

Factors of Occupational Stress between Public and Private Bank: A Special Reference to Jharkhand

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Abstract: Occupational stress is one of the major problems of the banking sector, which can be seen in Jharkhand too, where numerous public and private banks exist to meet the various financial needs. Various factors such as the organizational culture, industry of the workplace and stressful nature of work roles contribute to different levels of stress at these banks. Private Banks, on the other hand, provide job satisfaction and fixed working hours but are laden with bureaucracy and pressurizing customers. In contrast, private banks focus on performance with faster promotions but they demand longer working hours and target achievement, which adds to stress. Having an understanding of these dynamics is vital for enhancing employee well-being and productivity in both sectors. This paper explores the various review articles collected from google scholar along with underlying factors of Occupational Stress. There are few papers especially in context of Jharkhand.

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

1. INTRODUCTION

Occupational stress [1], also known as workplace stress, is a major problem in most contemporary companies even in the banking sector. The banking industry is fast-paced, workload heavy, and target driven, so it naturally results in higher stress levels. Jharkhand, a state located in eastern India, is experiencing an expanding financial sector that is being catered to by both public and private banks [1,2]. On the other hand, it is known that the culture of work, organization, and job expectations in public and private banks differ significantly, meaning the occupational stress of the employees working in these two types of banks may be different too. Public sector banks (PSBs) are owned by the government in India, including Jharkhand, and provide greater assured job security, fixed working hours, and pension benefits. But working in public banks is not easy, as most employees encounter bureaucratic work, slower promotion, and more pressure from customers because of the high number of visitors in rural and semi-urban branches. In sharp contrast, the working environment with private sector banks tends to be performance-oriented, the salaries are competitive and the promotions are fast. However, employees of private banks may have more work pressure, longer working hours, and fear of losing the job, all of which can aggravate their stress. In general scenario, the comparison between public and private bank employees is paramount as factors like workload, work-life balance [3], job satisfaction, or career growth can impact employees in both private and public sectors differently resulting in occupational stress. In this paper we explored a comparative study of occupational stress between employees of public and private banks in Jharkhand, recognizing disparities in work culture, job role, and perceptible stresses. It pinpoints specific drivers of stress, including workload, job security, work-life balance, career advancement, customer interactions, and technological changes. Public bank staff deal with red tape and

overcrowding of customer transactions; private bank employees strictly adhere to performance evaluations, which impose stress and potential layoffs, so they prioritize transaction time.

2 REVIEW OF LITERATURE

In paper [7], 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 [7]. It hypothesized that these factors significantly influenced stress and satisfaction levels. A sample of 160 female nurses from institutions like Sadar Hospital and RIMS was selected using stratified random sampling [8]. Statistical tools such as mean, standard deviation, t-test, and analysis of variance were employed for analysis [9]. The findings revealed that tribal Christian female nurses experienced higher occupational stress compared to their non-Christian counterparts. Younger nurses reported greater stress levels than older nurses, while married nurses showed higher job satisfaction than unmarried ones. These results highlighted the influence of socio-demographic factors on workplace well-being among nurses in a tribal context [7-10].

Sarkar and Rathee in the year 2020 aimed to explore the impact of the COVID-19 pandemic, particularly the quarantine measures, on occupational stress and its psychological effects [23]. They used a qualitative approach, gathering insights from various individuals regarding their experiences with isolation and its influence on work-related stress [24]. The findings

revealed that the pandemic significantly heightened stress levels among workers, with many experiencing emotional distress due to the forced isolation and changes in work dynamics. The study highlighted that while social distancing was necessary for health, the fear of isolation proved to be more detrimental than the fear of the virus itself. It was observed that work stress not only affected individuals' emotional well-being but also their physical health. The research underscored the long-term consequences of mental health issues resulting from the pandemic-induced stress, emphasizing the need for a balance between safety and social connections. The relevance of this study lies in its timely examination of the psychological toll of the pandemic on workers, offering insights into how occupational stress can be managed in future crises [23, 24].

Authors in [12] investigated 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 study focused on analysing the geography and land use of the region, utilizing tools like the Bank Erosion Hazardous Index and Near Bank Stress to assess the stability of both riverbanks. Through DEM-based and field-based land use morphology analysis, the researchers found that Panchanandapur's location between the Ganga and Paglia rivers, at a significantly lower elevation than the natural levees, made it highly vulnerable to erosion and waterlogging. The study also identified areas with greater stability for potential settlement expansion, particularly the levee of the Paglia River, which was found to be relatively resistant to erosion [13]. These findings contribute valuable insights into managing the geohazard of riverbank erosion in the region and offer guidance for safe settlement development [12]. In past, researchers 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 [18]. The researchers hypothesized that these factors significantly influenced the levels of stress and motivation experienced by the nurses. A total of 160 female nurses from government hospitals, including Sadar Hospital and RIMS, participated in the study. The sample was selected using stratified random sampling. Data was collected using the Occupational Stress Index (OSI) and the Work Motivation Questionnaire (WMQ). The researchers analysed the data using mean, standard deviation, t-tests, and ANOVA. The findings revealed that younger female nurses and tribal Christian female nurses experienced higher levels of occupational stress compared to their non-Christian counterparts and older nurses. In contrast, married nurses demonstrated higher levels of work motivation than unmarried nurses. This study highlighted the role of personal and demographic factors in influencing occupational stress and motivation, offering insights into how cultural and

social variables affect the well-being of healthcare workers in Jharkhand. The findings are relevant for improving employee support systems in healthcare settings, particularly for marginalized groups [8, 18].

Authors in paper [6] aimed to explore various methods for selecting filter features to develop an effective occupational stress categorization model. The methodology involved investigating seven filter feature selection techniques, including Chi-Square, Information Gain, Information Gain Ratio, Correlation, Principal Component Analysis, and Relief. After selecting the features, several classifiers, such as Naive Bayes, Random Forest, Support Vector Machine (SVM), Artificial Neural Network (ANN), and Gradient Boosted Trees (GBT), were applied to classify occupational stress instances in the insurance industry, using a survey-based psychological stress dataset. The findings revealed the relevance and effectiveness of filter feature selection methods in improving the accuracy of stress level classification. Among the various combinations of feature selection methods and classifiers, the study found that Correlation-based feature selection combined with the SVM classifier provided the highest performance. This research is significant as it highlights the potential of using advanced machine learning techniques in occupational stress analysis, offering insights that could be applied to other industries for stress management and intervention [6].

Prasad in 2021 analyzed the role of commercial banks in promoting financial inclusion in Jharkhand, a crucial objective given the state's diverse and vast population. The methodology involved a detailed examination of the contributions of commercial banks, co-operative banks, regional rural banks (RRBs), self-help groups (SHGs), joint liability groups, and non-banking finance companies (NBFCs) in facilitating access to financial services [16]. The study highlighted that while commercial banks play a central role, they rely heavily on the support of other social and financial organizations to reach underserved populations. The findings indicated that while the efforts of these institutions had been significant, challenges such as infrastructure limitations and financial literacy continued to hinder broader inclusion. The study's relevance lies in its practical implications for improving financial accessibility in rural and marginalized areas, providing insights into how various banking and non-banking institutions can collaborate to enhance the financial inclusion process in Jharkhand [17].

Sinha et al. in 2021 identified 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 [27]. The methodology involved a primary survey of 785 randomly selected families from Giridih and Latehar

districts, focusing on Scheduled Tribes and castes. K-means clustering was used to identify activity clusters, while Multinomial Logistic Regression (MLR) assessed the role of livelihood assets in defining livelihood activity clusters for income generation. Discriminant analysis was applied to determine the likelihood of families' choices regarding livelihood activities. The findings revealed that forest-based activities were crucial for supporting livelihoods in the Fifth Schedule regions but became less significant in non-Fifth Schedule areas. Rural families engaged in diverse IGAs to mitigate risk and maintain a stable consumption pattern, with a notable shift from agriculture to daily wage-based activities. The study highlighted that traditional livelihood practices, such as animal husbandry and forest product collection, had diminished potential for generating income due to the lack of institutional support. This study is relevant for understanding livelihood strategies and the role of institutional frameworks in enhancing income generation in rural Jharkhand [27].

Mahato and Vardhan (2022) [11] aimed to evaluate the success of entrepreneurship in Jharkhand, emphasizing the importance of considering spatial context alongside social, institutional, and economic factors. The researchers used discriminant analysis to examine the geographical distribution of entrepreneurial activity, differentiating districts based on their distance from the state capital. The findings revealed that factors such as literacy rate, quality of local infrastructure, population density, and access to banking and credit significantly influenced the distribution of entrepreneurial opportunities across the state's 24 districts. The study highlighted the role of geographical elements in shaping entrepreneurial success, particularly in a region like Jharkhand, which has uneven economic activity and unregulated labour markets. This research was the first of its kind to explore these spatial factors in detail and provided a foundation for further studies in spatial entrepreneurship, offering valuable insights for policy and development strategies in 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 [22]. The study surveyed around 600 families to evaluate the changes in their socio-economic conditions before and after erosion events. The methodology involved comparing the situation of households across different time periods (pre-1990, 1991-2000, 2001-2010, and 2011-2018). The findings revealed that the number of families affected by erosion increased drastically between 1991 and 2000, peaking at 424 households, before decreasing over the next two decades. The analysis showed a significant decline in average monthly income, particularly between 2011 and 2018, and a notable loss of agricultural land for 92.16%

of families [23]. Additionally, the study found changes in housing structures, with 38.2% of homes transitioning from kasha to semi-pucca, and minimal reversals in construction. Overall, the research highlighted the severe and enduring socio-economic consequences of river bank erosion, emphasizing its impact on income, housing, and land ownership across time [22].

Preeti et al. (2022) [18] investigate occupational stress among school teachers in Jharkhand, focusing on recent trends and the impact of work-life balance. The study also explored the role of changes in workers' compensation legislation and its link to increased stress. To achieve this, over one hundred educators participated in the research, examining the correlation between occupational stress and work-life balance. The methodology involved multiple and moderated correlation analysis to evaluate the relationship between these two factors. The findings revealed that teachers considered health equally important as family, and they emphasized the need to reduce excessive workloads driven by deadlines to achieve a more balanced professional life. The study suggested that employers could manage occupational stress more effectively by addressing these issues. This research is relevant as it highlights the growing concern of occupational stress in educational settings and provides actionable insights for improving work-life balance in the workplace [18].

In 2022, Roy et al. 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. The research methodology involved a comprehensive field survey across three underground coal mines to collect environmental data, which was then used to develop a genetic programming (GP) model linking these factors to heat stress. The GP model demonstrated high accuracy, with a correlation coefficient ($R = 0.9816$) between predicted and measured heat stress. Additionally, a sensitivity analysis revealed that while all six input factors influenced heat stress, the dry-bulb temperature had the most significant impact (0.98). This study's findings highlight the importance of monitoring and forecasting heat stress to mitigate risks in underground mining, a key concern as mining depths increase and machinery capacity rises. The relevance of the study lies in its potential to improve mining safety and worker well-being by providing a predictive tool to address the challenges posed by rising heat stress in deeper mines [21].

Prasad and Choudhary in 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 [16]. The researchers used a questionnaire comprising thirty items to collect data from five hundred teachers

working in the region. The findings revealed that the teachers' ability to adapt to changing educational conditions, their sense of self-efficacy, and their capacity to manage occupational stress were all significant contributors to their overall job satisfaction. This study is relevant as it highlights key factors that impact teachers' well-being and provides insights for improving the teaching environment within India's evolving educational landscape. By addressing these factors, educational policies and practices could be better aligned with the needs of teachers, ultimately enhancing the quality of education [16].

In 2023, Shabbeer 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 [24]. The study sought to highlight the importance of maintaining a healthy work-life balance, adaptive management practices, and preparedness for future challenges in human resource management. Data was collected through surveys administered to healthcare professionals and consumers, examining the burdens placed on employees and the imbalance between professional responsibilities and personal time. The findings revealed that the pandemic intensified stress and fatigue among healthcare workers due to inadequate management, emphasizing the need for more effective organizational strategies. It was noted that conventional methods of recruitment, planning, and crisis management were no longer sufficient. The research underscored the necessity of addressing issues related to work-life balance, staff supervision, and operational continuity to enhance healthcare management and workforce well-being in the post-pandemic era. This study was significant for informing policies that would improve healthcare management practices and employee welfare during future global health crises [24].

Shravani et al. in 2024 aimed to investigate the relationship between farmers' profile traits and the occupational stress they experience in the Mahbubnagar district of Telangana. The study, conducted in 2020-2021, was focused on cotton farmers, as the district is known for its cotton cultivation and socio-economic challenges, including high illiteracy rates. A total of 170 farmers from five villages were selected using proportional random sampling, and data were collected through a well-structured interview schedule [26]. The research employed an ex-post-facto methodology and statistical techniques such as mean, standard deviation, and correlation analysis. The findings revealed a significant negative correlation between occupational stress and factors such as age, education, farming experience, landholding, and yearly income. In contrast, indebtedness was positively correlated with stress levels. However, no significant relationship was found between stress and factors like family size, media exposure, economic incentive, scientific orientation, or

risk orientation. The study underscored the importance of debt management, financial literacy, and improved educational and income-generating programs to alleviate stress and enhance financial independence for farmers. This research highlights the critical need for tailored interventions to address the unique challenges faced by 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. The researchers conducted a cross-sectional survey involving 365 nurses from tertiary hospitals, using tools such as the Persian version of the Health and Safety Executive Management Standards Revised Indicator Tool (MS-RIT) for occupational stress, the General Health Questionnaire (GHQ-28) for psychological distress, and the General Self-Efficacy Scale (GSE-10) to measure self-efficacy. Data analysis included moderated multiple regression, descriptive statistics, and Pearson correlation. The findings revealed a significant correlation between self-efficacy and both occupational stress ($r = 0.62$, $P = 0.000$) and mental health ($r = 0.67$, $P = 0.01$). Occupational stress was found to account for 42% of the variance in mental health ($R^2 = 0.42$, $P < 0.01$), and self-efficacy was shown to moderate this relationship significantly [19]. The study highlighted the need for intervention programs, including stress prevention strategies and improvements in working conditions, to mitigate occupational stress and enhance nurses' mental health and self-efficacy. The relevance of this study lies in addressing the mental health challenges faced by healthcare workers, especially nurses, and promoting better workplace environments [19].

Chakravarthy, Reddy & Mishra in 2024 aimed to evaluate the impact of monetary inclusion on the growth of the financial sector in India from 2015 to 2022. The methodology involved analysing data using various regression models, focusing on factors such as the number of bank branches, credit stores, and automated teller machines (ATMs). The findings revealed that both the number of bank branches and the fraction of credit stores had a positive and significant effect on the country's GDP. In contrast, the growth in the number of ATMs was found to have a negligible impact on GDP. This study highlighted the importance of monetary inclusion in economic development, particularly in reducing poverty and bridging the gap between privileged and disadvantaged groups. The research is highly relevant to understanding the role of financial services in enhancing economic growth and social welfare in India [2].

3 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: The banking industry handles different activities including responding to consumer inquiries, processing transactions, and achieving performance goals. In rural and semi-urban branches, public bank branch staff often faces higher customer flow leading to untenable workloads. Whereas employees in private banks are under extreme pressure to meet aggressive sales and revenue targets. Both sectors have to work under strict timelines and deliver under pressure, resulting in high-stress working conditions for employees. During peak times when customers are demanding more, such as at the end of a financial year or during festive seasons, this stress is compounded [9].

Job Insecurity: Occupational stress is massively contributed to by Job Insecurity, particularly in private banks. Such a scenario primarily applies to private-sector banks as they have a performance-based culture with regular assessments and hire employees on a contractual basis. You are counterfeited with data until October 2023, the fear of losing your job when you do not meet the performance targets in a list of metrics, creating a fear of instability. Public bank employees have more secure jobs, too, because these banks are government-owned. But automation and digitization have taken over public banks and there is a growing concern about redundancy of jobs, which is another key contributor for stress [25].

Work-Life Balance: Both public and private bank employees find it hard to achieve a balance in professional and personal life. The working hours of employees in a private bank are more than the employees of any other bank, considering that the expectation of being at work is quite high and the targets make it even longer. This can result in fatigue, burnout, and difficulty maintaining personal relationships. It is usually fixed working hours for employees of public banks. But they are also needed to work overtime such as peak hours or when those customers need to be dealt with, ultimately putting their work-life balance into jeopardy. This inability to keep work and home life separate has huge implications for mental health [4].

Career Opportunities: Career opportunities are significantly different in public and private banks. Public sector employees' promotion is based on seniority and it is slow process of promotion with in bureaucracy. This gradually unfulfilled anticipation generates dissatisfaction followed by considerable frustration that everyone piles on adding stress. Unlike private banks, where promotions are faster and based on merit. Of course, this also translates into greater

performance expectations, and with it, pressure and career anxiety. However, the drive to do better than other employees to be promoted can foster a competitive and stressful workplace [28].

Organizational Culture: Some banks operate in the public sector while others operate in the private sector, which causes different cultures, inducing stress on employees. Public banks have a bureaucratic and hierarchical structure with slow decision-making processes. Employees may find this bureaucratic culture frustrating as they desire faster resolution of issues and autonomy in their roles. Unlike public sector banks, they have a fast-paced, performance-oriented people culture. Although this could serve as motivation for some employees, it also means a more cutthroat, stress-inducing workplace. Employees work under constant pressure to perform at an acceptable level so as to not become redundant in the organization [14].

Customers Interaction: Customer interaction makes up a large part of a banker's job, and that can be stressful. Public banks have larger population base, including rural and semi-urban areas, resulting in higher footfalls in branches. As customer pressure continues to rise, the demands for employees to navigate complex requests and resolve them efficiently are only expected to increase. Often, private bank employees are working with high-net-worth clients with a lot of expectations. Balancing the need to provide tailored services and retain clients can be stressful, especially when it comes to managing challenging clients overwhelmed with dissatisfaction [13].

Technological Adaptation: The banking and financial services industry are going through a very fast-track process of digital upgrades which is demanding workforce to adapt to the newer technologies and interfaces. Employees of both public and private banks are required to stay attuned to changing digital banking services, mobile applications, and online platforms. Tech is there to help us, but it will need us to touch it, learn, and adapt. Employees who are not tech-friendly can be less able to evolve these shifts, which leaves to the feelings of anxiety. Moreover, the threats of cybercrime and data breach further contribute to bank workers' stress and anxiety on the job [10].

Performance and Incentives: Performance evaluation processes differ in public and private banks and are major contributors to creating stress for employees. Private banks generally have a performance-based appraisal system or variable pay and bonus structures. While this system can incentivize employees to work hard, it also puts a lot of stress because of constant pressure to achieve performance goals. Public banks have a more standardized approach to performance evaluation. But public bank employees might feel pressure themselves to meet KPIs and customer satisfaction targets [15].

Training and Development: The importance of standard training programs can diminish the level of stress faced by the employees of the bank. Employees who do not feel well trained to perform their duties may suffer more stress. While public banks generally offer well-structured training programs, they may not always tailor them to the latest technological and regulatory developments. Private banks have relatively more training sessions, but the fast-paced environment of these training sessions can be overwhelming for employees. Training employees on their work is an important step to minimize occupational stress, as the employees become more prepared to work [29].

Roles and responsibilities: From customer service representatives to managerial positions, the diverse roles in banking come with varying degrees of stress. The frontline employees have more tendencies to become stressful because they need to solve problems, complaints, and meeting customer expectation. Managerial positions also entail additional responsibilities, such as overseeing operations, managing teams, and ensuring regulatory compliance. With many job roles and responsibilities, all aiming at achieving organizational targets, the stress of stress straight from the job is bound to happen [30].



Figure 1. Relational diagram of Co-relational factors

The diagram presented in fig 1, how factors such as workload, job insecurity, work-life balance and customer interaction are correlated with occupational stress in public and private banks, denoting the fact that lots of factors are interrelated with occupational stress in banking. This above diagram has presented a general co-relational diagram for developing and understanding the further analytical model.

4 CONCLUSION

Occupation-related stress is widespread in both public and private banks due to workload and job insecurity, work-life balance, career opportunities, and organizational culture. The stress levels among the public sector and private sector employees are due to the varied working setups and working principles they follow. Especially in rural areas, public bank employees encounter stress associated with bureaucracy, slower career growth, and dealing with large volumes of customers. On the other hand, the employees in the private sector work under pressures to perform, job insecurity, and very long working hours. To counteract these stressors, human resource strategies should be specialized, encompassing mental health-promoting policies, thorough training, and work-life-enhancing initiatives. Public banks can relieve stress by improving customer management systems and streamlining bureaucratic processes. One bank could alleviate angles by offering job-security measures and by managing performance expectations. Such measures will ensure a healthier workplace and will ensure better employee satisfaction, better productivity, and lower occupational stress within and between both banking and non-banking sectors in Jharkhand. Future research on occupational stress in Jharkhand's banking sector can explore the impact of digital transformation, remote banking services, and artificial intelligence on employee workloads. Longitudinal studies can assess stress patterns over time, while sector-wide surveys can help develop targeted HR interventions. Comparative studies across different Indian states can highlight regional variations. Additionally, research on the effectiveness of stress management programs, mental health support, and employee wellness initiatives can help banks create healthier work environments and improve productivity.

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