CHAPTER I

SECTION A – WORK/LIFE BALANCE: AN INTRODUCTION

Introduction

The journey of life is full of expectations and surprise turns. Though these expectations and turns make life more interesting, sometimes they are stressful. Everybody, in their life time, has to experience both joyful (positive) and difficult (negative) life events. Ancient civilization and cultures all over the world have their own perception about the occurrence of events and their purposes. In Hindu philosophy, these life events, whether positive or negative, is termed as karma (good or bad). Every man has to perform his/her karma without expecting the result. Any life event, good or bad, is considered as a fruit of previous karma. This philosophical idea strengthens the mindset of man and encourages him/her to face the life events in positive spirit. But, the modern man might have forgotten the positive way of thinking. He/she, usually, runs after behind so many things in order to make his/her life luxurious. As a consequence he/she has lost the most important thing in life i.e. peace of mind.

The struggle starts from the first breath man takes. As a child, he/she has to make series of adjustment with regard to environment, and society. As a school going child, the child has to face the series of academic related performance issues (as parents/child would think). As a youth, he/she needs to think about the future. Being a professional, he/she has to undergo various professional related pressures and as a senior citizen, one has to think about the future of his/her children. Hence, life is series of adjustments.
Work is part of life and today’s work is characterized by uncertainty and long working hours. There is scarcity of time for people to take care of their personal issues. Hence, having balanced life has become an important phenomenon for organizations and employees. It is said that a perfect balance between profession and personal life never exists. A perfect balance is always depending upon the understanding of an individual on his/her perception of work and life.

In this perspective, it is up to employees to take control over shaping their work frame and familial frame. This control never be given to the organization to shape employees work frame and familial frame. It is unfortunate that the present organizations have considered it as their own responsibility to take care of work/life balance of their employees.

When organizations or employees seriously make an effort to bring a balance in their life, there is a need to approach the balance in a balanced way. Because, practicing a good work/life balance is not a day’s activity, it is an ongoing battle where there is no win or loss. Hence, it is right to mention that work/life balance is not about dividing the life equally (50/50). It is about giving more attention to all the important things in life and it is also about making constant adjustments and corrections in day-to-day life.

In the process of work/life balance, employees need to do a mind scanning of the daily activities and pay a little more attention to the areas that are dragging them down. Then, based on the result of one’s mind scanning and analysis of the situation,
experiments can be made to bring a balance between professional and personal life. The term ‘experiment’, in this section, has been used to describe the concept of work/life balance.

In the present changing economy, people have too much to do in little time. People also wish to earn more money. When the ambition of earning more money becomes stronger, it affects the basic aspects of life which are essential to enjoy a successful life. For instance, in the process of earning more money, personal hobbies get ignored, then family, personal health, family and friends, social life and sense of self identity. Once these are lost, it is highly difficult to understand the concept of work/life balance.

In this ambit of explanation, one may pose a question: what is work/life balance? Many researchers and subject experts have made extensive efforts to answer this question. The following are some of the explanations given by them: Neissl (2006) has mentioned that work/life balance is having the right combination of participation in paid work (defined by hours and working conditions), and other aspects of their lives.

Lee-Ross and Pryce (2010) defined that the relationship between paid work and people's lives outside of their employment where the sense of balance achieved in this relationship is very much an individual one based on a person’s needs, expectations, and aspirations.
**Rao** (2010) has defined the term work/life balance as a meaningful daily *achievement* and *enjoyment* in four quadrants of life i.e. work, family, friends and self.

According to **Goyal** (2012) work/life balance one finds in both between one activities that one earns a living and activities that are important at person as an individual is a sense of fulfillment in both.

From the above explanations, it is clear that work/life balance is having a sense of achieving the professional goals and enjoying life outside work. Climbing the professional ladder and reaching the highest peak and enjoying every bit of life, two are paramount features of work/life balance. Work/life balance should be used as a tool to attain these two aspects in one’s life. In this context, **Tucholka and Weese** (2007) have rightly said that work/life balance is a modern tool to react on changes concerning demography and society. The term ‘work-family balance, ‘work-life balance’, and ‘work life integration’ are similar in meaning to describe work/life balance.

**Components of Work/Life Balance**

While trying to understand the concept of work/life balance, one has to identify the components. In general, if we analyze the concept of work/life balance, we can identify certain important components such as:

- **Health** of a person is an important component of work/life balance. The absence of healthy mind and body does not allow a person to realize his/her strengths and abilities fully. This poses a serious hindrance while practicing work/life balance.
• **Conducive and supportive environment** at home and at workplace, is another hallmark of a good work/life balance practice. In case of crisis such as ill-health of spouse/parents/children, misunderstanding between husband and wife, unsupportive colleagues, dominating supervisor, an individual may not be able to achieve his/her professional goals and also cannot enjoy life outside office.

• **Love and faith** are two major components of life. Without these two, an individual cannot focus on professional and personal roles and responsibilities.

• A **healthier relationship** with friends and peer groups is also an important component of work/life balance.

**Chick** (2004) has identified specific components of work/life balance. They are:

1. **Focus areas**: These represent roles or functions within our life and can be personal or professional in nature. Each focus area comprises activities that support that focus area.

2. **Strategic component**: For each focus component, there are numerous goals. One has to prioritize these in order of what is most important to him/her.

3. **Tasks, actions, and communications (TACs)**: This component consists of the tactical steps or activities required to successfully achieve a particular strategic objective.

4. **Implementation schedule**: The schedule defines a realistic time line and approach for translating ones vision into reality.

5. **Work/life plan maintenance**: This component relates to the ongoing evaluation and modification of one’s work/life plan.
From the inception of the idea of work/life balance, it has been a hot topic for discussion between subject experts and organizations. It is necessary to understand the viewpoints of those who support the concept of work/life balance and those who do not support.

**Arguments in Favour of Work/Life Balance**

Economy is dynamic and it is subject to continuous changes. In this situation, organizations do understand the interface of professional and personal life. Some of the multi-national companies have considered work/life balance as a stress remover. Employees started recognizing this as employee-driven solution in order to reduce stress at workplace. Because, they know that increasing levels of stress could definitely lead to low employee morale, poor productivity and decreasing job satisfaction (Bharatwal et al, 2011).

Some of the present job seeking aspirants, especially women, are very much interested to work in an organization which has implemented a good work/life balance programmes for its workforce. Hence, a good work/life balance programmes/practices could be an effective recruitment tool in order to pick potential candidates.

Another argument in favour of work/life balance is that implementation of work/life balance policies and practices can improve an organization’s ability to respond to customers’ demands for increased access to services and deal with changes in a way that can be satisfactory to both employees and employers. For any organization,
employees always occupy the driver seat and the organization reaps benefits in terms of productivity and high performance in the work as well as balancing their family lives (Aryashi and Babu, 2007).

In a study conducted by Vijay and Hemamalini (2011), it was focused to find and explain the relationship between work/life balance and Organizational Role Stress (ORS) among IT professionals. They gathered data from 50 randomly selected IT employees in Chennai. Organizational Role Stress Scale developed by Pareek was used to collect data. They found that work/life balance is positively correlated with the below mentioned aspects:

- The proper implementation of work/life balance programmes increases the talent utilization.
- Work/life balance programmes strengthens supervisory and organization support.
- Sense of satisfaction and employee loyalty has increased due to implementation of work/life balance programmes.

Arguments against Work/Life Balance

For any business establishment, making more profit is the ultimate goal. It wants to invest capital and make profit in return. Hence, profit motive has been the heart of organizations. It is argued that though the work/life balance has a positive side, it also has a negative side. Implementing work/life balance programmes are expensive and the concept has been borrowed from developed countries which does not suit Indian
situations. For instance, the numbers of manufacturing organizations which have implemented the work/life balance programmes are limited.

In certain conditions, work/life balance programmes can be ignored. For example, economic pressure on organizations to remain competitive, especially during a period of economic downtown, may lead to the marginalization of work/life balance issues (Kumar and Manfredi, 2012).

In the same context, Mohanty (2007) has presented his views against work/life balance programmes. His point of view is that generous employer actions can produce conflicts which employers must confront such as a backlash against “family friendly” programmes by workers who are single and those without children. Because, those programmes often are geared to the needs of workers who are parents. Those employees without children see alternatives such as flexible work schedules, job-sharing, and time-off are needed. In some organizations single employees are often the ones who are asked to travel extensively to take the additional responsibilities as “the others employees holds families”.

**Benefits of Work/Life Balance**

Finding a balance between work and life was considered as an individual issue and not as a business issue (Swain and Sahu, 2007). But now, organizations do consider work/life balance as an important strategy for development, because, organizations have felt the positiveness of work/life balance. After implementing effective work/life
balance, the benefits of work/life balance is an emerging research area since the introduction of the Liberalization, Privatization and Globalization (LPG). Various studies (like those of Dasgupta and Arora (2011), Kumari (2011), Prasad (2012), Priyanka (2012), Verma and Mangaraj (2012)) have identified the benefits of work/life balance from two main perspectives.

I. Organizational Benefits

1. Employees develop a sense of having rested enough and thus energized. Therefore they can focus on tasks to be accomplished.

2. Workforce will be more productive and complex more tasks which ultimately leads an organization to achieve greater success.

3. Turnover rates can be reduced.

4. Increased return on investment in training as employees stay longer.

5. Reduced absenteeism and sick leave.

6. Improved morale or satisfaction.

7. Creates staff loyalty and commitment.

8. Reduced occupational stress.


10. Increased organizational image and improved recruitment.

11. Improved customer experience/satisfaction.

12. Reduced overheads.
II. Individual Benefits

1. Improves relationships with family and friends.
2. Better physical and mental health.
3. Prioritizing their choices than sacrificing them.
4. More leisure time to spend with loved ones, or time for oneself.
5. Improves child health, development and behavior.
6. More value and balance in one’s life.

In order to reap the benefits of work/life balance, organizations have various kinds of programmes. This research has tried to highlight the work/life balance programmes of different sector.

Work/Life Balance Programmes/Practices/Activities/Strategies

Various organizations have their own work/life balance programmes of various kinds. A good employee oriented work/life balance programme helps in attracting and retaining the best people in the organization. Effective management of work/life balance programme helps in improvement of quality of work life which contributes towards professional growth by providing maximum opportunities to personal development to each employee (Shastri and Srivastava, 2011).

The programmes developed and implemented in an organization may not suite to other organizations. Keeping this in mind, the researcher has consolidated the work/life programmes/strategies of different sector, which have been mentioned by Rao and
Ramasundaram, 2007; Subrahmanian and Anjani, 2010; Induru and Pathan, 2011; Pathak and Sarin, 2011; Raju, 2012; Shanthi and Sundar, and 2012; Tanushree, 2013.

I. Organizational Strategies

1. **Training programmes** to support work/life balance on time keeping, multi-tasking, stress management.

2. A good *peer support system* in the organization is an important factor which contributes to the employees’ maximum efficiency.

3. **Relocation** in the job while climbing up the ladder of the career leads to the dislocation of the family which badly affects their work/life balance. Option to get transfer to the place of employees’ choice, privilege to take family in and outside the country have been provided in some organizations.

4. The **recreation facilities** apart from de-stressing the employee enable them to be with the family, so that the latter do not feel the pain of being away from the family for a longer period of time.

5. Family-get-together, sodexo coupons for family eat outs, facilities at clubs, holiday home, resort facilities for family tours, have the potential to boost the morale of the employees.

6. Optimal **allocation of work load**.

7. **Mentoring programmes**.

8. **Transparent and open communication policy** which encourages the employees to talk freely to their superiors about their professional and personal concerns.
9. **Health programmes** which help the employees to take care of their health and fitness.

10. **Compressed work week.**

11. **Work at home programmes.**

12. **Job sharing.**

13. **Part-time work.**

14. **Home-tele commuting.**

15. **Bereavement leave.**

16. **Paid leave** to care for sick family members.

17. **Sabbatical leave.**

18. **Onsite/near site company child care.**

19. **Life skill programmes.**

**II. Strategies for Employees**

1. Reduce activities that waste good time and energy.

2. Decrease the works that have alternatives.

3. Spend time for exercise.

4. Allocating time for family prayer irrespective of religion and faith.

5. Take time to relax.

6. Assign family responsibilities to all members.

7. Thinking about the priorities before making commitments for extra activities.

8. Planning to spend holidays with family in a relaxed way.

9. Reduce the time of watching TV.
Work Life Balance in India

The concept of work/life balance, though borrowed from western countries, is not a new concept. Elements of work/life balance can be seen in our legislations also e.g. Factories Act, 1948. The welfare provisions of Factories Act made it mandatory for organizations to provide certain welfare facilities to workers such as working hours, crèches, leave provisions, and maternity benefits (Baral and Bhargava, 2011).

But, work/life balance gained more weightage after implementing the economic reforms in 1990s and the boom of IT industry. These reforms forced the organizations to extract more from their employees. Employees realized the force behind this scenario and aligned their needs and demands according to the changes. In order to meet the organizational demand, employees started spending more time at workplace than at home. Gradually, families started to feel the absence of their family members. It affected the family structure and sentiments.

On the other hand, the professional life of employees has also been affected by the imbalance. Organizations felt the indirect but expensive effect of this imbalance. So, organizations developed their own work/life balance programmes for employees, especially IT organizations. The IT organizations have tailored made work/life balance programmes to suit their organizational culture and employees’ needs.

During initial years, work/life balance seemed to be an issue of working women, but the demand for work/life balance programmes for all employees has increased (Babu
and Valli, 2012). With the exception of some Multi-National Companies (MNCs), and IT organizations, Indian organizations are not really doing much and are not likely to (Kasthuri and Rajkumar, 2011). On the other hand, manufacturing industries have different work culture and demands. The work/life balance of IT organizations cannot be implemented as it is in manufacturing organizations. The same view has been expressed by Sheokand and Priyanka (2013). According to them, the response of Indian organizations to work life issues has been limited.

Ups and downs are part and parcel of life and sometimes this makes people depressed or stressed out in life. Usually, people accept the ‘ups’ whole heartedly but deny accepting the ‘downs’ as if they are not ready for it. This unwillingness to accept the hard truth of life creates stress in our life. Life is always covered by some sort of stressful life events, be it minor or major events. Stress comes from all sides of life, whether it is personal side or professional side of life. People tend to react to the events in unhealthy way. This makes the case even worse.

In this battle, people forget to enjoy the present moment and positive side of life. People try to do many things in little time without paying attention to primary assessment whether it is relevant?; can I manage the situation?; and what if I cannot manage the situation? This leads to frustration, conflict, and pressures and it affects the social relationship. More pain will be added if the issues of professional life get disturbed. People need to handle the personal life stress and professional stress. On the other hand, they need to strike a balance between work and life. People should try to bring balance
between certain aspects of life such as social, spiritual, financial and health to seek happiness in life. But, it is not an easy task to perform. People may not be able to give equal importance to all aspects. Somewhere in life, one needs to pause and think about the importance of present moment and enjoy life.
SECTION B – OCCUPATIONAL STRESS: AN INTRODUCTION

Man has many roles to play. He/she is a son/daughter to his/her parents, he/she is a husband/wife to his/her partner, and he/she is a father/mother to his/her child. Likewise, man also has many responsibilities to carry out: for instance personal, familial, societal, and professional responsibilities. One has to ensure that every responsibility must be carried out suitably. But, sometimes people may not be able to carry out their responsibilities, this inability leads to stress. People with professional responsibility need to work towards fulfilling professional responsibilities, primarily, in order to survive, to take care of his/her family, fulfill personal needs and societal needs. Hence, professional life is an important phase in everyone’s lives.

Professional life is associated with various aspects, of which, two main aspects are very important in occupational stress context, viz. organizational demand and employees ability to perform/deliver the service or goods. When an employee perceives that demand from the stressors (organization) far exceeds the ability of the person to respond, then stress arises (Aswathappa, 2008). Stressors include work environment which involves nature of work load, work culture, peer-group, work conditions, assigned roles and responsibilities, supervisors’ attitude towards an employee. The outcome of the mismatch between employees’ perception and ability perform is known as occupational stress. Hence, occupational stress is defined as the interaction of nature of work conditions with characteristics of the worker such that the demands of work exceed the ability of the worker to cope with them (Rose and Altmaier, 2000).
While defining the term occupational stress, similar view has been expressed by Kocher and Bhardwaj (2013). According to them occupational stress is the harmful physical and emotional responses that occur, when the requirements of the job do not match the capabilities, resources, or needs of the professionals.

Instances of mismatch between organizational demand and employees’ ability to deliver started increasing during 1990s, due to the change in economic system and technology in the whole world which made organizations to reframe their organizational structure. Krishnan (2010) has mentioned that the technological changes are always followed by a corresponding change in the essential work structure of the organization. Organizations were forced to adjust their strategies in order to survive in the global market. As a result boundaries between nations faded away. Some organizations which could not produce quality goods were forced to close down. Some organizations which had fear of closing down started extracting more from their employees. Bhalotra (2010) has opined that this global phenomenon has caused stress at workplace. In his view, people in organizations must change and adapt to advance their career, improve their productivity and likewise organizations must also be flexible, creative and responsive in order to modernize according to the market demands. People who fail to anticipate and suitably adapt with the changing demands of the market are likely to face a mismatch that leads to stress.
It is not only the organizations that need to adapt to the changes in the global scenario, employees also need to widen their knowledge and skills to remain in an organization for a longer period. It is inevitable for employees to acquire new skills and knowledge to develop/grow professionally and make contributions in achieving the organizational goals. This is possible only when employees are aware of their professional roles and responsibilities and commit themselves for organization’s growth. Employees who have understood their professional roles and responsibilities are able to focus on their career growth. Those employees who have not fully understood the professional role and responsibilities may become the victim of occupational stress. Occupational stress is also dependent on various factors. Factors such as the perception of stress by an employee about his/her efficacy in the job, his/her personality, perceived sense of control, his/her relationship with colleagues and the like (Rajeswari and Anantharaman, 2003).

In the present work place condition, organizations are striving hard to expand the capacities and skills of every employee they employ in order to accomplish the organizational goals. In doing so, organizations may expect more from the employees. The adverse effect of this organizational expectation on employees is severe. Sarikwal and Kumar (2010) have said that when the employees are burdened with too much work, there would be no clarity of goals and targets; as a result the person would be highly confused in the prioritization and achievement of the goals and targets. This kind of situation does not help the organizations and employees as well. As personal life stress,
occupational stress has its own causes, signs and symptoms, types and effects. It is apt to understand the occupational stress in this perspective.

**Issues of Occupational Stress**

The characteristics of occupational stress can be mainly categorized into two i.e. individual/employee characteristics of occupational stress and professional/organizational characteristics of occupational stress.

**Individual/Employee Related Issues of Occupational Stress**

While recruiting the staff, organizations generally give more importance to **personality of a person**. For this purpose, organizations have been utilizing different personality tools evolved by various experts. Persons with ability to mingle with others, ability to work hard, loyalty and commitment usually get absorbed by the organizations. It is observed by *Bamber* (2011) that individuals who are more hostile and competitive (Type A) and persons with high trait anxiety are more prone to stress, than easy going, uncompetitive (Type B) and temperamentally more relaxed individuals. Type A people are more prone to occupational stress.

Stress is a part of life. When individuals experience occupational stress they tend to develop their own strategies to overcome it and it is dependent on the individuals’ **ability to cope** with the occupational stress. Those who are able to cope effectively with job stressors can perform better than employees who are not able to cope effectively. The present organizations, especially IT organizations, have developed stress management
programmes in order to enable their employees to acquire knowledge and skills to cope with the occupational stress. Lack of proper coping strategies could lead to a host of physical and mental problems such as gastrointestinal problems, irritable bowel syndrome, acidity, acid reflux, insomnia, depression and heart disease (Gangai and Agrawal, 2013).

In the present global situation, success of an employee is measured by his/her ability to deliver the expected goods/service. Employees always need to be on their toes. The relationship between occupational stress and performance has been a leading research topic in recent studies. Various studies reported, have found negative relationship between occupational stress and performance i.e. higher the occupational stress lower the job performance. Koteeswari and Sharief (2014) conducted a study on occupational stress and its impact on performance of BPO employees. They found that increasing occupational stress has negative impact on the performance of employees.

Organizations and their employees always have time limit to accomplish the task. They need to prioritize the tasks according to the importance. Lack of this prioritization skill could lead to occupational stress. This skill helps the person not only on the professional front but also in personal life. People should give more prominence to those tasks which need to be carried out immediately.

Occupational stress is also associated with the fulfillment of personal and professional needs. When an employee is unable to fulfill his/her professional needs
then he/she becomes the victim of occupational stress. Based on this notion, P-E (Person and Environment) theory is proposed. According to this theory, the degree of fit between the individual and the work setting may be manifested in two ways. First, P-E fit reflects the extent to which relevant characteristics of the work environment meet the needs of the individual. Second, the notion of fit reflects the degree to which an individual’s abilities meet the requirements of the job. Any mismatch between these aspects result ultimately in occupational stress. Hence, the occupational setting may be perceived as stressful (Walter, 2009).

People have different roles and responsibilities, both on personal and professional front. People need to carry out their assignments according to their roles and responsibilities. People who are unable to perform the roles and responsibilities might fall into the web of occupational stress. Hence, organizations always try to clearly define the professional roles and responsibilities of employees because organizations know the importance of maintaining and clearly defining them. Ambiguity is stressful because an employee knows neither where he/she stands nor what to do next. Likewise, an employee may find it frustrating and stressful because the authorities who need to carry out professional responsibilities are unclear and inadequate (Nicholas, 2004).

**Organization related issues of Occupational Stress**

Occupational stress not only surrounds individual/employee related issues, but also covered by certain organizational issues.
**Professional peer group relationship** plays pivotal role in maintaining a healthy work environment. Professional relationship which an employee has with people working in the same organization can be a source of occupational stress. *Kumar* and *Madhu* (2011) have conducted a study to examine the influence of factors responsible for work stress among 860 (75 engineers, 110 supervisors and 675 workers) employees of manufacturing industries in Kerala, India. They have found that unhealthy professional relationship has negative relation with occupational stress. Hence, organizations promote good team spirit and healthy professional relationship among employees.

Occupational stress is also correlated with the **nature of work**. Nature of work includes position/cadre, type of work, duration of work, and work arrangements. In every organization nature of work directly relates with stress. Even **social work profession** is not an exception in this matter. *Wooten et al* (2011) have mentioned that social work is an occupation vulnerable to high level of stress due to the nature of the work, the complexity of social problems, and the dynamics of organizational structure, culture and climate. It has been found that nature of work increases the occupational stress. *Ranjit* and *Maheshpriya* (2012) have undertaken a study on job stress and quality of life of women software employees. Data were gathered from 201 women employees. Authors have rightly mentioned that nature of work has gone through drastic changes over the last century and is still changing at whirlwind speed. They found that stress is high in software profession because of their nature of work, target, achievements, night shift, and over work load.
No employee wishes to work in isolation. Every employee at some point of time need **support of his/her peer groups**. This peer group includes his/her superior, colleagues and subordinates. Without their support an employee may not be able to function properly and finally feel stressed out. Organizations have realized the importance of peer groups and developed their own peer support programmes to help employee escape from the clutches of stress. Like peer support, family/social support is also essential in order to reduce occupational stress. **Kadushin and Harkness (2002)** have highlighted the importance of peer and social support with regard to occupational stress. The peer group, which is intimately aware of the source and nature of occupational stress, can offer the most relevant feedback to help the worker. Unlike family and friends, the peer group is also more immediately available to deal with job stress.

It is not only employees’ performance which affect the organizational performance. **Organizational health** can also affect the well-being of employees. Every organization functions in a web of other socio-economic and political elements. If any wrong things happen, organizational health is affected. **Hart and Cooper (2005)** have described the organizational health approach to occupational stress through a diagram.
Within an organizational structure, proper communication channels are blood lines of an organization. Hence, organizations provide much importance to have clear cut communication system in order to assist the workforce function undisturbed. Pandey (2013) has identified poor professional communication as major source of occupational stress.

Change is the only permanent phenomenon in the world. People need to change themselves in order to stay alive in the job market. Modern communication technology,
including the internet, emails, laptops and mobile phones, has had a dramatic effect on work conditions (Lundberg and Cooper, 2011). Unable to adapt oneself to this change could lead to stressful situation. Employees of organizations, either IT or manufacturing sector, need to change themselves. Otherwise, employees will be lost in the process of change and organizations will lose valuable manpower. For this purpose, organizations spend huge amount of money on improving communication system.

Sometimes changes in organization structure could lead to stressful situations among employees. In case of Merger and Acquisitions (M & As) organizational structure, as a whole, is going to change according to the M & A contract. Employees may lose job by way of ‘right-sizing’ or ‘downsizing’ strategy. In case, either merger or acquisition, the future of employees is uncertain. The absence of communication from top management will lead to rumors and false stories, all of which can lead to even more stress and uncertainty (Denisi and Shin, 2005).

Occupational stress is also associated with work environment such as occupational hazards, working conditions, poor basic facilities, unfair treatment of employees, and cases of sexual harassment. Rudani (2013) has identified poor working conditions as a main stressor of occupational stress. Other factors which can be identified as organizational characteristics of occupational stress are recognition, salary and job satisfaction. Rex and Nirmal (2013) have conducted a study to assess the level of stress of 80 employees of EID Parry industry. Simple random sampling method was adopted and questionnaire was administered. It has been found that the employee of all the
different age groups (20-29, 30-39, 40-49 and 50-59) have felt that recognition of good work (67%) can also be one of the measures to reduce stress and this is more in age group of 50-59.

Gupta and Pannu (2013) have conducted a study to find the relation between salary and job satisfaction with respect to occupational stress. A multidimensional analysis of job satisfaction tool was used to identify the coping patterns of employees of public and private service sector with regard to job satisfaction and occupational stress. Data were gathered from 50 employees who belonged to 30-50 age groups by adopting random sampling method. Questionnaire was used to collect data. They found that unfair pay system increases the stress level of employees.

Types of Occupational Stress

In modern day scenario, stress can spring out from anywhere and at any time. Nowadays, organizations, especially IT and BT (Biotechnology) industries, do conduct regular survey with regard to stress and its effect. Because, organizations have realized that stress negatively impacts the performance, quality of goods and service.

Researchers and subject experts have identified different types of occupational stress based on various factors. Ghaderi and Sharif (2011) have taken interest in identifying the types of occupational stress as follows:
Diagram 1.1.2

In the above chart, different types of occupational stress can be identified mainly as organizational related stress, workload stress, environment related stress, and mixed stress.

Stress which is caused by organizational issues/factors/stressors is known as organizational related stress. This kind of occupational stress is, further, sub-categorized into two kinds i.e. feedback related stress and social influence related stress. Organizations constantly evaluate the level of performance of employees. Feedback is taken from all cadre of employees, supervisors, colleague, subordinates and customers with regard to performance of an employee. This is known as 360 degree performance appraisal. Organizations maintain complete confidentiality with regard to the feedback given by others. Appraisee may not know what his/her supervisors, colleagues,
subordinates and customers’ feedback is. This kind of situation increases the stress level of an employee.

In Indian culture, occupation occupies an important role in individuals’ life. If an individual is unable to find a suitable job, society treats him as unfit for anything. Here, suitable job includes the position/cadre, the salary and other perks, place of work (domestic or abroad), type of organization (IT or BT). Hence, for Indian population getting a suitable job after education is the most prestigious thing. If a person fails to find a suitable job, the reaction of the society would be harsh and difficult to face. This situation causes stress in individuals.

Every employee is capable of withholding some amount of stress, either professional or personal, to some extent. If the stress crosses certain point then it becomes unbearable for that particular employee. Workload is one such thing which is always the main stressor of occupational stress. Workload is common stressor in every organization whether it is IT, BT, or manufacturing sector. The issue of workload has been the hot research topic since the implementation of Liberalization, Privatization and Globalization (LPG). For instance, many studies have found negative effect of heavy workload. Manoharan et al (2012) have stated that the workers always remain under heavy work pressure/stress to work more efficiently for higher production during seasons with fewer resources and management skills.

Sometimes stressors outside the organizations but connected to the organizations such as government policy, under performing stock market, changing economics,
difficulties at home may be the root cause for occupational stress. This kind of occupational stress is known as environment related stress. This kind of occupational stress can be sub-categorized as client/customer related stress and litigation/grievance related stress.

Client/customers are the main source of income for any organization. No organization wishes to lose single client/customer. Organizations do everything to see their clients/customers are satisfied. It is the duty of the employee who deals with client/customers to make them walk out from office with a big smiling face. A client/customer who is not satisfied with the service/goods, the stress level of that particular employee who is in-charge of the service/goods increases. In worst case, a dissatisfied client/customer may seek justice in the court of law by filing a case. This costs a lot for an organization and the employee who is responsible for making the client/customer dissatisfied may lose his/her job. This increases the level of stress.

Some issues/stressors which cannot be completely determined as occupational stressors are issues related to work/life balance, time management (professional and personal). These issues can also increase the level of stress.

**Causes of Occupational Stress**

It is evident that the sources of occupational stress mainly are at the workplace. These factors may differ from organization to organization. The factors which cause
stress in manufacturing sector may not cause stress in IT sector, or service sector, or health care sector.

The researcher has consolidated the causative factors of occupational stress in different sector like manufacturing organizations (Brahmapurkar et al., 2013; Dikshit and Dikshit, 2014; Sett and Sahu, 2014), IT sector (Dhar and Bhagat, 2008; Mohan and Ashok, 2011; Akhtar, 2012), service sector such as Business Process Organizations (BPOs) (Malhotra and Chadha, 2012; Jain et al., 2013), banking sector (Alam and Rizvi, 2012), teachers (Reddy and Poornima, 2012) and health care (Saha and Sinha, 2011)).

In manufacturing sector, the below listed factors may cause occupational stress.

- Technology related stress e.g. implementation of new software,
- Place and condition of work,
- Accidents,
- Lack of role clarity,
- Repetitive work,
- Role ambiguity,
- Role under load,
- Heavy workload,

In IT and ITeS sector, the below mentioned factors may cause occupational stress,

- Work demand,
- Deadlines,
- Role overload,
- Unfair pay package and perks,
- Communication gap/lack of information,
- Fear of failure,
- Societal changes,
- Technological changes,
- Economical and financial conditions,
- Competitive pressure,
- Centralization of the authority and tight control,
- Crowded work area,
- Poor lightening,
- Polluted job environment,
- Lack of opportunity of development,
- Lack of group cohesiveness,
- Lack of social support,
- Professional conflict,
- Negative professional relationship,
- Work/life imbalance,
- Job insecurity,
- Lack of control over professional activities,
- Lack of resource and communication,
- Personal health and health of relatives,
• Increased demand,
• Pressure on performance improvement,
• Late night shifts,
• Poor decision making of the management,

In service sector, the below mentioned factors may cause occupational stress,

• Not conducive work environment/work culture,
• Biased supervision,
• Not supportive work group,
• Social injustice,
• Increased workload,
• Dealing with customers/colleagues,
• Unresponsive administration,
• Targets/deadlines,
• Feeling work not valued,
• Lack of management support,
• Over competitive/confrontational institutional culture,
• Incentive policy,
• Not clearly defined roles and responsibilities,
• Unfair pay practices,
• Higher volume of work,
• Inadequate staff to do the job properly,
• Involvement of professionals with emotional distress of patients,
• Inadequate facilities (e.g. equipment, space) to do the job properly,
• Increasing bureaucratic and regulatory procedures,
• Dealing with patients or relatives having expectations that cannot be met,
• Dealing with angry, distressed or blaming relatives,
• More managerial responsibilities,
• Uncertainty over the future,
• Organizational structure and climate,
• Personal and professional efficiency,
• Intra and interpersonal interactions,
• Environmental factors,

The above mentioned factors which cause occupational stress are different from sector to sector due to the unique nature of the work. It is evident that whatever the sector it may be, occupational stress exists. It may be then asked does the effect of occupational stress vary from sector to sector. To answer this question the researcher has reviewed the studies on occupational stress of different sector such as manufacturing sector (Srivastava, 2012; Bhopatkar, 2013; Joy and Radhakrishnana, 2013), IT and ITeS (Latha and Panchanatham, 2010; Wallegren and Hanse, 2010; Sugumar et al, 2013), service sector like health care and teaching sector (Kaur, 2011; Holeyannavar and Itagi, 2012; Shreedevi, 2013). These studies have found that certain effects of occupational stress are similar irrespective of the sector. But, some effects are unique, different and profession related. In the light of this the effects of occupational stress are categorized as below:
Effects of Occupational Stress

Physical Effects:

- Headache, tightness in neck, backache, facial or jaw pain, stomach disorder, swollen joints, high blood pressure, and skin disorder.

- Employees with high level of occupational stress are likely to suffer from sleep disorder.

- Occupational stress is associated with gastrointestinal problems and employee may gain or lose weight.

- Increased blood pressure and heart beat.

- Cessation of digestive activities.

- Increased perspiration.

- Additional release of sugar into the system to cope up with the additional energy requirement.

Psychological Effects:

- Irritability, moodiness, anxiety, anger, withdrawal from other people, feelings of insecurity, loneliness, and helplessness.

- Unable to relax and concentrate.

- Self-esteem of an employee is affected by occupational stress.

- Employees with high level of occupational stress are likely to suffer from depression or anxiety disorder.

- Increasing occupational stress may diminish the sense of self-efficacy and optimism of employees.
• Morale and level of motivation may decrease due to occupational stress.

Behavioral Effects:

• Increased smoking, crushing and grinding teeth, nail biting, hair pulling, wrinkling forehead, carelessness, increased alcohol/drug consumption, sudden changes in social habits.

• Logical thinking of employee is affected.

• Burn-out due to workplace stress.

• May feel emotional exhaustion.

• Effect of occupational stress includes boredom.

• Sense of fatigue due to prolong working hours.

Professional related Effects:

• Increased absenteeism.

• Decreased commitment to work.

• Continued and chronic occupational stress makes an employee to quit the job.

• Employees may not be able to work effectively. Their quality of work may be decreased.

• Work environment is affected.

• One may lose control over work.

• Job satisfaction may decrease.

• Employee may lose loyalty towards organization.
• Employee may commit errors while carry out professional activities.

Family/societal Effects:

• Organizations demand more from their employees. Employees need to work for long duration and this affects their family.
• Employee may lose peer/social support.
• Sexual life may suffer.
• Familial and social setup may suffer e.g. dissatisfaction in the family setup, unable to attend family duties, losing respect, increasing conflict with family members, friends and colleagues.

One should not consider that occupational stress always creates negative effect on profession and personal life of an employee. Occupational stress also makes employees to perform well. But, it depends upon the individual perception and ability to cope. In diagram No. 1 (p. 15), it is clearly mentioned that stress can propel individual to deliver goods and services to certain level. If the stress crosses the point, it affects employees and their performance.

Stress Management

Managing stress at workplace has become a commodity to sell. There are different tools available in the market to reduce stress at workplace. Others have developed their own stress management programmes to suit particular organizations. This shows that occupational stress has become a main hindering factor for organizations.
It has to be noted that there is no right or wrong ways to reduce stress (Radha, 2011). So, to understand the different ways to manage occupational stress, Sharilma and Poornima, 2011; Narayanan, 2012 Swapna, 2012; Selvi and Suresh, 2013; Sridevi et al, 2013; Subrahmanyam et al, 2013; Kanthimathi, 2014; Pashankar, 2014 have highlighted the following different ways.

Ways to manage stress at individual level

- Taking care of our own physical and emotional needs.
- Making food and nutrition choices which are practical.
- Avoid alcohol and nicotine.
- Getting organized and getting enough sleep.
- Take time away.
- Talk it over with someone.
- Connect with others at work.
- Look for humor in the situation.
- Practicing yoga is effective stress management tool.

Ways to manage stress at organizational level

- Establish proper communication system.
- Provide counseling services to which it is required.
- Cultivating a friendly social climate.
- Job enrichment.
- Organizational role clarity.
It is clear that personal and professional life of an individual is filled with tasks, responsibilities, and roles. While trying to fulfill these ambits of life, stress obviously creeps into life and it extends its claws in every aspects of life. While understanding the phenomenon of personal and professional stress, the concept of Work/Life Balance (WLB) occupies an important phase in one’s life. The 21st century has changed the lives of executives, more or less, permanently. They seem to have been thrown out of gear completely, especially in their private lives (Rao, 2010). It is not only private life which has been affected by changes in modern world, but also the professional life. This ‘disturbing’ scenario has gained its momentum in recent days as employees are trying to achieve professional goals and enjoy their life at the same point of time.
SECTION C – PERSONAL LIFE STRESS: AN INTRODUCTION

No one in this world is free from stress. Stress is experienced everywhere and exists in everyone. Cooper et al (2001) have rightly said that stress is not a factor that resides in the individual or the environment; rather, it is embedded in an ongoing process that involves individuals transacting with their environment, making appraisals of those encounters and attempting to cope with the issues that arise. Some may cope with the situations and some may fail to cope with it. Environment/society throws various kinds of incidents in every one's lives. The environment factors/issues/stressors, as classified by Asterita (1985), can be categorized into three kinds of stressors i.e. a. Physical; b. Psychological; and c. Psycho-social stress.

**Physical stressors** are the stressors which arise while an individual interacts with the prevailing circumstances. For instance, extreme changes in temperature, injuries or exposure to disease.

**Psychological stressors** are the stressors which arise out of interaction within ourselves. For instance, loss of a loved one, failure to achieve a highly valued goal in life or a turn for the worse in a significant relationship (Lovalla, 2005).

**Psycho-social stress** arises when one’s societal image is affected. For instance, decline in social status, and social esteem.
The above classifications clearly reveals that stress is the outcome of interaction of persons with environment, interaction with own self, and interaction with society. Sometimes these interactions may lead to better/adverse situations. The difficult events/situations are also known as negative life events or negative life stressors. It does not mean that people always have negative life events/negative stressors. Sometimes good situations/things also create stress. Stress which is caused by pleasant/good situations is known as **Eustress**. The stress that helps one meets a deadline, the stress that causes a person to prepare with more concentration for an examination, the stress that helps to keep the adrenaline level high are all the good aspects of stress without which no performance would reach the optimum level (**Roy**, 2008). Negative stress is such situation which pushes a person to unpleasant circumstances are known as **Distress**. **Mathews** (2000) has defined the term distress i.e. distress is an imprecise term that typically refers to unpleasant subjective stress responses such as anxiety and depression.

**Blonna** (2012) has defined stress as a holistic transaction between an individual and a potential stressor resulting in a stress response. Potential stressors only become actual stressors when they are perceived as being beyond one’s ability to cope with.

The research on stress is incomplete if one does not quote the name of Hans Sely, the first person to study stress scientifically. He introduced the concept of General Adaptation Syndrome (GAS). According to him stress is the non-specific response of the body to any demand made on it. He, further, described the concept of stress in medical terms. Under considerable stressful condition, adrenal glands produce adrenaline along
with certain hormones i.e. Corticoids; of these Cortisone is perhaps the best known to overcome the stress. The stress reactions are essentially defensive, but, if they are insufficient, excessive, or otherwise faulty, they themselves may cause diseases (Selye, 1980) and the body responds/reacts and makes certain adjustment to fight against the disease, likewise, our mind and body respond/react to stressors (stimulus). These responds/reactions are known as biological stress reactions or General Adaptation Syndrome (GAS). Thereby, according to Selye (1946) general adaptation syndrome is the sum of all non-specific, systemic reactions of the body which ensue upon long continued exposure to stress.

**General Adaptation Syndrome (GAS)**

Olpin and Hesson (2010) have described the stages of General Adaptation Syndrome (GAS) as follows:

1. **Alarm Stage**: When a stressor occurs, the body responds in what has been described as fight or flight response. Homeostasis (balanced state) has been disrupted. Several body systems are activated, especially, the nervous and endocrine systems, to prepare the body for action. If the stressor subsides, the body returns to homeostasis.

2. **Resistance Stage**: If the stressor continues, the body mobilizes its internal resources in an effort to return to a state of homeostasis. If the perception of a threat still exists, the body does not achieve complete homeostasis. The stress response stays activated, usually at less intensity than during the alarm stage, but still at a level to cause hyper-arousal.

3. **Exhaustion Stage**: If the stress continues for long, the human body can no longer function normally. When chronic stress persists, organ systems may fail and the body
breaks down in variety of ways. Continued stress that causes the body to adapt constantly can become a threat to health. A state of wellness is difficult to maintain over time when our body energy is channelized towards coping with stress.

It is an injustice, if one does not mention about Walter Bradford Connon’s concept of **fight-or-flight** response which is similar to Selye’s **Alarm Stage** of General Adaptation System (GAS). The fight-or-flight response is generally regarded as the prototypic human response to stress and whether a human fights or flees in response to sympathetic arousal is thought to depend on the nature of the stressor. If the organism sizes up a threat or predator and determine that it has a realistic chance of overcoming the predator than the attack is likely. In such circumstances threat is perceived to be more formidable, and flight is more probable (*Taglor et al*, 2002).

**Causes of Stress**

Stress varies from person to person; an event which is stressful in some people may not create stress in others. Various aspects are responsible and may act as anti-stress agents. *Tilton* (2010) has listed the factors which affect the degree of impact of an event on the individual. They are as follows:

1. **Age:** People who are older and have more life experience tend to develop good coping mechanisms.
2. **Degree of the education**: People who have better education should be able to withstand situations and make practical arrangements in their life to suppress the level of stress.

3. **Duration of the event**: If an event persists for a long time then the person may adapt oneself to the situation in their life in order to minimize the impact of stress. It also depends upon the suddenness and degree of intensity.

4. **Resources available for help**: People who are under stress would like to seek help from various sources. Resources may be internal (a personal belief system) or external (a friend, or a trained counselor).

5. **Level of loss**: Death of a person may be easier to accept; due to this the nature of a relationship (for example marriage partners or siblings) would affect peoples’ ability to suppress the stress.

    **Kumar** (2001) has sub-divided the causes of stress into following heads:

    1. Childhood memory and bitter experiences,
    2. Family culture and pattern,
    3. Family background and habits,
    4. Incompatible marriage nagging and dominant partner,
    5. Sexual dysfunction and infidelity,
    6. Chronic physical illness and permanent infirmity,
    7. Stressful events of life and retirement,
    8. Social isolation and lack of interaction,
    9. Speech disorders,
10. Mood changes and behavioral disorders,
11. Hallucinations, fixed thoughts,
12. Cognitive functions eroded,
13. Abnormal beliefs,
14. Religions rituals and social constraints,
15. Un-congenial work culture and job-related problems,
16. Financial ruin and sudden lose,
17. Phobias,
18. Alcoholism and alcohol withdrawal symptom,
19. Use of narcotic drugs and withdrawal (including drug dependency),
20. Pessimistic and negative approach to life.

He, further, stated that not all persons suffer from the said symptoms but, in all the sufferers, a few of the said symptoms suffice to trigger stressful state.

The above mentioned causes of stress are general in nature. Miller and Shelly (2010) have tried to categorize the events under different heads. They are as follows:

1. **Biological causes of stress**: Changes to our bodies resulting from disease or injury can be significant sources of stress. Sickness ranging in severity from a sore throat to cancer can generate feelings of fear anxiety, helplessness, and even hopelessness, all of which increase stress levels.

2. **Environmental or Sociological causes of stress**: Sociological or social stressors are situations that occur within our environment, such as difficult term papers, busy schedules, disturbed home situations, problems with friends, sexual problems, economic
insecurity, being the target of bullying, learning to drive, health related issues of siblings, and so on. They are external sources of stress, meaning that they come from the surrounding circumstances.

3. **Psychological causes of stress:** While social or environmental causes of stress occur externally psychological stress within ourselves are usually caused due to the failure of expectations or the expectations from others that we internalize.

Further, the authors have expressed that people who tend to worry a lot, particularly about situations over which they have little or no control, tend to get stressed more than those who do not worry as much, or who plan how they would deal with a bad situation in the event of its occurrence.

**Signs and Symptoms of Stress**

We often meet people who say that they are extremely stressed in their life. But, stress is subjective. A stressful situation for one person may not be a stressful situation for another person. Those who are capable of handling the situations may not experience stress at all. Those who are unable to handle may become victim of stressful situation. Many authors and stress management experts have listed the signs and symptoms of stress.

According to Holcom et al (2013) signs and symptoms of stress are follows:

**Physical:** Being tired, run down – totally exhausted, high blood pressure elevated, migraines, loss of sleep or a vague aches and pains, rapid heartbeat, loss of sexual desire, loss of appetite, backache, neck ache, stomach ache, and many muscle pains and spasms.
Emotional: Feeling tense, up-tight, irritable depressed, angry, self-doubt, loss of confidence, frustrated, overwrought, burned out, short on patience, hurried –harried, worried, and just totally drained.

Social: Feeling alone, insecure, unappreciated, unsupported, lacking in confidence, lacking in control, or excessive drinking and drug abuse.

Intellectual: Cannot concentrate or think, lacking in judgment and reason, feeling bored and underutilized, pressured for time, and lacking in interest.

Spiritual: Self depreciation, lacking of purpose and goals, questioning, hopelessness and helplessness.

Further, Tilton (2010) has said that the sign and symptoms of stress as:

Cognitive: Memory loss, especially agnosia (the inability to remember names), inability to attach importance to things other than the incident, concentration problems, loss of attention span, difficulties with calculations, decision-making, and problem-solving, flash-backs, nightmares, amnesia for the event, violent fantasies, confusing the importance of trivial and major tasks.

Stress is a common phenomenon in recent days. People with positive mind set may not experience and recognize all the above mentioned signs and symptoms. The signs and symptoms may be experienced in later days. Hence, in this context, stress varies from person to person. It is clear that, learning how to manage the stress will make people more effective and efficient in their life.
Effects of Stress

One’s existing health and physical conditions can make the difference in his/her responses while dealing with stressors.

‘The effect of stress is always negative’ – is a myth. A similar event/condition may create different stress related reactions in each individual. At the same time effects of stress are not always negative. Stress, sometimes, can also be positive, for instance, getting married, preparing for final audition of cultural activities. In addition to this, the positive attitude of stress will be discussed in later part of this chapter.

Let us have a bird eye view of negative effects of stress on an individual. It is evident that stress affects our health, including mental health, but still researchers and stress management experts have been conducting research on effect of stress and still unable to find the exact effects of stress. Hubbard and Workman (1998) have expressed their difficulty in finding the exact effects of stress. According to them stress may alter the physiology of an organ system without any apparent association with disease. In other cases, stress is prone to cause significant impact on health. Everly and Lating (2002) have reiterated the same by mentioning that assessments of effects of stress are never clear assessments of stress. One never really knows to what degree pathogenic stress arousal has contributed to the manifestation of target-organ pathology.

Needham (2002) has listed the following changes in our body during stress.

- Hypothalamus and pituitary gland in brain initiate the fight or flight response.
• Salivary glands close down and mouth becomes dry.
• Breathing becomes faster to increase oxygen intake.
• Sugar is released from the liver to provide instant energy, fat (cholesterol) produced by liver for fuel.
• Muscles get tensed and release lactic acid into the blood stream.
• As a result of increased sweat body temperature comes down.
• Subcutaneous fat is released into the blood stream to provide energy for the fight or flight response.
• Heart beat rises by as much as 100% to increase blood supply.
• Process of digestion slows down in which more blood is required for the muscles.
• Adrenal glands situated near the kidneys release hormones (adrenaline and noradrenaline) into the bloodstream – as a result, it raises the heartbeat, widens airways to the lungs, and constricts blood vessels supplying blood to the skin and intestines.

While finding the effects of stress on physical health, **Middleton (2009)** has rightly mentioned that the problems caused by stress all stem from the fact, that our stress system was actually designed to respond to short-term stress. Human body is simply not designed to operate with the levels of stress hormones at a raised level over long periods of times.
**Effects of Stress on Physical Health**

- The system that is most affected is the cardiovascular system – the heart and all the arteries and veins that carry blood to and from the muscles and organs that the heart supplies with blood. Stress stimulates the body to supply more blood to the major muscles, while organs – for example, those responsible for digestion – receive less blood. The long-term stress stimulation of this system causes our blood pressure to rise.
- The blood vessels which received less blood, stress can worsen illness related to poor circulation such as Reynaud’s phenomenon.
- Stress causes some kind of digestive symptoms – from mild problems with indigestion to more serious conditions that requires investigation and treatment.
- Stress can also contribute towards the growth of stomach ulcers.
- Stress can also cause muscles problems. For example, a type of headache called tension-headache, where a mild or moderate pain around the head can be felt as if a band is fastened around the head.
- Long term stress brings down our immune system, that is people are more prone to cough, cold and other problems.

**Effects of Stress on Mental Health**

The negative effects of stress on mental health are severe than physical health. Because, the sign and symptoms may not be visible and if not treated on time can lead to serious trouble. **Plant and Stephenson** (2009) have listed the negative effects of stress on mental health.
• Long term stress results in disphoria – feelings of emotional and mental discomfort and restlessness.

• Chronic stress can contribute to the development of eating disorders and/or drug and alcohol abuse, and is generally differentiated from depression by a feeling of agitation.

• Sleep deteriorates and other indications of mental-physical problems increase.

• Cognitive ability (conscious intellectual activity such as thinking, reasoning or learning) is impaired and in exhausted state, negative emotions including despair and hopelessness takes over, often with no bases in reality.

• Stress can lead to anxiety and depression.

**Effects of Stress on Family**

Stress not only affects the physical and mental health of an individual, but also affects the family. Stress can be experienced in the family due to occurrence of events such as:

- **Financial stress**: when a family undergoes financial crisis situations such as lack of money, loss of job, inability to pay debt, or family’s ability to manage the demands may get disturbed which causes stress in the family.

- **Health issues/death of a family member**: when a family member is hospitalized for some health issues or a member collapses, other members in the family may get stressed.
 ➢ **Marital issues**: marital issues like divorce, domestic violence, miscommunication between husband and wife, mother-in-law and daughter-in-law can cause stress in the family.

 ➢ **Other issues**: other issues like shifting from one place to another, poor performance of child in school can also cause stress in the family.

**Imig** (1983) had conducted a longitudinal study to investigate the differential impact of stress on 101 rural and urban families. He found that stress differentially affects the interpersonal relationship of rural and urban families.

Effects of stress on family are mentioned below:

- Sense of cohesion and satisfaction may decrease due to long-term stress.
- Stress can diminish the quality of relationship in the family.
- Stress may affect the relationship between husband and wife.
- Long-term stress can cost social/family support.
- The children of stressful family may lack good parenting.

Hence, stress is everywhere and every individual, at one point of time in his/her lifetime, is affected by stress. No one can escape from the fist of stress. In this context, **Cockerham** (2007) has opined that any life event can be stressful, but whether the event is negative or positive, the speed with which it occurs, and the extent to which it affects a person’s life are important variables. An event, whether stressful or not, depends upon other aspects the way people appraise the events, severity, duration, impact, ability to minimize the effect and ability to foresee the situations/events.
Types of Stressful Life Events

Schwarzer and Schulz (2003) have categorized the Stressful Life Events (SLE) into two categories. They are Normative and Non-normative Life Events.

Normative Life Events: refers to anticipating a certain class of events that naturally happens to many individuals at certain times during their lives such as marriage, childbirth, academic exams, retirement, or death of parents.

Non-normative Life Events: refers to events pertaining to rare or unexpected events such as disasters, accidents, or disease.

Any life event which is stressful is also known as Critical Life Events or Stressful Life Events or Adverse Life Events or Negative Life Events, or Stressful Encounter or Real Life Events, or Major Life Events, or Severe Life Events.

Here, one has to remember that all life events which occur in our life may not be stressful. Some of the events such as marriage, childbirth, higher authority and responsibility, may be pleasurable. An event which makes the person to work more and perform better is known as Positive Life Event or Positive Stress. But, it is very difficult to identify the exact point where an individual feels or stops enjoying an event. Critchley (2010) has tried to explain this issue through a bell-shaped curve/normal distribution curve.
From the diagram given above, it is clear that the two extreme points i.e. low and high may not allow the person to feel depressed, bored under-involvement, undervalued, and burn-out which ultimately affect the performance of an individual.

Our body reacts to positive life events in different way. Under positive stress, the brain releases chemicals that increase the heart rate and breathing capacity. The body also releases stored glucose that gives an energy boost (Durhan, 2008). Hence, people
start feeling happy even though they are under immense stress. Edwards and Cooper (2013) has highlighted the effects of positive stress on individual. They are as follows:

- Positive stress may **facilitate** coping by enhancing individual abilities relevant for coping and/or stimulating increased effort directed toward coping.
- Positive stress may serve as a **breather** from ongoing stress. These breathers, or breaks, presumably facilitate coping by allowing periods for creative problem-solving.
- Positive stress may act as a **sustainer** of ongoing coping increasing the likelihood that coping efforts will persist.
- Positive stress may serve as a **restore**, replenishing damaged or depleted resources or developing new resources.
- Positive stress may **improve** social interactions by decreasing social distance and winning social approval, which may in turn facilitate social support.

Apart from the above mentioned points other authors such as Sekar et al (2005) have also given suggestions to manage the stress.

1. Identifying the source of stress is the first step in managing the stress. Once we recognized the root of stress, then it is easy for us to find the solutions for the problems.

2. It is proved that stress causes some physical and psychological reactions in our body. In order to reduce stress we must understand the reactions of stress in our body. Then, managing stress may not be a difficult thing.
3. We should also understand that how much we are contributing to stress. Because stress is created within ourselves. Hence, we need to recognize personal contribution to stress and rectify the contributions.

4. We face various stressful events in our daily activities. Making SWOT analysis of ourselves will make us to realize the strengths and weakness of ourselves.

5. We should form practical, achievable, realistic goals. Making unrealistic goals will push us to stressful situations.

6. We always think about the consequences of actions we have carried out. If we are able to foresee the consequences then it allows us to adjust our goals.

7. In order to make life healthy, we should commit ourselves to our objectives, either personal or professional, and motivate ourselves to achieve those objectives.

Providing suggestions to reduce the stress is an easy job. But practicing is not as easy as giving suggestions. It requires more time and continued effort from the people who are under stress. It is like running a marathon. There is no end to this effort. But, if practiced whole heartedly, then positive and concrete results can be seen.

Now, we have seen that stress is an omnipresent phenomenon. Our life undergoes various stressful situations daily. Some may able to manage/cope with it while some may not be knowledgeable/aware of overcoming it. Apart from our personal life, our professional life is also affected by stressful situations. Occupational/work-related/job stress has gained its importance since Liberalization, Privatization and Globalization
(LPG). The competition at the workplace, management’s demand on employees, deadlines, and pressures from superiors make an employee undergo stress. In this backdrop, this study has been taken to understand the issues related to personal life stress, occupational stress, and work/life balance of employees of IT and manufacturing sector.