

Mental Health of Banking Professionals

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Abstract

The purpose of this report is to assess the mental health of bankers and address the mental health issues they face in their work environment. The research methodology used is descriptive research and inferential statistics, where a survey was distributed among bank employees and interviews were conducted with relevant professionals. The survey found that 57.6% of the respondents were male and the majority of the respondents were in a younger age group. The results showed a median response of moderate to severe level of stress at the workplace and a uniform distribution of responses on feeling mentally and emotionally safe. Respondents showed low excitement towards their workplace and felt that work-life balance was not valued within the organization.

Keywords: *Mental health, banking sector, professionals, stress, depression, anxiety, policies, counselling sessions, awareness, ethical duties, primary concern, organization, statistical inference.*

Statement Of Purpose

This report focuses on mental health assessment of bankers and highlights mental health issues they face in their work environment. The purpose of this report is to provide solutions to those mental health issues, which can result in increased productivity and efficiency of bankers.

Introduction To Mental Health

“What mental health needs is more sunlight, more candor, more unashamed conversation” – Glenn Close

Talking about mental health we must consider the elements that constitutes it, our feelings emotions, mood, and thoughts. Everyone’s psychological health is crucial, especially if you are looking for optimal performance because internal feelings influence behavior outside of oneself. The subjective perception of contentment, happiness, satisfaction with life events and one’s function in the workplace, as well as a lack of anxiety, dissatisfaction, or worry, are all examples of psychological well-being. It highlights the beneficial aspects of growth and development. The primary goal of this research is to examine and contrast the psychological well-being levels of bank personnel in our organization.

Research Methodology

Our research methodology was to perform descriptive research and find out the categories of factors of stress. Descriptive research involves study of a preexisting system without making any changes to the environment. Another approach that we used was to take help of inferential statistics, performing census and collecting data for the entire population is an extremely exhaustive task and nearly impossible considering the time and capital it requires. Thus, we collected data from a sample of subjects and then used those figures to infer population parameters. This allowed us to thoroughly investigate the background of the problem and paved a path for our further research. For our primary research we distributed a survey among bank employees and conducted interviews with relevant professionals. For our secondary research we selected and narrowed down our findings from our primary research and did some further digging to get more insight and different perspectives.

Primary Research

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Objective of the survey

Our aim is to assess the scale of the phenomenon and how far it relates specifically to the processes of bank organization. With this in mind, through a review of the literature, we selected the main studies dealing with work-related stress in banking, so that we could reach a better understanding of the phenomenon as it relates specifically to this set of workers.

Major insights from survey

a) Gender of respondents:

Table 1 : Gender distribution of respondents.

Gender	Frequency	Percentage
Male	38	57.6%
Female	28	42.4%
Total	66	100%

As our sampling technique was simple random thus we see this variance in the results of gender distribution. We can also infer from this data the actual gender-based ratio in banking sector of Pakistan.

b) Age of respondents:

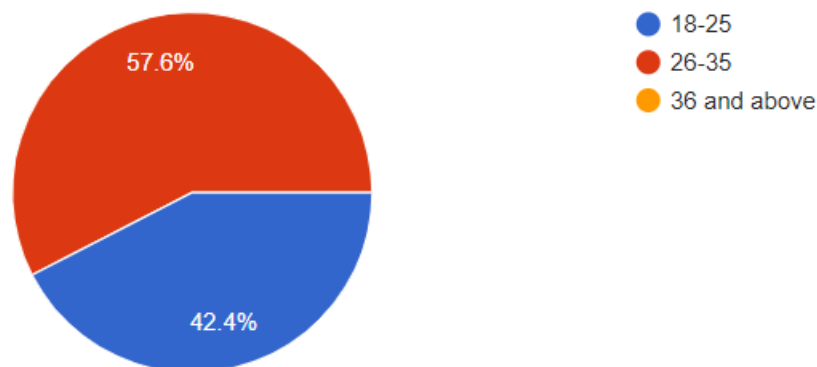


Figure 1 : Pie chart showing the age distribution of respondents.

The mode of distribution of our survey was online platform such as LinkedIn and Facebook. Thus, the reason that we see a major number of responses from people in slightly younger age group is justified.

c) How would you rate the level of stress at your workplace?

Upon enquiring about the level of stress bank employees face at their work on a scale of 1 to 5. We saw a median response to be on the higher end of scale. Mostly people who participated in the survey claimed to have moderate to severe level of stress at workplace. A few responses of people having extreme level of stress were also observed. Banking sector being a highly sensitive environment with loads of deadlines and targets to meet seeing these results actually make sense.

d) How mentally and emotionally safe do you feel at your workplace?

A uniform distribution of response was observed for this question. Most respondents who showed satisfaction with the environment of their workplace. Yet people who do not feel safe at their workplace wasn't also negligible, there was a significant number of them as well.

e) How excited do you feel about coming to your workplace?

Absolutely none of the respondents reflected that they feel extremely excited about coming to their workplace. While on the other hands number of respondents who don't feel excited at all was quite high. With '2' being the most repeated response on the scale of 1-5.

f) Do you feel that work life balance is valued within organization?

According to majority respondents work life balance isn't valued because of long working hours and especially after covid when bank laid off many of its employees the work stress at the remaining employees has significantly increased. Moreover, banks always had high pressure working environment so many employees must do their tasks even after leaving.

g) Do you believe in regularly getting your mental health examined?

The response to this question was quite interesting as most people responded with a neutral answer.

Mental illness is still a taboo and stigma which hinders open communication, so affected people don't pay attention towards getting it treated. The knowledge that peoples have about mental health and how to tackle it is quite limited. Upon asking such question puts them in a state where they do not feel strongly about either of the extreme options, thus they see an easy way out and choose an option which reflects neutrality towards the cause.

Stress Factors and Reasoning

Our initial research allowed us to narrow down and pinpoint some of the factors that might contribute to stress for bank employees. To get proper statistics and to verify our findings we asked bank professionals to rate these factors on a Likert scale of 1-5. 1 stating that the factor doesn't affect them at all and 5 to represent if this factor entirely affects them. The results gathered from the survey and other interviews are as follows:

On the given scale, rate the following stress factors at your workplace

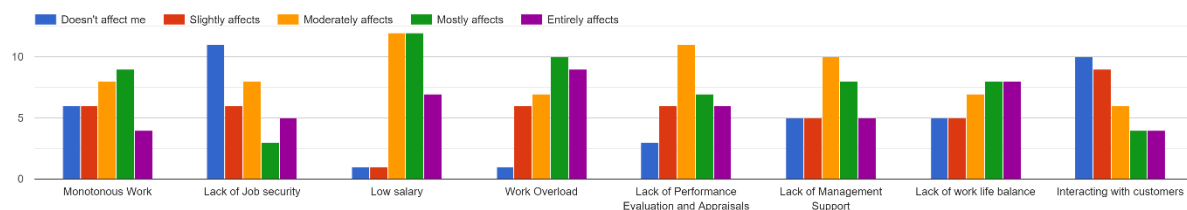


Figure 2 : Survey results

a) Monotonous work:

Doing repetitive task may be a reason for stress for some people but this isn't a case with our bank employees. According to survey results most bankers do not mind the fact even if their day-to-day task is iterative and not incremental.

b) Lack of Job Security:

According to our survey a major percentage of bankers do not face the issue where they have to stress about their job security. Yet the numbers on the other hand of the scale weren't negligible either. The reason of such trends maybe freshly hired trainees with nonpermanent contract or various bank with different policies.

c) Low Salary:

Low salary was one of the factors that was most significantly left skewed, with almost 95% of the respondents implying this to be a factor that entirely affects them. This issue was also highlighted during an interview that our team member Shayan Adnan conducted with HR manager Mr. Shoaib Omair. Mr. Shoaib regarded this issue as one of the top problems that employees usually approach HR for. Considering the social-political and economic conditions of Pakistan it wouldn't be wrong to presume that this is a common concern among all industries and not just the banking sector.

d) Work Overload:

Another factor which showed high trend towards the problematic side was work overload. According to our survey and interviews many employees working in various department of Pakistani bank sector suffer from the stress due to over time, and/or tremendous workload. Employees which work in departments where sensitive work is carried out and deadlines are important seems to have high tendency of getting frustrated easily. Another reason of such behavior could be lack of opportunity to work from home and having to be physically and mentally present in office all times.

e) Lack of Performance Evaluation and Appraisals:

The response to this question resulted in an evenly distributed chart with majority of people having a neutral opinion about it. The reason of such trend could be lack of clear indication matrix used to judge the employees, office politics, biasedness, and favoritism within the organization.

f) Lack of Management support:

Another factor that emerged as a semi-important reason for bad mental health of banking professionals was lack of managerial support. Though the percentage of people who responded with 1 and 5 are same, thus once again the reason for this can be favoritism within the organization. Our HR manager Mr. Shoaib also agreed with the fact that many young professionals face the issue where their boss are too strict with them or their boss do not show enough appreciation for their efforts. Being well aware of human nature it would be right to state that in such situation one can surely go through a phase of mental stress.

g) Lack of work life balance:

This factor also showed a trend with mode being on far right, implying that a lot of employees think that lack of work life balance is contributing to their workplace stress. We also received a figure from our survey stating that around 72.6% of the bank employees were dedicating more than 2 hours per day to work projects outside office. Making subtle assumptions about human nature and with given data we can conclude that employees have a high workload leads towards lack in time for their day-to-day life which in turn can cause high levels of stress and anxiety.

h) Interacting with customers:

Customer interaction was the only factor that showed a right skewed distribution. Only a small chunk of employees stated to have issue with interacting with customers. One possible explanation of this trend can be distribution of employees among the various departments and our survey shows lack of variance while another assumption can be that in reality only a few bankers get affected by the fact. By our interview we have discovered that the people who are affected by customer interaction is due to lack of respect and patience shown towards the employees by customers.

Local vs international banking environment

Our team member, Hashir Muzaffar, interviewed Mrs. Ambreen Iqbal, Assistant Operations in United National Bank, UK, to gain a deeper understanding of our survey results and compare working conditions in Pakistani and foreign banks.

Mrs. Ambreen, who previously worked in Pakistan as a Customer Service Representative, provided valuable insights when presented with our findings. In comparison to Pakistani banks, employees abroad benefit from a minimum hourly wage set by the government, which provides a fair base salary. Other factors, such as experience and qualifications, also influence their salaries.

Furthermore, the evaluation matrix in foreign banks makes it easier for employees to monitor their progress and identify areas for improvement, a system that is currently lacking in local banks. Organizations abroad promote work-life balance by offering regular training and flexible work options such as part-time work, work-from-home, and early shifts.

However, in Pakistan, such flexibility is not yet feasible due to various reasons, including a lack of employee commitment. Mr. Shoaib added that employees in Pakistan often treat work-from-home as a holiday rather than workday.

Additionally, customer service training, which teaches employees how to handle various situations, is crucial for improving their mental state and job performance. To summarize, we should be mindful of our role in creating a safe and supportive work environment.

Secondary Research:

Results of our survey and after having conversations with people in relevant field we selected four major stress factors which affect employees and might have a potential to be solved. We did our secondary research and fact checks on these major four factors.

Shortlisted stress factors

a) Work Life Balance:

As our dependence on technology is growing, maintaining a work life balance in today's contemporary society is getting quite harder. It is of utmost importance as it helps in improving employee's effectiveness, efficiency, productivity and most importantly, their physical and mental health. Long and demanding workdays have always been a hallmark of the banking sector. And there is even more temptation to put in the extra time to "get everything perfect" while working in a climate of increased risk awareness and/or zero tolerance for mistakes (as this can lead to hefty regulatory fines).

The temptation exists also because the output of this industry relies on the quality of human resources. This means that the employees are analyzed on the basis of their performance improvement which is measured in terms of the quality of financial services provided and the finance indicators of operational efficiency. Thus, more they sacrifice their personal life, better their KPIs will be. There are also repercussions of making the wrong choice for example if one left earlier than the norm set or failed to complete the work from night before, this may cost him his job. Many employees bear with the stress so that they can save their jobs. This kind of work environment can lead to a number of issues such as anxiety, behavioral or even psychotic disorders.

Investment Banks are said to go up to 100 hours per week of working hours for their junior employees and many young bankers do believe that giving up one's health and personal life is how they're supposed to

start their career. This intense environment came under spotlight in 2013 when a Bank of America intern passed away from a seizure during her 72-hour shift. This led to greater work life balance initiatives in the following months such as Goldman Sachs closed their operations on Saturday and Bank of America started offering 2 protected weekends every month. In theory, part time work was introduced and encouraged in the banking system but was not vastly adopted (less than 2% of the employees (Quinlan, 2017)) as such the bankers believe that such initiative only creates more chaos.

Growing knowledge of issues faced by employees and how it affects their productivity has made employers more considerate and keener to finding out solutions. Female representation in banking industry is rising which is why it's important to address that the work life balance is harder on female employees than on male employees, but it gets harder when children are added in the picture. Only 5 out of the 31 banks of Pakistan offer daycare/nursery facilities that too at certain branches only. (Bashir & Qadir, 2022)

b) Immense Workload:

Banking jobs are basically described as long hours, demanding clients, and weekend work. Along with massive hours spent in office, employees usually have to take work home as they are expected to work as long as it takes to get the job done. By the nature of this sector being one of the highly demanding customer servicing institutes, it witnesses numerous workloads and unrealistically short deadlines. Employees already have too much work of their own as it is, but the high turnover of banking industry means that at times they have to take over other employees' responsibilities as well and work through their deadlines as well.

Two out of every five bankers describe their jobs as extremely stressful (Brand, 2016) and it is fair given the intense workload they are told to handle. The employees from banking sector have to go through a large number of activities designed to fulfil and satisfy the complex banking regulatory requirements. Such as burdensome KYC, staff hiring rules, stricter corporate governance obligations and restructuring and improvising on basis of geography and functions along with product lines. Such workload along with high retention rate often leads to overhaul of roles and skillsets. The solution that most global banks have found for this is that they've started to outsource their work so that their employees feel less burdened. Outsourcing needs to be supervised but it does result in a chunk of workload been taken off the shoulders of the bankers. More understanding and usage of internet post Covid has actually opened ways to outsource the over the table work but at the same time has led to rise in bringing homework laptop home in order to meet the deadlines.

This kind of pressure and toxic work environment really affects one's mental health and can lead to stress, anxiety, and burnouts and in worst case scenarios, fatal consequences. Unfortunately, the taboo of mental health is very real, and bankers are terrified to say it out loud at the cost of their jobs which is why they'd rather take on multiple responsibilities and work under time pressure rather to ask for any help or initiative for their mental health.

c) Low salary:

From the basic necessities (food, shelter, education etcetera) to maintaining a certain lifestyle, everything has a certain cost and/or tax. Therefore, everything is dependent on the salary of an employee that he/she is able to generate for their families and themselves.

Employees with low salaries thus often find themselves in financial constraints unable to pay for their needs. And especially after the adverse effect of income loss and increased prices for energy, food, and housing due to Covid 19 pandemic, climate change, and war in Ukraine, the financial constraints on these employees have been significantly increased.

This often tends to be one of the key factors in mental health problems in employees. According to a survey of 8580 participants of private households in England, Scotland, and Wales, aging 16-74 years, socioeconomic risk factors for depression include financial anxiety due to low income and financial strain (Jenkins et al. 2008).

Similarly, according to another research (Jitender S., 2011), the investigators found that individuals with low income were at increased odds (1.81) of depression compared with those in the higher income categories. Which brings even bigger barrier to prolonged mental health problems in low-income employees since majority of countries do not provide free health benefits to its citizens. So again, the low-income employees who cannot afford treatment suffer in comparison to high income employees who can afford treatment.

Additional to the factor of already low income for vast population, female employees are paid even lesser than male employees are. National Women's Law Center states that women make 83 cents for every dollar earned by a man. From which, indicated by study from Columbia University, it is suggested that female employees are 2.4 times likely to experience depression and 4 times likely to experience anxiety.

d) Lack of appraisal and evaluation:

Each employee of any or every bank has some tasks and some purposes that he/she fulfills. No matter how straightforward a task may be, each employee needs time-to-time guidance to fulfill their duties effectively, efficiently, and in right amount of time. On the other hand, banks also need to make sure that its employees are working in right direction and consequently the organization is meeting its set goals. Therefore, performance appraisal and evaluation of employees by their supervisors is very important. However, the appraisal and evaluation that is supposed to "guide" its employees have turned into a contributor of stress and further mental health related problems.

The Economic Times magazine reports incidents where an IT professional started experiencing anxiety a month before annual appraisal or where a 29-year-old executive had a panic attack due to appraisal coming up, which landed him in emergency ward of the hospital. Additionally, research (ET Bureau, 2017) shows that insomnia, depression or even a brief psychosis are reported in individuals due to stress at appraisal time. Whereas people with diabetes, migraine, hypertension, etcetera are at even higher risk of these conditions worsening, especially if experiencing significant stress.

The main reasons why performance appraisal and evaluation can lead to mental health problems are:

- lack of appraisal and evaluation which can lead to employees getting off track on long-term goals. Which can, on a greater scale, result in consistent underperformance.
- on top of lack of appraisal and evaluation, usage of untimely or timely (but after a long period has passed) appraisal to promote, demote, or terminate employees that adds to the fear of process itself.

Solutions:

After our research of major issues, we proposed some possible solutions which could help us improve the quality of life of our employees. Considering the categories of stress factors that our employees were really affected by us believe that the following solutions can prove to be really beneficial.

a) Creating awareness among employees

From the research we did and other observations, an important aspect we found was that the employees were not comfortable talking about their mental health problems. They still think it is a taboo to take care about their mental health or seek help about it. It is still a taboo to pay attention to your mental health, even in educated class too and in our case bank employees. Which is why we see that many employees answered that they do not face mental health issues even though it is obvious that we all at some point feel that we are mentally unwell. When a problem exists, but it is not addressed rightly it will continue to exist for very long.

Thus, it is important for the bank to create awareness among employees that they should take care of their mental health as well. We as HR should be able to provide the space where the employees can discuss their work-related problems for example work-overload, conflicts with their colleagues and other issues that give

them stress and anxiety at work. When organizations demonstrate a commitment to supporting the wellbeing of their people in a meaningful way it sets a tone for the whole organization

The bank is still in process to have a proper program about mental well-being, but we need to make this a culture among our organization where both management and employees discuss real-life consequences of not paying attention to mental health. For example, according to a study, 45% of employees within organizations with increased health and well-being benefits are resilient for the foreseeable future.

There are no drawbacks for this solution because it is always necessary to talk about mental well-being, be it for our bank or other organizations. Creating a friendly culture is always a crucial step for it. However, this is a process, and it will take a long time to break the ice. We need to take small steps for it and avoid toxic work environments. This is a very long-term goal as it will take trust and effort to be able to create a space where employees can come and speak openly about mental issues. Thus, this is going to take time and as HR for the bank, we will need to constantly work upon it and be ready to face resistance from the employees.

b) Staff appraisal and the inclusion of mental wellness

As the bank HR, we conduct staff appraisal every six months where we evaluate employee performance and whether they have met their goals or not. Appraisals are also an opportunity where employees can discuss their issues as well. We realize that performance is directly linked to mental well-being.

We can plan to conduct 1:1 employee appraisal to address their concerns as well. IF, in these 1:1 meeting, we are having a conversation with employees who have been showing up late to work, or reduced work quality or any other indicator of being unwell, we can ask questions like “I have noticed that you’ve not been your usual self lately. How are you feeling?” This way this employee will feel that the HR is involved and concerned about them.

According to a study of Harvard Business Review, it was noted that 40% of global employees said, “no one at their company had asked them if they were doing OK — and those respondents were 38% more likely than others to say that their mental health had declined since the outbreak.”

By facilitating important conversations around goals and performance, and providing constructive, positive feedback on how employees can improve, your teams will feel grounded, that their work matters, and that someone cares.

We also need to assure employees that whatever is discussed in these meetings is confidential because they might be hesitant to talk about it if it is related to the workplace. We need to ask open questions about it from the employees and convince them that addressing the issue will eventually lead them to do better and perform well in their work. HR needs to be trained to use reflective languages in these meetings and understand when to stop asking questions when employees feel uncomfortable.

When it comes to limitations, there needs to be extensive training of HR required to handle situations in the appraisals where employees ask for help. It is highly important that the HR is responsible in these situations. There may be times when we might not have solutions for the issues employees come up with. So, they may be left even more disappointed and depressed. We need to look upon how to avoid such scenarios and at least be a better listener for them.

c) Life outside work

Work life balance is imperative if an organization wants their employees to be productive and efficient. To achieve this milestone banks should arrange domestic and international trips for their employees. These trips can be costly and will compromise work. However, we plan to arrange mentorship/training programs in other cities or countries, which will help employees in relieving their stress and improving their skills at the same time.

In addition to that we believe that we should have a common room where employees can relax during their break and interact with their colleagues. This initiative will better the communication in the organization because when employees will interact with each other regularly they will have a good understanding among each other. The only drawback of this initiative is that employees may be distracted from work, but the management should keep a check that employees spend limited time in the common room and focus more on their work.

d) Work assignments

From our interview with Mr. Shoaib Omair we learned that most of the times bankers face mental health issues due to workload and compromise of social life. According to the practices of his organisation, one way to deal with this problem is to evaluate employee workload and if the workload is high, they hire more employees. However, hiring more workers will lead to the bank paying more salaries so instead we can recruit interns who can assist the employees in their work. We won't have to pay the interns high stipend as they will gain experience from the internship and this is not a permanent hiring, so we won't have to worry about extra staff in the future when workload is not very high. In contrast, the interns can be a liability for the bankers if they don't do any work. To avoid this possibility the screening process for the interns should be strict and only determined people should be hired.

We identified that to avoid stress at work, tasks should be distributed evenly amongst employees. We can do this by having a monitoring system where all employees give feedback on the number of customer accounts they are dealing with. This step will help the bank track employee progress. When every employee is doing equal amount of work there will be no competition among employees and there will be good team bonding. Furthermore, no one will feel that they have high workload as most employees will be doing the same amount of work as them. However, the management will have to monitor the task every employee is doing and spend time dividing work equally.

We noticed that employees don't feel overburdened with work when they collaborate and work together. Hence, we will ensure that employees working in every department get along with one another. If we learn that someone feels uncomfortable working in a specific department, we will transfer them to another department. This initiative will only cost us some time of the management, which will be required for them to evaluate and counsel employees.

e) Pay Scale

With the ongoing economic crisis purchasing power is reducing day by day. Due to this reason many employees feel stressed. To reduce employee's stress, we plan to motivate our employees by highlighting the fringe benefits they get and inform them on how much weight is lifted from their shoulders due to given benefits. Moreover, we can introduce an employee of the month bonus. We will have to increase our budget for the bonus, but we will also get benefit in the form of productive employees.

Action Plan

After weighing the pros and cons of solutions we have proposed the following action plan whose implementation can be both advantageous to bank and as well as the employees.

- a) Conduct an anonymous self-report (questionnaire) mandatory for all employees regarding their outlooks regarding work-related pressures or negative emotions they face)
- b) Conduct workshops aimed at informing employees that conversations regarding mental health should not be viewed as Taboo and should be encouraged.
- c) Restructure the HR department to operate on an open-door policy (to promote increased interaction between HR and employees)

- d) Restructure the HR departments' budget to include funds dedicated to mental-health related incidences (to be used at the discretion of the HR department)
- e) Include anonymous complaint/suggestion boxes in the office in a discreet area to promote employees bringing to light issues that may be affecting them.
- f) Train your HR to address mental-health issues using mandatory workshops and training programs.
- g) Conduct a Mentorship program which will attempt to bridge the gap between HR, management, and employees by fostering more interpersonal relationships.
- h) Begin tracking the working hours of all employees by introducing daily sign in sheets (this will serve as a tool to make sure individuals aren't made to overwork themselves and 'burn themselves out').
- i) Take measures to reward highly productive employees such as providing days off, corporate retreats, vouchers for activities etc (these will improve work-life balance and improve overall employee satisfaction).
- j) Dedicate staff of the HR department to focus on the recorded least productive employees and to organize meetings with them focusing on improving their workplace interactions, relationships, and productivity)
- k) Increase number of employees in departments where there is an increased workload such as finance, operations etc. (this decreases the workload given to individual employees and fosters improved internal communication as tasks become more collaborative in nature).
- l) Provide a positive work environment by placing importance on the interpersonal skills and relationships between team members in all departments. (This can be done using HR professionals and the provision of team building exercises, workshops, and corporate retreats)
- m) Provide additional fringe benefits such as sponsored food vouchers from restaurants so that employees spend less time cooking for family members and can spend more time with family and simultaneously save money on food).
- n) Conduct another anonymous self-report (questionnaire) 6 months after the implementation of the action plan to record the differences in the employees' self reports of workplace satisfaction and workplace stress.
- o) Conduct routine bi-annual staff appraisals after 6 months of the implementation of the action plan to record the differences in employee productivity and efficiency. (These results will be studied and considered along with those of the bi-annual self-report when making changes to the policies issued by Management and HR)
- p) Provide break rooms with rest-pods, massage chairs and a television to give employees a place where they can come and de-stress for small periods of time during the workday.
- q) Female employees can be given the option to work from home during the days of their menstrual cycle.
- r) A separate department called the "Employee welfare Dept" can be initiated to prioritize the concerns of employees amongst the organization. These include unfair pay rates, unnecessarily heavy workloads and interdepartmental squabbles and disagreements,
- s) It is advised that a certified Mental health professional be hired by the Employee Welfare department to have constructive therapy sessions with employees in the cases that it is needed

Conclusion

The seriousness of mental health problems cannot be emphasized enough. Every 1 in 5 adults in US experience mental health problems each year according to the estimations of National Alliance on Mental Illness. Yet, 60% of these adults do not receive any mental health services. These are the same people that walk among us, talk among us, and are found in our professional work environments.

Referring to the banking sector specifically, our banking professionals face many problems during their jobs, as highlighted earlier, like:

- imbalance of work and life
- immense workload
- low salaries
- lack of appraisals
- least guidance and more pressure to accomplish tasks perfectly.

that leads to stress, depression, anxiety etcetera, ultimately leading to 1) consistent underperformance, 2) inability to reach company goals, 3) aggressiveness and nervousness in mood, that again leads to fear of demotion or termination (stress), adding to the already mental health problems in employees. The cycle goes on and on.

In Pakistan, as highlighted by Mr. Shoaib Omaid, conversations about mental health are considered taboo in most workplaces including the banking sector. This makes it, for Pakistani bank employees, more difficult to seek help, in comparison to the bank employees in international communities where opening up about mental health problems is significantly easier.

New policies and arrangements, as suggested, including but not limited to:

- arrangement of domestic and international training programs
- distribution of work evenly
- non-monetary rewards or monthly bonuses
- counselling sessions/awareness sessions

can significantly bring a healthier change in employees' mental health, and as a result, make organization's environment more peaceful and healthier.

In order to carry out above-mentioned policies, a complete solutions framework has been provided under the section 'Action Plan'. Please refer to page 13 in order to read it.

It is important to note that no policy can be brought in effect without first tackling the problems associated with it. Some common problems that an organization faces/can face implementing the policies are:

- extra budgeting for the policies
- time management during or after work hours
- tackling unfavourable employees (that do not believe in existence or seriousness of mental health problems)

It is high time the banking sector took more responsibility, especially in Pakistan, to acknowledge the "quiet desperation" (as expressed by Mr. Shoaib) among the employees and help resolve their mental health problems. This will not only benefit the employees but also ultimately the organization when, as per the stats, the employees will take less absences and will help achieve organization's goals more. And even if in some case, company does not witness significant financial gains or goals-related gains, then it will still be fulfilling its ethical duties towards its employees which should be a primary concern for any organization.

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