CHAPTER 2

REVIEW OF LITERATURE
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Literature review is a body of text that aims to review the critical points of current knowledge including substantive findings as well as theoretical and methodological contributions to a particular topic. Literature reviews are secondary sources, and as such, do not report any new or original experimental work. Literature review should be referred to as reviewing and analyzing the work of literature in relation to the specified topic in research.

Most often associated with academic-oriented literature, such as a thesis, a literature review usually precedes a research proposal and results section. Its ultimate goal is to bring the reader up to date with current literature on a topic and forms the basis for another goal, such as future research that may be needed in the area.

A well-structured literature review is characterized by a logical flow of ideas; current and relevant references with consistent, appropriate referencing style; proper use of terminology; and unbiased and comprehensive view of the previous research on the topic.

Greenhouse & Boatel (1985) these factors are commonly termed as organizational stressors since they serve as agents that trigger the various stress reactions (Von Uncials, 1996). Among the numerous organizational sources of stress, only five variables were investigated in this study namely conflict, blocked career, alienation, work overload, and unfavorable work environment.

Ghum & McCrae (1985) a higher level of neuroticism implies a higher level of psychological stress, emotional instability and maladjustment. Hence, people with neuroticism traits are those who experience more negative emotions, which would be reflected in poor job attitudes, and high levels of job stress.
Shapley, Reynolds and Acosta (1996) describe that job insecurity culminate in, “…uncertainty about how amalgamations will influence me”, and was one of the most commonly reported sources of job stress.

Kristal et al (1999) stated that job security is a powerful stressor that has a significant influence on employees’ attitudes and behavior. If job security is not managed, it can result in reduced job satisfaction, organizational commitment and performance. Insecurity can also occur if employees are still employed by the organization but are actually ‘without a job’, due to changes and circumstances, a situation, which may occur during the “match and place” process at TUT. A classical example is the crew.

McLean (1985) that the period of greatest ill health is that during which unemployment is anticipated – the period of anticipation of the event can be more stressful than the event itself”. Insecurity creates uncertainty.

Microvisky & Ross (1986) Work overload both quantitatively and qualitatively has been empirically linked to a variety of physiological, psychological, and behavioral strain symptoms.

Green hau's et al. (1987) heavy workload lowers one’s psychological well-being resulting in job stress. Additionally, a work environment associated with unpleasant organizational climate, lack of privacy, a lot of hassle in conducting work, and distractions can result in higher stress

Citra & Mc (1987) such information seems to suggest that these individuals are likely to perceive greater organizational stressors, which in turn, lead to higher job stress. Thus, one would expect the effects of organizational stressors on job stress among these individuals to be greater compared to those who are low in neuroticism.

Kreutzer et.al (1999) defines the concept of ‘stressor’, as a prerequisite to Experiencing the stress response. From an organizational stress perspective, there are four major types of
stresors, namely individual, group, organizational and extra organizational. Most of the causes of work stress concern the way work is designed and the way in which organizations are managed. These aspects of work have the potential for causing harm and are therefore termed ‘stress-related hazards’.

Rayners and Hoe (1997) Relationships at work with bosses and colleagues, including bullying in the workplace could result in a lot of stress. At an organizational level, the structure and climate, including the degree of involvement in decision making and participation in office politics could result in a stressful climate.

Berry (1998) Hans Selye an important theorist and pioneer, who originally conducted research on the body’s response to stressors, defined stress in physiological terms as, ‘a non-specific or generalized bodily response This response results when any demand is made on the body, whether it is an environmental condition that we must survive, or a demand that is being made in order to accomplish a personal goal. Selye also distinguished between two forms of stress, namely ‘distress’, which is the body’s response to negative events and ‘eustress’, which is the body’s response to positive stress, emphasizing that both positive and negative stress can constitute to physiological stress or reaction in the body. Walter Cannon was the first person who used the term stress to refer to, ‘the physiological reaction’, which is caused by the perception of aversive or threatening situation. Cannon also introduced the term ‘fight or flight’, referring to the response which prepares one to cope with the threats posed by a predator.

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Clark, Watts, Robbins (2001) defines stress as a dynamic condition in which the individual is confronted with an opportunity, constraint, or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important. Stress can be caused by environmental, organizational, and individual variables.

Vermilion (2001) stress is anything that causes us to feel we are losing control”. It includes anxiety and fear. Anxiety deals with imagined or unreal dangers. Fear deals with ‘actual’ or ‘threatened’ dangers. Because stress includes both fear and anxiety, stress according can be defined as, “the feeling that results from the desire to terminate, escape from or avoid real or imagined, current or imminent, negative event”.

Coyer, McCray (2003) refer to stress as “…two simultaneous events: an external stimulus called a stressor, and the emotional and physical responses to that stimulus (fear, anxiety, surging
heart rate and blood pressure, fast breathing, muscle tension, and so on). Good stressors (a ski
can, a poetry contest) inspire you to achieve”

Salky & Smith (2005) report that women tend to develop psychological stress responses such as
depression and fatigue; whereas men tend to develop disease and diabetes. A study done by
Wan Rooney identified differences in how males and females would tend to experience and deal
with stressful challenges.

Anthony d. lamontagne (2005) Research in organizational behavior has shown that an
individual could suffer from significant health complications - backaches, headaches,
gastrointestinal disturbances, anxiety and depression amongst others - if subjected to stress over
a long time. Behavioral changes in the form of excessive tobacco smoking and alcohol
consumption, nervous disorders, heart diseases, diabetes, obesity etc are also related to stress.
Job dissatisfaction is known to lead to job stress, which in turn reduces the productivity.

Cavanaugh Jennifer (2005) this report reviews the literature and empirical studies conducted on
the relationships among stressors, stress, and performance in a variety of contexts, with a specific
focus on stress in a military context. The literature review examines relevant studies in the
psychological field and highlights those most relevant to military operations and training. With
the military case as its primary focus, the review includes a detailed description of the primary
types of stressors, identification of the common effects of stress on task execution and perception
for both individuals and groups, and discussion of factors that can help to reduce the effects of
stress on performance.

Wana, Kinney, Manic and Natta (2005) suggested that job insecurity is a subjective estimation
of one’s chances of losing a job, which is based on the objective circumstances. These objective
circumstances become the antecedents of the job insecurity equation. Jacobson further argued
that the objective available cues in the environment can be perceived by the individual as threats to his/her current job and/or position. These environmental cues may include things such as restructuring, retrenchments and downsizing.

Helena M Adie (2006), the various factors responsible for job stress can be broadly classified into external factors relating to organization and work-family conflicts, and internal factors. Certain occupations are more stressful, especially those in which there is high emotional involvement. The holistic view of antecedents to job stress should take into account the interaction between the three categories of factors and the impact of socialization which has proved to be a significant moderator in stress perception and in coping with it. Further qualitative and empirical studies are required to prove the importance of the factors in an Indian context to study the culture specific dimensions of the "person-stress" interaction.

Robbins (2006) defines stress is a dynamic condition in which an individual is confronted with an opportunity, constraint or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important”. The author came to the conclusion that work stress is the strains, stressors, demands and pressures that are perceived to be incurred from the work environment.

Griffiths and Cox (2007) identified nine categories of stress-related hazards, namely work content, work load and work pace, working hours, participation and Control, career development, status and pay, role in the organization, interpersonal Relationship, organizational culture and home work interface, which calls for closer scrutiny.

M Jamal (2007) there are four types of relationships were proposed to exist between the measures of job stress and job performance. One is a negative linear relationship, when productivity decreases with stress (distress). Productivity can also increase as a consequence of
stress, thereby implying a positive linear relationship between the two. Thirdly, there could be a U-shaped or a curvilinear relationship wherein, mild stress could increase the productivity initially up to a peak and then it declines as the person descends into a state of distress. Alternately, there need not be any quantifiable relationship between the two.

Lou Lu (2008) Work and family integration can result in both negative (i.e., work-family conflict) and positive interactions (i.e., work-family enrichment). Work-family conflict and work-family enrichment can occur in either direction - "work-to-family or family-to-work". Work demands, family demands and work flexibility are recognized to be important determinants of the work-family interaction this factor inducing job stress.

Johnson et al. (2009) found that job performance among individuals who were affected by feelings of job insecurity due to organizational change was significantly lower than that of individuals who showed less inclination towards such feelings. According to different studies, job insecurity is also related to work and organizational attitudes.

Frankie (2009), Research in organizational behavior has shown that an individual could suffer from significant health complications - backaches, headaches, gastrointestinal disturbances, anxiety and depression amongst others - if subjected to stress over a long time. Behavioral changes in the form of excessive tobacco smoking and alcohol consumption, nervous disorders, heart diseases, diabetes, obesity etc are also related to stress. Job dissatisfaction is known to lead to job stress, which in turn reduces the productivity.

Vermilion (2010) Devitalizing stress which is characterized by habitual negativity reads to an all prevailing sense of despondency and purposelessness, which most certainly sets the stage for illnesses like cancer, Heart disease, stroke and depression". 
Tane and Shoo (2010) were the first to study efficiency of the life insurance sector as they applied new cost efficiency model to examine the performance of Life Insurance Corporation (LIC) of India. The findings show a significant heterogeneity in the cost efficiency scores over the course of 19 years. A decline in performance after 1994–1995 can be taken as evidence of increasing allocate inefficiencies arising from the huge initial fixed cost undertaken by LIC in modernizing its operations. A significant increase in cost efficiency is however, because for optimism that LIC may now be realizing a benefit from such modernization. This will stand them in good stead in terms of future competition. Results from a sensitivity analysis are in broad agreement with the main findings of this study.

Sinha (2010) assessed total factor productivity growth in the life insurance industry for the period 2003-05 using Maim quest Total Factor Productivity Index. Comparison of technical efficiency scores of the life insurance company’s show that the private insurance companies are still way behind the Life Insurance Corporation. Since under the assumption of constant returns to scale the inefficient firms are penalized more in terms of distance from the best practice frontier.

The mean technical efficiency score of the life insurers under CRS is much lower than under WRS. For all the observed years, LIC and SBI Life have a technical efficiency score of 1. All other life insurance firms are technically inefficient (technical efficiency score of less than 1). For 2002-03 and 2003-04, excepting LIC all other insures exhibited increasing returns to scale. For 2004-05, ING Vista and Max New York Life exhibited decreasing returns to scale. All the life insurers Exhibited positive total factor productivity growth.