts and older nurses. On the other hand, married nurses had higher work motivation than those not married. The current study has emphasized the influence of personal and demographic factors in occupational stress and motivation, which provides an understanding of the salience of cultural and social factors in the health and well being of health workers in Jharkhand. These results are important for strengthening support systems for employees in health care institutions, especially for socially excluded groups [8].

Hashmi, Ali, and Tabassum (2021) aimed to explore various methods for selecting filter features to develop an effective occupational stress categorization model. The approach consisted of exploring seven filter KBS selection methods, such as Chi-Square, Information Gain, Information Gain Ratio, Correlation, Principal Component Analysis and Relief. Once the features are chosen, a wide range of classifiers including Naive Bayes, Random Forest, SVM, ANN, GBT were used to classify occupational stress instances in insurance sector, which were captured using stress survey dataset. It was found that filter feature selection method is very important and effective in enhancing the performance of the stress level classification. Results show under different feature selection and classifier models Correlation-based feature selection (Cfs) in combination with SVM provides the best accuracy. This study is important due to its potential in employing high-level machine learning methodologies in occupational stress analysis, which holds promise for other industries regarding stress intervention/management [6].

Prasad (2021) aimed to analyse the role of commercial banks in promoting financial inclusion in Jharkhand, a crucial objective given the state's diverse and vast population. The approach entailed an examination of the role of commercial banks, co-operative banks, RRBs, SHGs, joint-liability groups and NBFCs in the provision of financial services. The study also stressed that commercial banks have a pivotal position but heavily depend on other social and financial entities to access the underprivileged category. The results showed that the role played by such organizations was notable, yet obstacles such as infrastructure deficiency and financial literacy remained problematic in the quest for wider inclusion. The importance of this study is in the pragmatic perspectives as to how a rural and tribal area could be brought up through increase in the share of the scheduled commercial bank (SCB) in the rural financial set up and the participating role of the non-Scheduled Commercial Bank (NSCB) in financial inclusion in Jharkhand [17].

Sinha et al. (2021) identify various livelihood assets, income-generating activities (IGAs), and the choices families make regarding these activities across socioeconomic categories in the Fifth Scheduled and non-Fifth Scheduled regions of Jharkhand. The method: A field survey of 785 randomly chosen households in Giridih and Latehar districts covering Scheduled Tribes and castes. Activity clusters were identified by K-means clustering, and livelihood assets were evaluated to see their significant role in defining activity clusters for income generation using Multinomial Logistic Regression (MLR). Logit regression was also employed to estimate the probability of household selecting livelihood activities. They concluded that forest-based activities played an important role in enhancing livelihoods in Fifth Schedule areas but their contribution reduced in non-Fifth Schedule areas. Rural households were involved in a variety of IGAs to minimize risk and keep up consumption pattern - a transition away from agriculture was evident towards daily wage-based work. The study revealed that the indigenous livelihood activities, animal husbandry and forest product collection were found to be less income potential as a result of the absence of institutional support. This study is significant from the perspective of livelihood strategies and the impact of institutional structures on income generation in rural Jharkhand [27].

Mahato and Vardhan (2022) aimed to evaluate the success of entrepreneurship in Jharkhand, emphasizing the importance of considering spatial context alongside social, institutional, and economic factors. The geographical distribution of entrepreneurial activity was investigated using discriminant analysis that isolated factors that characterised districts in terms of their remoteness from the capital. Results: The study found that the level of education, condition of local infrastructure, density of population and accessibility of banking and credit were found to significantly influence the distribution of entrepreneurial opportunities in the 24 districts of the state. The study brings to the forefront geographical aspects that explain the entrepreneurial success, more so in a location such as Jharkhand with haphazard economic activities with its relatively unorganised labour markets. This study was unique in that it was one of the first researches taking detailed consideration of these spatial elements and it set a basis for future research in spatial entrepreneurship by revealing useful information for policy and development planning in the emerging economies [11].

Sarif et al. (2022) aimed to assess the socio-economic impact of river bank erosion on families residing along the left bank of the Ganges in the Malda region, which has experienced significant erosion despite protection efforts. The study covered approximately 600 households to assess how their socio-economic status had changed before and after erosion incidents. The approach was to contrast the household situation at different points in time (before 1990, 1991-2000, 2001-2010, and 2011-2018). The results also showed that the number of families affected by erosion grew rapidly between 1991 and 2000 to a peak of 424 households, and declined after that in the following decades. The research revealed that there was also a significant decrease in the average monthly income, which is very noticeable between 2011 and 2018 for the most families, and substantial loss of agricultural land for 92.16% of the families. The study also discovered changes in housing patterns, registering 38.2% homes shifting from kasha to semi-pucca, and vice versa 2% in construction. Altogether, evidence to emerge from the study underscored the serious and persistent economic repercussions of river bank erosion, focusing on the effects on income, housing, and land ownership in the course of time [22].

Preeti et al. (2022) investigate occupational stress among school teachers in Jharkhand, focusing on recent trends and the impact of work-life balance. The study also considered the impact of workers' compensation legislation changes and its association with heightened stress. To do this more than one hundred elementary school teachers were involved in the research work which aimed to find the relationship between job stress and work life balance. The procedure utilized multiple and moderated correlations to determine the association between these two constructs. Teachers' health was their health was ranked at least equivalent to the importance of family and respondents identified a need to decrease excessive deadlines driven workload for a healthier balance in work life. The research indicated that these issues could be managed more efficiently by employers in case of job stress. It has importance (value) in terms of the increase in interest regarding occupational stress in educational settings, and it shows ways to methodically and easily mount specific action for work-life balance at work [18].

Roy et al. (2022) aimed to forecast heat stress in underground coal mines, a critical issue for miners' health, safety, and productivity, especially as mining operations move to deeper coal seams. A complete field survey in three underground coal mines was conducted to gather the environmental data necessary to establish a genetic programming (GP) model for the relationships of these elements with heat stress. The GP model achieved good accuracy ( $R = 0.9816$  (between predicted and measured heat stress)). Furthermore, sensitivity analysis showed that all six input parameters affected heat stress; however, the highest coefficient of determination was for the dry-bulb temperature (0.98). The results of this study emphasise the need to monitor and forecast heat stress to minimise risk in an underground mining environment, a significant issue as mining depths are increasing and machinery tonnage is escalating. Its importance is in being able to enhance mining safety and worker comfort through the development of a predictive tool to manage the impacts of increasing heat stress within deeper mines [21].

Prasad and Choudhary (2023) aimed to assess the level of job satisfaction among elementary school teachers in Patna, Bihar, focusing on how various factors, such as adaptation, self-efficacy, and the ability to handle occupational stress, influence their work satisfaction. A 30-item questionnaire was applied to survey five hundred teachers in the area. Based on an assessment of the results, the extent of perceived adaptability within educational environment, levels of self-efficacy, and ability to cope with occupational stress had a profound effect on the overall job satisfaction of teachers. The study is some significance as it indicates the major stressors affecting the life of teachers and also the finding can be help full To enhance the teachers' teaching environment in changing scenario of education in India. By considering these issues, educational policies and practices might serve teachers' needs more effectively and, in turn, improve the quality of education [16].

Shabbeer (2023) aimed to investigate the long-term impacts of the COVID-19 pandemic on healthcare systems, focusing on organizational and consumer behaviour shifts during and after the crisis. A work and life balance, adopting management practices and the readiness for challenges in human resource management were also important issues to be emphasized in future studies. From surveys held for healthcare staff and for consumers, the response was used regarding the burdens on workers and discrepancy between work and personal lives. The results confirmed that stress and fatigue of HCWs increased during the pandemic because of unsuccessful management, insisting on more efficient organizational strategies. Traditional approaches to recruitment, planning, and crisis intervention were recognized as being inadequate. The study highlighted the importance of work-life balance, staff supervision and service continuity on facilitating healthcare management and workforce well-being post-pandemic. It was relevant research for guiding interventions to enhance healthcare management and employee well-being during subsequent global health emergencies [24].

Shravani et al. (2024) aimed to investigate the relationship between farmers' profile traits and the occupational stress they experience in the Mahbubnagar district of Telangana. The cross-sectional study was undertaken during 2020-21 and approved by the local authorities of the district, where the farmers cultivating cotton are mainly residing and then drafted for participation in the study, as the cotton cultivation is popular in the area and it is also reported as backward, educationally and socio-economically backward district with high illiteracy rates. Proportional random sampling technique was used to select 170 farmers from five villages, and data were collected with the aid of a well-structured interview schedule. It was an ex-post-facto research and statistical tools such as mean, standard deviation and correlation technique were applied for analysis. The results showed that there were significantly negative correlations between occupational stress and the factors of age, education, farming years, land-holding and annual income. However, debt was positively associated with stress. But no correlation emerges between stress and such factors as family size, media exposure, economic motivation, scientific motivation, or risk motivation. SIGNIFICANCE: The findings of the study emphasized that debt, money management, and more effective education and income generation programs should be implemented to reduce stress and increase the financial independence of farmers. This study draws attention to the urgent requirement of tailor-made interventions to mitigate factors taking toll of the cotton farmers in the region [26].

Rafiei et al. (2024) aimed to explore the relationship between occupational stress, mental health issues, and self-efficacy among nurses in Qazvin, Iran. A cross-sectional design study was performed and data were collected from 365 nurses in tertiary hospitals by means of the Persian version of the Health and Safety Executive Management Standards Revised Indicator Tool (MS-RIT) that assesses occupational stress, the General Health Questionnaire (GHQ-28) for psychological distress, and the General Self-Efficacy Scale (GSE-10) to evaluate self-efficacy. Analyses were conducted using moderated multiple regression, Pearson correlation, descriptive statistics. Most importantly, it was demonstrated that self-efficacy had a close positive association with occupational stress ( $r = 0.62$ ,  $P = 0.000$ ) and mental health ( $r = 0.67$ ,  $P = 0.01$ ). Work stress explained 42% of the variance in mental health ( $R^2 = 0.42$ ,  $P < 0.01$ ) and this relationship was significantly moderated by self-efficacy. The research demonstrated the necessity of intervention programs, including stress prevention and the improvement of working conditions; thus, its recommendation was proposed with the aim of reducing occupational stress and promoting the mental health and self-efficacy of nurses. The importance is in reducing the mental health problems among healthcare workers, and nurses in particular, and making a better working environment [19].

Chakravarthy, Reddy& Mishra(2024) aimed to evaluate the impact of monetary inclusion on the growth of the financial sector in India from 2015 to 2022. The approach was to estimate the data employing a variety of regression models with consideration of number of bank branches, credit stores and ATMs. The results indicate that both the count of bank branches and the proportion of credit stores had a positive and statistically significant impact on the country's GDP. On the other hand, the increase in ATM numbers seems to have little effect on GDP. This research emphasised the significance of financial inclusion in an economic development especially in terms of mitigating poverty and minimising the divide separating high income and low-income groups. The study has great policy implications for the development of financial services to promote economic development and social welfare in India [2].

### **III. Factors Of Occupational Stress Causes**

We have explored various review articles to identify key factors contributing to occupational stress among employees of public and private banks in Jharkhand. The primary factors are as follows:

**Workload and Job Pressure:** Banking industry engages with various activities like responding to consumer questions, transactions processing, and performance targets. The employees in rural and semi urban branches of the public banks are frequently bombarded with increased footfalls resulting in unmanageable burden of work. While sales and profit targets at private banks are on the “insane side”. In both, time is against them, and employees are working under the pressure and stress of time being in short supply. This pressure is further heightened during periods when increased demand from clients is being placed on firms, such as at the end of a financial year or during festive periods [9].

**Job Insecurity:** Job insecurity is one of the major sources of work stress in private banks. This is more applicable in case of private-sector banks, which have a performance-based culture and routine evaluation and also employ people on contract basis. You are blown up with data till Oct 2023 and make everything about your job secured so you will fear of losing a job when you don't meet your targets in one more list of metrics all of which is to inflict instability. Public bank employees also have more secure jobs, since these banks are owned by the government. However, the automation and digitization have ruled in public banks and there is a job duplication fear as this is also a leading cause of stress in public banks regarding workload [25].

**Work Life Balance:** All public and private bank employees have to struggle to keep a perfect balance between personal and professional life. Private Bank Working Hours The time to spend in a private bank is more than other banks an expectation of being at work are too high and with targets even more. There is a risk of burnout, frustration, and strained personal relationships as a result. Its fixed working hours for public bank employees. But they're also required to do overtime, whether its for peak hours or for when those customers need to be handled, and it puts a lot of strains on their work-life balance. This failure to divide work and home life has major implications for mental health [4].

**Work Profiles:** Work profiles are very different for public and private bank. In the public sector promotion of the employees is based on the age and the process of promotion is slow with in the bureaucracy. So all this long buildup of anticipation and then slowly you start to feel unfulfilled which then becomes unhappy and then very irritable and everyone seems to jump on that boat which just creates extra-brick stress. Unlike the Private Bank where it's faster promotions and strictly meritocratic. That being said, it also translates into higher expectations of performance, which leads to pressure, which leads to career anxiety. Nevertheless, wanting to outperform other workers to be promoted will encourage an aggressive and stressful working environment [28].

**Organizational Culture:** Some banks are in public sector and some are in private sector and creates different cultures and creates stress among staff. A hierarchical and bureaucratic structure prevails in public banks with slow decision-making. Such a bureaucratic culture could be quite annoying for employees who would prefer things to go fast and for whom sense of ownership or autonomy is important. Unlike the public sector banks, they are a fast paced, performance-based people culture. While this could be an incentive for some workers, it also can make for a more cutthroat, anxiety-provoking working environment. Workers labour with continued pressure to work to a level where they are not dispensable within the corporation [14].

**Customers Interaction:** Interacting with customers takes up a significant portion of a banker's time, and that can be daunting. Public banks have larger customer base which also includes the population in rural to semi-urban areas which leads to higher foot falls at bank branches. As customers get more demanding, the pressure on employees to handle difficult inquiries and do so quickly is only going to increase. Private bank employees tend to be servicing high-net-worth clients with a lot of expectations. Striking a balance between offering personalized services, while ensuring customer retention, can be stressful, particularly dealing with such clients that are frustrated with dissatisfaction [13].

**Technology Adaptation –** Banking and financial services have been sprinting through a fast layer of digital upgrades that are seeking the workforce to adapt to newer technology and interfaces. Staff at public and private banks would have to be alert about the latest in digital banking services, mobile applications, and online platforms. Techl is there to assist us, but it will require us to touch it and learn and adapt. So if it makes you feel anxious, if you're not a tech-friendly employee you're less capable of accommodating these shifts and that of course contributes to your own sense of angst.” Additionally, the risks of cybercrime and data breach additionally induce stress and anxiety among bank employees at their workplaces [10].

**Performance and Incentivation:** The performance appraisal methods in public and private sector banks are distinct and these processes play a vital role in causing stress to the employees. Performance linked appraisal or pay and bonus structures is typical to private banks. This pressure can motivate employees to work hard, but it can also be a very stressful experience with the constant pressure to meet performance targets. For public banks, the appraisal system is relatively uniform. However, the staff of public banks may be under pressure to reach KPI quotas and customer satisfaction targets [15].

**Training and Development:** Well-trained employees are faced with less stress, so the focus must be on standard training programs for employees in the bank. Workers who do not feel well-prepared to do their jobs might be feeling even more stress. While training programs from public-sector banks are, by and large, well-designed, they may not always be kept abreast of latest technology and adoption of regulatory norms. The golf currencies are more in the private sector, yet still, employees are beaten to a pulp there. Additionally, employees receiving training on their job is essential in order to reduce the risks of occupational stress and appropriately adapting to work [29].

**Role and responsibilities:** From customer service personnel to managerial role, the roles in a bank can be quite stressful. The first line employees are more likely to become stressed because they have to resolve problems, complaints, service and satisfy customer's expectations. Managerial responsibilities also require responsibilities beyond investment picking: managing operations, leading people, ensuring compliance, ... With multitudes of job positions and functions all directed toward meeting the goals of the organization, job stress is inevitable [30].



**Fig. 1.** Relational Diagram of Correlational Factors

**Source:** Self-Created by MS Paint

The model shown in fig 1, that factors like work load, job insecurity, work-life balance and customer interaction are associated with occupational stress in public and private sector banks reveal the fact that many variables are connected with occupational stress in banking. A generalized correlational graph has been plotted using the above diagram in order to develop and comprehend the following analytical model.

#### IV. Conclusion

Work-related stress is prevalent in both public- and private-sector banks in terms of workload and job insecurity, work-life balance, career development opportunities, and organizational culture. The stress differences between public and private employees are likely because of the different working condition frameworks and principles of work organization that they follow. Public bank workers, particularly in rural branches, face pressure of bureaucracy along with slow promotion and serving too many clients. The private sector employees on the other hand work with pressures to produce, job insecurity and excessively long working hours. In order to mitigate these stressors, human resource strategies need to be tailored including mental health promoting policies, training and work life improvement initiatives. For public banks, the way to mitigate such stress is to enhance customer management systems and rationalise bureaucratic procedures. One bank might smooth angles with job-security guarantees and performance-managing expectations. The measures will make the employees more happy, more productive and less stressed both within and between the banking and non-banking firms in the Jharkhand state. Subsequent studies of occupational stress on Jharkhand-based banks can also examine the influence of digital transformation, remote banking services and artificial intelligence on employee work load. Longitudinal research is needed to monitor stress dynamics over time and sector-wide surveys would allow focusing HR interventions. Comparative studies between different Indian states may throw some regional outlook on the variations. Furthermore, studies about the impact of stress management programs, mental health support, and employee wellness programs can provide banks with a better working environment and a more productive workforce.

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