CHAPTER -3

REVIEW OF LITERATURE
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The review of literature is the past research studies available on the topic under study. The researcher opened the review of literature from the study conducted on stress management by eminent research scholars and people in academia and corporate. The first session of literature review opens with the study on stress management at various levels abroad and followed with studies in India. It is to be noted that the studies with respect to stress management among the executives in I.T industry in Kerala with special reference to Technopark, Trivandrum is limited. Hence majority of the studies in connection with the same have been referred and sighted from abroad.

The review of literature in the present chapter covers:

☞ Studies of Stress in student population.

☞ Studies related to Stress & Meditation

☞ Studies of Work related Stress including I.T Sector.

☞ Stress & Cognitive Behavioural Techniques

☞ Studies of stress in the Banking Sector.

3.1 Stress in Students Population

Many studies have been conducted to understand if the student community is experiencing stress. It is learned from these studies that students across various levels, in higher education, experience a lot of stress which can be detrimental to their health.

Robert J. Murphy¹, M.B.A.; Sarah A. Gray, D.D.S., M.S.; Gerald Sterling, Ph.D.; Kathleen Reeves, M.D.; Joseph Ducette, Ph.D. (2008) conducted a study was conducted involving a group of 290 medical and dental students to directly compare perceived stress levels encountered during their education. A modified questionnaire based on Garbee et al.’s Dental Environmental Stress survey was provided to the students by either email or paper. The purpose of the investigation was to determine if the sources of stress reported by medical and dental students, both male and female, were due to common
factors. A multivariate statistical analysis was also conducted to measure stress differences by year in school. Through factor analysis, the survey question responses were grouped into five causal categories: academic performance, faculty relations, patient and clinic responsibilities, personal life issues, and professional identity. The overall findings show that dental students had greater levels of stress than medical students in three of the five categories. The only category in which medical students demonstrated greater stress levels than dental students was in professional identity. Measures of comparative levels of stress between male and female students for either profession did not demonstrate any significant differences. Stress levels related to clinical work varied significantly between the type of professional student and his or her year in school.

Cheng Kai-Wen\(^2\) in a study of stress among the college students has identified certain sources of stress. 230 respondents were surveyed. Factors causing stress identified were a) Physical Factors b) School Factors c) Relationship Factors & d) Family Factors.

He observed that male student’s feels more stressed when compared to female students from family factor. Students who take loans were found to be more stressful than others. Similarly, students in higher grades feel more stress from physical/mental, school, and emotional factors; students who take a student loan also feel more stress from physical/mental, school, and emotional factors than those who do not. He says that stress can be managed if the students can grasp increased stress management abilities and learn to seek support, make use of family support and release stress reduced emotions. He also advices students to manage their emotions effectively so as to manage stress and also to develop an optimistic view of life. From the organisations point of view students have to be supported by schools and colleges as and when required.

Hains.\(^3\) (1992) examined the effectiveness of a 15 session stress inoculation training programme with six adolescents in a high school setting, where the subjects are trained in cognitive restructuring, anxiety management and problem solving skills. Five subjects displayed improvement on state trait anxiety scores with the initiation of treatment. Improvements were noted in pre and post training assessment of anxiety and anger.

Matheny, Aycock and McCarthy\(^4\) in their studies on stress in first to twelfth graders using a model presenting stress, the inequality between perceived demands and perceived responses. Stressor sources, its coping methods and resources, systems of ineffectual coping, stressor and coping differences, stressor and coping assessments and school based intervention were given importance in their study.

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\(^2\) Cheng Kai-Wen

\(^3\) Hains

\(^4\) Matheny, Aycock and McCarthy
Vordanova & Gotsev (Cited in Zausmer et al., 1983) measured physiological changes in students of medicine and pharmacy during the stress of examination. Their studies prove that examination stress is associated with increase in carbonhydrate and cholineesterase activities which lead to significant vegetative changes. In a research of the student’s blood pressure during examinations, Blanchard found that in one group of students, the average blood pressure rose from 118/58 before an exam to 152/113 during the exam. The average blood pressure elevated after the examination had ended. In another study Blanchard studied a group of students to ascertain the effect of music on pulse rate, blood pressure and final academic scores and concluded that traditional examination should be considered a high risk factor, especially because of their relationship to hypertension. Furthermore, Blanchard advocated better controlled and structured exams as well as an atmosphere more conducive to relaxation (cited in Zausmer et al., 1983).

Valdes M.R. (1985) in his work on stress management, investigated the effect of stress management work shop on college students, using a self report and bio feedback measurement. The work shop was conducted over a nine week period, during which the students attended 1.5 hours weekly group and individual session. The result indicated that the workshop was successful in reducing the stress of individuals.

Srivastava, Naidu & Mishra (Cited in Pestonjee, 1988) investigated the relationship between stress and performance. A 2x3 (impulse control x stress condition) factorial design with performance on vigilance task as the dependant measure was employed. The results of their study supported the inverted U relationship between stress and performance for only the low impulse control subject. Also the low impulse control subject displays the lowest of performance under high stress condition.

Spiegel et al., (1986), found that interpersonal stress was high in third and fourth year medical students. Exam related stress is due to competition (cited in Fisher, 1992).

Coburn and Jovaisas reported that a study of medical students at McGill University showed that 18.3 percent of the students had sought help for emotional problems, It was sought that 60 percent of the problems were attributable to the process of medical education itself rather than to pre-existing conditions.

McMichael (1974) conducted a study of Australian University students that assessed the relationship between social stress, adolescence and mental health. The first year students were found to be beset by the stress of social transition. In the second year the student
stress shifts away from social transition area of concern over ones self review. During both years, however, academic pressure was an additional source of stress.

Meichenbaum\textsuperscript{11} (1975), Cited in Meichenbaum, (1983), in a study on stress training effectiveness, trained college students to enhance their creative problem solving ability by making them to modify their self talk. The use of such modified self statement was found to not only enhance performance on creative measure, but also engender a generalized set to handle life situations more creatively.

3.2 Studies on Stress & Meditation

Many studies and research on stress and its management has given considerable importance to Meditation as a tool for effective management of stress.

Goleman, D.\textsuperscript{12} (1976), found in a study that the meditators had a unique pattern of reaction. There was greater initial arousal and faster recovery in meditators. Jessica Jo Lahr (Cited in Goleman, 1976) compared beginners and experienced meditators with a comparable group of non meditators. The experienced meditators had more life change and less illness.

Burning, N.S & Frew, D.R\textsuperscript{13} (1987) examined the psychological effect of three stress intervention strategies. Management skills training, exercise and meditation were examined in a longitudinal field experiment. Sixty four subjects were randomly assigned to four groups – three experimental and a control group. Analysis of Covariance and multiple comparison tests indicated that each of the strategies led to decrease in pulse rate.

Jevning & Coworkers (Cited in Jacob, R. J\textsuperscript{14}, Chesney M. A), assessed cortisol and testosterone level in experienced meditators and non meditators who had undergone three or four months of training in Transcendental meditation. Blood samples were obtained before and after a subject had engaged in a session of meditation. During this time the non meditators rested. In the experimental meditators, there was a decline of cortisol during meditation where as in the non meditators examined after three months of meditation practice, there was no change.
Orme & Johnson\textsuperscript{15}, 1973, in their study on stress and meditation found that meditators were more stable on three autonomic indices:

a) Rate of GSR habituation

b) Multiple Responses and

c) Spontaneous GSR.

Habituation of the GSR to tones was faster for meditators than for the control group. Meditators made fewer multiple responses during habituation indicating greater stability and response to stress.

3.3 Studies on Stress at the Work Place including I.T sector

The issue of work related stress and stress management has been widely discussed. The problem can be sufficiently serious that it puts employees at all levels to risk and is implicated in the development of the extreme condition of “burn out”. Stress management techniques proposed have varied across a wide spectrum of approaches, ranging from managing the work environment to reducing external sources of stress to managing the individuals’ intrapersonal factors.

To date limited systematic studies has been conducted with respect to stress and its management in the I.T Sector with special focus on the companies in Techno park, Trivandrum, Kerala and that too focusing on executives at all levels.

Emma Donaldson\textsuperscript{16}. Feilder, Rachael Lewis, Joanna Yarker conducted a study on how to create effective interventions specially designed to develop managers management competencies thus preventing and reducing stress at work. This research study has made an impact contributing to the consideration of how to support managers to behave in ways that prevents and reduces stress.

William Tasho\textsuperscript{17} M.Sc, Dr.Joe Jordan PhD, Prof.Ivan Robertson used a case study approach focusing on executives, later their case study which was published by HSE Books provides a real world example of how an organisation has pursued a stress reduction strategy and begun to see meaningful change in its key performance indicators such as sickness absence rates. The study serves to provide guidance about how another
"A STUDY ON STRESS & STRESS MANAGEMENT AMONG THE EXECUTIVES IN KERALA BASED ORGANISATIONS WITH SPECIAL REFERENCE TO I.T INDUSTRY IN KERALA, (TECHNOPARK CAMPUS)"

Ali Soylu, in his paper submitted to the Midwest Academy of Management observes that foreign employees in U.S are subject to more job related stress. The five factors as per the study which has direct and interactive effect on stress are residential insecurity, job insecurity, perceived discrimination, powerlessness and role ambiguity. The stress outcomes are decreased job satisfaction, poor emotional states and symptoms of physical stress.

Thabo.T.Fako, Department of Sociology of University of Botswana surveyed 360 university employees in Botswana to investigate the extent to which they experienced occupational stress, the factors associated with occupational stress and the factors that could be used to predict occupational stress among university employees.

Results point to the importance of role clarity, a reasonable workload, the need for employees to maintain a healthy diet, and the need to avoid regularly putting in extra hours at work in order to reduce or avoid occupational stress. The results also show that the odds of a citizen experiencing occupational stress were twice those of an expatriate Employee. It is argued that successful adaptation and coping with work demands results in effective movement through the ranks that mediates the effect of objective stressors.

Salami A.O, Ojokuku R.M, Llesanmi.O.A has done an empirical analysis of the impact of Job Stress on the performance of Nigerian Managers. 135 managers with more than five years of experience were surveyed. Their studies says that job stress brings about subjective effects such as fear, anger and anxiety among the Nigerian Managers resulting poor concentration, mental block and poor decision making skills. The article points out the important role organisations have to play to reduce the impact of stress, and further suggestions were given on reducing psychological strain, work overload and role ambiguity through job redesign techniques and through counselling and stress reduction workshops.

Akingunola Richard Oredua, Adigun Abel Oludele reported the results of a study on the existence of stress among the executives and non executives in Nigerian banking industry aftermath effect of the implementation of the liberalization reforms. Significant existence of stressors in the Nigerian banking sub sector was identified. It was observed that stress level is higher in the case of executives when compared with non executives and...
that this stress affects personal health leading to management action on implementing stress reduction methods. Some of the stressors were Stiff Competition, Employees had to report early to the office even at 7.30 a.m, Saturday Banking, Work overload, Bringing home the work, Cannot spend time with family even on Sundays, Un pleasure work climate, Less autonomy, No identity for work, mutual suspicion among the executives – lack of trust etc.

Payal Sarupriya in his article on Work Stress found that executives at Senior Management, Middle Management and Junior Management levels experiences different levels of stress.

Kumar Sunil, Rooprai.K.Y in the proceedings of annual conference of ASBBS, Las Vegas opined that emotions play a major role in managing stress and anxiety at work place. Their study examines the relationship of emotional intelligence as an over arching concept to the management of stress and anxiety. Emotional Intelligence can be predicted through the levels of stress and anxiety. E.I will prove helpful tool in dealing with stress and anxiety at work place.

Bhattacharya and Jha (2006) focused their works on stress in organizational context. They studied the effects of anticipated and retrospect fits in explaining additional variances in various stress strain relationships.

Chirayath (2006) focused on stress and coping mechanism of female cashew workers. He revealed that a majority of respondents had a passive way of coping with stress.

Rees W. David (1995) worked on “Work-related stress in health service employees”. The six occupational groups (administrative and clerical staff, ancillary personnel, profession allied to medicine, doctors and ward-and community-basednurses) were compared and the results were used as a basis for suggesting opportunities for management to initiate a range of stress management interventions.

Zefferane Rachid, McLouglia Dominic studied “Cooperation and stress- Exploring the differential impact of job satisfaction, communication and culture”. They examined the varying impact of job level and organizational –level characteristics on team level cooperation and feelings of stress. They highlighted the relevance of sub-cultures; it compares these relationships across two departments.

John Mathew et al, in a paper presented during the National Conference on Stress, discusses on the factors that cause stress at the Work Place. He also add that that Stress at
the work place has to be managed properly so as to enhance productivity through employee well being.

Dawson Carlson\textsuperscript{32} et al., reported in his study that when individuals climb up the ladder in an organization or in their professional life, they experience stress. The stress experienced by individuals at each phase among their career stage is different. He divides the career stage into five stages and further points out that individuals will be able to manage stress during each career stage provided they get support from the organization.

Jake Messersmith\textsuperscript{33} in his article provides an analysis of the antecedents to work life conflict in the I.T profession and the solutions that organizations has to implement so as to bring about work life balance. He observes that I.T professionals are asked to overcome a growing list of challenges. Thus the unrelenting emphasis on I.T initiatives often results in longer working hours and around the clock support placing I.T workers at the risk of suffering from work life conflict. He adds that Human Resource Managers has to skillfully manage this issue.

Sylvia Anna Hewlett, Carolyn Buck Luce\textsuperscript{34}, in their article points out the impact that extreme work hours can make on individuals. Any employee who works for more than 60 hours in a week, are high earners with unpredictable flow of work, tight deadlines, responsible for profit and loss, large amount of travel, available to clients always, responsible for mentoring and recruiting etc comes under this category. The article also throws light on promoting work behaviours that are rewarding, encouraging or requiring. If not properly managed, such extreme jobs may lead to a stage of exhaustion.

Peter Richardson\textsuperscript{35} and James Larsen, in their study has opined that the transformation of many office and white collar jobs into primarily ones dealing with managing information has brought about problems that previously had been associated mostly with assembly line and blue collar works. Repetitive strain injuries are a growing health problem in a number of office jobs. Such injuries pose a significant threat of injuries to workers and also high potential costs for organizations. In this article, the extent, definition, costs and legal implications of the same has been discussed. Some examples of good organizations those who are taking to combat such repetitive strain injuries are also presented. Towards the end, several actions that organizations have to take to help minimize this negative health impact are mentioned.
John Adams in his article on cost savings from health promotion and stress management interventions describes the magnitude of the difficult – to – measure costs of work place stress and poor health habits and to present criteria for successful health promotion and stress management interventions. He observes that there are “invisible overhead” costs that organizations must bear, which are rarely accounted for, and which are difficult to measure. If an effective health promotion and stress management program were able to reduce a significant portion of this invisible overhead, such a program would be incredibly cost-effective.

C Mimura, P Griffiths, 2003, conducted a study on “The effectiveness of current approaches to workplace Stress management in the nursing profession: an evidence based literature review” In the study the effectiveness of current approaches to workplace stress management for nurses was assessed through a systematic review. Seven randomised controlled trials and three prospective cohort studies assessing the effectiveness of a stress management programmes were identified and reviewed. The quality of research identified was weak. There is more evidence for the effectiveness of programmes based on providing personal support than environmental management to reduce stressors. Among the response support interventions, one approach focusing on cognitive techniques was determined to be effective, although evidence was weak; three approaches on exercise, music, and relaxation training were potentially effective; one approach of social support education is questioned but possibly effective; and two are impossible to draw conclusions after the critical appraisals. One auxiliary study on cognitive education and role playing allowed no conclusion. The study focusing on environmental change (introducing different nursing method) provided no evidence of effectiveness (non-significant results), although findings tended to favour the intervention and so the study is classified as possibly effective. With regard to the auxiliary studies, one approach of changing nursing method (environmental change) is potentially effective.

Murphy, Lawrence R. Ph.D. (1984), conducted a study on Stress Management in Highway Maintenance Workers. In this study, the efficacy of a work-based stress management training program was assessed in highway maintenance workers. Volunteers received training in electromyogram (EMG) biofeedback (n = 17) or muscle relaxation (n = 12) or served as wait-list controls (n = 9). Daily one-hour training sessions were conducted at the workplace for two consecutive workweeks. The biofeedback group showed
significant post-training decreases in forehead EMG levels compared with controls, while decreases found in the muscle relaxation group were not significant. All groups reported significant increases in quality of sleep and in feeling refreshed at work and decreases in subjective tension levels. A three-month follow-up study revealed regression of EMG levels toward baseline in all groups although the percentages of EMG reductions at follow-up were larger for the trained groups than for controls. All groups showed significant improvement on measures of anxiety, somatic complaints, sleep behavior, job satisfaction, and alcohol use. The results support other recent studies indicating the usefulness of worksite stress management programs, although the specificity of training effects and the durability of physiological effects over time remain questionable.

Bartone⁹, Paul T. PhD, 1989, conducted a study on stress management focusing on Predictors of Stress-Related Illness in City Bus Drivers in USA. This study examines the relation between stress and illness among bus drivers in a large American city. Several factors are identified that predict stress-related ill health for this occupational group. Canonical correlation techniques are used to combine daily work stress and recent stressful life events into a single life/work stress variate. Likewise, somatic symptoms and serious illness reports are combined into a single canonical illness variate. This procedure simplifies the analysis of multiple stress and illness indicators and also permits the statistical control of potential contaminating influences on stress and illness measures (e.g., neuroticism). Discriminant function analysis identified four variables that differentiate bus drivers who get ill under high stress (N = 137) from those who remain healthy under stress (N = 137). Highly stressed and ill bus drivers use more avoidance coping behaviors, report more illness in their family medical histories, are low in the disposition of "personality hardiness," and are also low in social assets. The derived stepwise discriminant function correctly classified 71% of cases in an independent "hold-out" sample. These results suggest fruitful areas of attention for health promotion and stress management programs in the public transit industry.

H. Van der Hek⁹⁰, & Plomp, H.N, in 1987-1994, conducted a study on Occupational Stress Management Programmes based on the published articles during the time. They identified that many occupational stress management programmes available were designed to prevent and cure the negative aspects of job-stress. Their study revealed that the focus of the programmes has to be directed towards the individual worker, the working group, the
organization of the work or the organization as a whole. Moreover, most of the
programmes show a considerable variation with respect to the type of interventions they
promote and their underlying assumptions, as well as their duration and costs.

Gershon\textsuperscript{41}, Robyn R. M. MHS, Dr.PH; Lin, Susan MPH; Li, Xianbin MHS,
PhD.2002, has conducted a study on work stress in aging Police Officers. The
impact of psychosocial work stress on the health and well-being of aging workers, even for
employees working in high-stress occupations, such as law enforcement like that of police
officers were identified. Here they have assessed and characterized work stress, coping
strategies, and stress-related health outcomes in a sample of police officers aged 50 years
and older. The most important risk factors associated with officers' perceived work stress
were maladaptive coping behaviours (eg, excessive drinking or problem gambling and
exposure to critical incidents (e.g., shootings). In turn, perceived work stress was
significantly associated with anxiety, depression, somatisation, posttraumatic stress
symptoms, symptoms of burnout, chronic back pain, alcohol abuse, and inappropriately
aggressive behaviour. They suggest that older workers in high-stress jobs may be at
increased risk for work stress-related health problems, especially if they rely on risky
health behaviours to cope with stress.

Linda Seymour\textsuperscript{42}, conducted a study on behalf of BOHRF, deals with common mental
problems among working people. The study concluded by saying that a wide range of
stress management interventions has a beneficial and practical impact in maintaining
mental health of working people.

A study was conducted by the Centre for Suicide Prevention\textsuperscript{43}, Canada on 'Stress in the
Work Place'. This study deals with work stress. The two major stressors identified were
Work and the Concerns of Unemployment. Along with this many other stressors factors
like too much of work, too little of work, Role ambiguity, role conflict, Insecurity, Personal
Threats, Negative office politics, Physical environment, Lack of participative management,
Lack of support from colleagues, superiors etc also were identified as stressors. Further
this study suggests many methods for managing stress at the organisational and individual
levels.
Abdul Latif Salleh, Raida Abu Baker & Wong Kok Keong conducted a study on Stress among the executives in the Malaysian Furniture Industry. The objective of the study was to provide an insight of the causes of stress among employees in the furniture manufacturing company in Malaysia. Overall the study observed that employees feel they are stressful at work. The main sources of stress were unrealistic objectives, the issue of incompetent boss, time pressure and deadlines. From the study, the five major predictor of stressors found in the furniture industries are support, adaptability, job security, conflict, and integrity. These are all the potential elements affecting job stress. In addition, integrity has an inverse relationship and highest correlation towards stress.

Prof. Hirak Das Gupta & Prof. Sureshkumar has studied about stress among the doctors in hospitals so as to determine the sources of role stress and also to examine the stress levels among male and female doctors working in the hospital. They have observed that Role Overload is most significant source causing role stress among the doctors. Male doctors are more stressed than female doctors in the case of inter role distance and role inadequacy. A highly structure stress interventional strategies and methods ah to be adopted or practised by the doctors in the hospital so as to make them more productive.

Rosanna, Colin J. Mackay, Simon D. Clarke, Chris Kelley, Peter J. Kelley and Ron H McCaig, (2004), in their studies on the U.K.’s Health & Safety Executive (HSE) standards describes the development of HSE’s new stress Management Standards*/which offer organizations continuous improvement through a three-phase stress preventative process*/and the development of a supporting ‘Indicator Tool’ (a two-phase questionnaire to assess employee perceptions of working conditions). The Management Standards comprise a series of ‘states to be achieved’, which are statements of good practice in six key stressor areas: demands, control, support, relationships, role and organizational change. For each stressor area there is also a ‘platform statement’ that outlines the main aims to be achieved by the organization. This statement may include a target percentage of employees finding that the organization meets the standard; this matter will be settled after the standards have been assessed in a public consultation campaign.

The following were given importance during the course of their study.

(a) what is good/best practice, and following from that,

(b) What an organization should be doing to manage threats to best practice, for each of the six areas we recognize as being central to managing work-related stress.
The steering group developed a draft 'Platform Statement' for each of the six stressors (demand, control, support, relationships, role and change) indicating what is required in order to meet the standard. This statement included a percentage of employees indicating compliance with the standard, to act as a target, and series of decrees, each essentially a 'state to be achieved', that reflected some aspect of good management practice.

Parkes and Sparkes (1998) looked more widely at the literature on Organizational Stress Interventions at Work Place, but even when including European and US studies, the scope of type of interventions was limited. Six of the nine case studies reviewed by Parkes and Sparkes use participatory action research (PAR), which allows employees to play more active roles in formulating their own interventions, as is endorsed in the Management Standards methodology. Disappointingly, they conclude that 'the case studies outlined... do not present a convincing picture of the value of organisational interventions' (Parkes & Sparkes, 1998: 43). In response, however, Griffiths (1999), argues that strict attempts to confirm cause-and-effect relationships to endorse the value of interventions are unnatural, and serve to decrease the value of interventions. She proposes that evaluating the effectiveness of interventions in terms of understanding mediating processes is a more (externally) valid approach to understanding work environments, which are essentially open systems not laboratories. There will be unavoidable constraints in many intervention situations.

Cox, 1993, noted the importance of occupational health issue associated with work place stress. In his seminal review, Cox (1993) noted that

1. There is evidence that the experience of stress at work is associated with changes in both behaviour and physiological function, which may both be harmful to employees' health;

2. Only a minority of organizations were purposely practising stress management in their workplace;

3. Most stress management interventions (although not in Scandinavia) were individually focused;
(4) Stressor reduction/hazard control is the most promising avenue for intervention; and (5) measurement of the current state of work-related stress and the effectiveness of an intervention require a standard, or target, to be meaningful.

**Cooper, C.L.** (1984), in his studies on executive stress in ten countries found that executives working in countries characterized by rapid economic, technological and social changes tended to report more mental health problems and job dissatisfaction than there colleagues in developed countries.

**Kirkcaldy, B.D.** (1993), studied Job Stress and Satisfaction among the International Police Officers in Denmark, Finland, Germany, Ireland, Netherlands, Spain, U.K and U.S.A. Scores of thirty police officers on the occupational stress indicator differed from British norms on Organisational Structure and climate, home and work interface and relations with others. These officers showed internal control and individual influence. The most important stress coping styles seemed to be time management & home support.

**Steve Poleman**, **Manuria Chinchilla**, **Pablo Cordano**, 1999 studies in detail on the managerial stress among the executives in Spain. This study was to chart the existing Spanish literature on managerial stress. This quantitative study was conducted among 115 Spanish Managers and it revealed that Spanish Managers report more mental strain and stress than most managers in other parts of the world who participated in a similar study.

**Swamy**, 2007 in his study on work life balance says that in today’s business context, the pressures of work has been so intensifying and that there is a growing feeling among employees that the demands of work begin to dominate life and a sense of work – life imbalance is felt. The challenge of integrating work and family life is a part of everyday reality for majority of employees. He says that organizations have to continually innovate and come up with programmes that provides scope for the employees to balance their responsibilities at work place and interests they have outside work. His article throws light on some of the strategies that can be adopted by organizations to maintain proper work life balance.
Avinash Kumar Srivastava⁵³, 2007, in his study on stress and organizational roles opines that problems commonly encountered in role performance often gives rise to stress, depending on the coping skills and resources of the role occupant. In this article, he explains the concepts, framework, types and measurement of role stress. The study brings out the each role stressor is the result of specific problems faced by the role occupant and the identification of prominent role stressor or stressors has important implications for the individuals and the organization. The article illustrates how the knowledge about prominent role stressors at the individual and organizational levels can be used to promote human well being, while achieving enhanced individual and organizational performance and effectiveness.

Chandra Sekhar,S.F⁵⁴., 2008, in his article on Stress and Psychosomatic complaints among emergency staff in Hospitals studies on job stress experienced by professionals in service organizations and opines that it is innumerable. Emergency departments in hospitals are the only work places where the medical and non medical staff has to remain alert always, for a momentary lapse in concentration may mean life or death to a patient. This article on further analysis, is learned to focus on job stress and psychosomatic complaints for which two selected government hospitals were the areas of study. The study reveals that all the members of staff have undergone significant stressful experiences in their jobs. Further the deleterious effect of stress and their psychosomatic complaints are positively and significantly related to job stress cores. The implications of the results of this study merit administrative consideration. The study also suggests some organizational coping mechanisms like Bio Feedback, Progressive muscle relaxation, imagery training etc. Besides offering a new paradigm related to understanding of coping behaviours, this study also suggests practical solutions to the concrete problems such as staffing, scheduling and workloads etc. The study suggests that those individuals overwhelmed by the complexity of circumstances are more likely to experience increased job strain and a greater propensity to leave. If a proper work life balance is struck, it may promote overall job satisfaction and longevity in the work place.

Avinash Kumar Srivastav⁵⁵, 2007, in his article on Achievement Climate in Public Sector studies about the influence of role stress and coping strategy on achievement climate across various functions in a public sector industry. Achievement climate was found to be related
to the coping strategies in the R&D and production functions and to role stress in quality and miscellaneous functions. Delegation of problem solving has to be promoted in the R&D, empowerment in production function and opportunities for growth and development in quality and miscellaneous functions. His research indicates that people with a high need for achievement (nAch) prefer to work in the private sector and those in low nAch prefer to work in the public sector. Several factors make achievement of organizational goals more difficult in the public sector. Individual and organizational resistance to change is felt more in public sector. In the study, the various dysfunctional and functional coping strategies for dealing with role stress is well explained. The study also reveals that individuals with strong achievement needs react positively when they are responsible for the accomplishment of challenging but achievable goals and when their innovative and entrepreneurial behaviours are rewarded. Thus individual need for achievement and organizational climate are significant determinants of individual performance in organizations. The study also says about conducting periodic stress audit provided there is a mismatch between people and roles.

S.Gomatheeswari56, 2010, studied on stress management in call centers. Her study identifies certain reasons for job stress in call centers like time pressure, high expectations, lack of communication, high call volume, in experience which results in decreased productivity, anxiety, low morale, poor customer service levels and increased turn over. The article also throws some ideas on how to handle the abuse the executives are facing during telephone calls, importance of Job rotation, holding sports activities, budgeting amount for employee activities, open communication with call centre managers etc as solutions for managing stress in BPO.

Arva Shikari57, 2009, in the article on Stress Survival throws some insights into the basic concepts and management of stress. Stress is considered as an inevitable reality and everyone has to find his or her own way to beat it. The author says that stress impacts employee health and productivity. Those people who deny the fact that they are stressed and ultimately they become a victim of it. Such people remain in the state of denial and forget its potential impact on themselves, their family and their work. Executives in the HR department are experiencing more stress today as the demands of current business environment are increasing daily and it is quite uncertain too. The studies indicate that the
work stressors that currently bother top HR executives include narrow perceptions of
departmental heads and employees on achieving organizational goals, un realistic
expectations, waste of resources, employee engagement, ability to remain detached.
Practicing regular stress management is good for long run. But practicing preventive stress
management helps in improving quality of life. Stress cannot be avoided. First one needs to
be aware that one feels stress and acknowledge it Awareness of this is half the battle won
in the management of stress.

Nirmala.D\textsuperscript{58,2010}, in her article on stress management, identifies Job Stress as a chronic
disease caused by the conditions in the work place that negatively affect an individual’s
performance and or overall well being of the body and his mind. Insomnia, Loss of mental
concentration, anxiety, absenteeism, depression, substance abuse, extreme anger and
frustration, family conflict and physical illness are some of the symptoms of job stress as
identified in the article. Some of the most visible causes of Job Stress are quantitative
workload, qualitative work load, too little of work, difficulty to cope with changes, role
conflict, value conflict, role ambiguity, working conditions, wage payment, repetitive
work, relationship with peers, superiors and subordinates, career development, job security,
organizational structure and climate. The article concludes pointing out that employers by
organizing stress management programmes and bringing organizational changes as and
when required may motivate the employees to work with stress free environment. In
addition to this the employees individually and collectively has to take steps to overcome
stress.

Avinash Kumar Srivastava\textsuperscript{59, 2008}, in his article on role stress in BPO industry says that
BPO industry is ridden with inherent problems that results in stressful working. The study
focuses to understand how role stress operates in the BPO industry. Role Distance, Work
Life imbalance, and Role Inadequacy are the three Meta role stressors prominently
operating in the BPO industry. The study identifies role stagnation as a major type of role
stress that individuals are experiencing in BPO industry. This reflects that BPO industry is
suffering from a serious lack of career opportunities for its employees. Role Erosion is the
second ranking role stressor. Employees in the BPO industry perceive that they are not
being adequately recognized or rewarded for their performance.
Pandugala Anuradha and Padugala Narendar, 2008, in their article on Work Life Balance says that in today’s business environment the work pressures are growing quite rapidly among the corporate employees. Work life imbalance is known as a devil in today’s life. Employees are experiencing signs of burn out which is quite detrimental for the organization and the individual since their productivity is getting affected. To create a healthier life style, organizations need to recognize their capabilities and responsibilities of their jobs for greater productivity. The role of work life balance therefore cannot be undermined, as organizational efficiency is directly correlated to employee productivity. The article also summarizes on the work life balance methods followed at Infosys, IBM etc. The article concludes by saying that to cope with the coming changes, organizations have to see that they adopt a strategic approach.

Dr. H. Ramananda Singh and Sonit Dutta, 2011, in their study on stress in the Banking Sector review a number of studies conducted by eminent research scholars and other prominent personalities in the academia and industry. The study thus identifies the various stressors in banking sector and proves that employees in the banking sector score higher levels of stress and insecurity and show evidence of significantly worse health indicators with respect to those employees working in other sectors. Hence it is the need of the hour of the managements of bank to take corrective measures to overcome the dysfunctional effects of stress through adopting techniques like employee assistance programmes, proper selection and training, wellness programmes, stress audit, recreation facilities, participative management, equitable performance appraisal, good reward system and the like.

Avinash Kumar Srivastav, 2007, conducted a study on stress in Organizational Roles and its individual and organizational implications. In this study he observes that problems commonly encountered in role performance often gives rise to stress, depending on the coping skills and resources of the role occupant. This article deals basically with the concept, framework, types and measurement of role stress. It brings out that each role stressor is the result of specific problems faced by the role occupant and the identification of prominent role stressors has important implications for the individuals and the organization. It also deals with how the knowledge about the prominent role stressor at
the individual and organizational levels can be used to promote human well being, while achieving enhanced individual and organizational performance and effectiveness.

Bhatia Arun and Bhatia Rashmi, 2007, in their article on Stress at Work and How to manage it discusses on the various stressors and management of the same at personal and professional fronts. In the article it is mentioned that stress can be linked to external factors such as economic conditions, environmental issues and family in particular. It is also linked to those external factors which govern our own irresponsible behaviours, negative thoughts that surrounds us or our unrealistic desires and expectations. Pressure of time often results in people reporting to their work place with migraine attacks, body aches, mental strain etc. Stress, therefore is a costly business affair, that affects two aspects – first the employees health which directly affects the second – the organizational profit. If the health does not allow the body to function normally, it will lead to increased absenteeism, late comings and short leaves in the organization, which in turn directly affect the organizations growth and profit since employees are the main source of profit generation for any organization. They also point out the various methods of coping with stress like meditation, yoga, physical exercise like aerobics, walking, jogging, swimming and riding bicycle, further methods like expanding social network like having more friends, family visits etc. They conclude the article by saying that a higher level of stress or even a lower level of stress spread over a long period, eventually takes its toll, and the performance declines.

Das Smitha & Ghosh K.B, 2009, conducted a study to identify the root causes of workplace stress. In their article “Stress at Workplace”, they explain about the recently emerged concern of workplace stress. Working conditions are becoming more and more traumatic and stressful. Human resources considering as the most valuable assets of any organization, this article throws some light on the different methods of managing stress. It also deals with the importance of engaging such methods by organizations. Even the most successful executive is really a” Success” because he or she knows how to manage stress.

Banerjee K.K., Banerjee Shivaji, 2007, in their article on the dynamics of corporate stress explores the varied dimensions of stress and lays down the essential guidelines to combat the incidence of stress in an organizational context. This articles looks at the various causes, symptoms and strategies adopted to cope with stress and manage it effectively. It also makes an attempt to analyse whether stress is for real or is just
masquerading as such because of a person’s erroneous interpretation of the situation. Thus the pursuit of learning to combat and harness stress is a united effort so that stress cannot conquer us, rather we should conquer stress and make it productive rather than it being destructive.

Lydia Nuthan.T, Moses Christopher.T, 2007, in their article on organizational strategies for effective stress management says that stress is a negative consequence of modern living. Distress affects a person’s physiological and psychological well being, where as Eustress is healthy positive and constructive. They say that many organizations do not have any formal process for handling concerns or grievances relating to stress. However a number of strategies or initiatives are available to cope with work related stress. If such strategies like wellness programmes, Employee Assistance Programmes, Family Friendly work life initiatives, Social Support, Work Place ambience and participative management etc are followed by organizations, then it prevents, minimizes and helps individuals to overcome stress.

Sunaina, 2007, in her article on Stress Management, explains about three major methods of managing stress. They are

a) **Action – Oriented** – an approach which works on solving the problem which causes stress.

b) **Emotional Oriented** – An approach which is not viable to change the situation, but, it helps in changing the interpretation of the situation and the perception about it.

c) **Acceptance Oriented** – when a problem cannot be solved either by taking the right action or by controlling the emotion, what is needed is the situation to be accepted as it is.

In the article Ms. Sunaina also mentions about many relaxation methods which helps to reduce stress. Regular practice of yoga and meditation not only helps employees to manage stress but also helps create a peaceful and cordial environment and produce better results. Staff training, Organizing formal meetings, rewarding people for their performance, and extracurricular activities are some of the means by which organizations can make employees feel valuable and enable them to overcome stress.

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Singh A.P 68, Sadhana Singh., 2009, in their article on the effects of stress and work culture on job satisfaction examined the role of life events stress and work culture on job satisfaction. The objectives of the study were to examine the effect of stress (life events) on job satisfaction and to examine the effect of work culture on job satisfaction. The study was conducted among 210 managerial personnel working in different private sector organizations. Results of statistical analysis indicates that job positive and total positive stress are positively correlated with satisfaction with management and overall satisfaction (job and Management), where as personal positive stress is significantly positively correlated with overall satisfaction. Other results indicate that there is significant mean difference in satisfaction with job, satisfaction with management and overall satisfaction between high and low positive stress, personal positive stress and total positive stress. The difference is found to be significant for satisfaction with management in the case of high and low work culture, namely obligations towards others. Thus the study is concluded by pointing out that positive stress (Life events) is positively related to job satisfaction and work culture that comprises values like obligations towards others or commitment exert positive effect on job satisfaction.

Dr. V. Venkateswarlu 69, 2010, in his article on Stress Management identifies the causes and consequences of stress. He also explains some of the methods as a remedy to cope up with the stress that individuals are experiencing. Further he explains a transactional model of stress management, which conceptualizes stress as a result of how a stressor is appraised and how a person appraises his/her resources to cope with the stressor. The author concludes the article by suggesting some action strategies for managing stress.

Gopalkrishnan G 70, 2010, in his article on occupational stress says that urbanization, industrialization and increase of scale in operations in the society are causing increases stress. This article on stress management focuses assessed the impact of occupational stress in work ability index, to examine the psychological and physiological reactions to stress and also to the end gives some suggestions for preventing occupational stress. The article concluded by stating that occupational stress is one factor which often proves to be detrimental to the quality of work and workers in the organization. The study on occupational stress reveals the impact of various stressors namely work, family, resource utilization, structure and policy, gender role etc. The results of the study show the intensity
of stressors on the coping mechanisms and shows light on the behavioural aspects of the respondents in the study area.

Arokiaraj.K.A\textsuperscript{71}, 2010, in his article on stress management briefly discusses the different concepts of stress, focuses on the causes of stress from work place, from family and from fear. Some of the important causes are excessive work load, change of job, work pressure; poor inter personal relationships, harassment, job insecurity etc. In the same article author further discusses the measures to cure stress. The article concludes by pointing out the importance of stress and its management and that if stress is not managed properly it becomes quite detrimental to the person and the organization.

Shameem.S\textsuperscript{72}, 2011, in his article about stress at the work place, discusses that stress at work is a most modern phenomenon and this is due to the drastic changes the nature of work has undergone and the whirlwind speed at which changes are taking place even now. With change stress comes inevitably. In the article the author describes about the various symptoms of stress, causes of work place stress and the various methods for the prevention of stress. He says that a combination of organizational change and stress management is often the most useful approach for preventing stress at work.

Revathy.B\textsuperscript{73}, 2007, conducted an in-depth study of managing work place stress. In her study she points out that the human beings are in great stress which has engulfed their whole personality. This has affected the society and has polluted the environment because of lust and greed. The modern man is alienated and he runs in quest of peace. Modern work culture has disturbed the equilibrium of the mind of man causing stress. In the study the author further says that work place stress affects performance of the brain thus tarnishing work performance, results in poor memory, concentration and disturbed learning. She points out many symptoms of stress, which in fact are the warning signs of stress. Work place stress plays an important role in many types of ongoing health problems. The author towards conclusion mentions that employers should provide a stress free work environment, recognize where stress is becoming a problem for staff and take action to reduce stress. She also discusses some of the stress reduction methods at the individual and organizational levels.
Nambi Raja Sudalai. 2007, in his studies on managing stress among I.T professionals opines that in some I.T companies the professionals are over worked, squeezed and pressured which results in physical illness and emotional misery. I.T professionals are experiencing stress from their family and organization. The sources of stress identified are Work load, Job condition, Role conflict, role ambiguity, Career development, Interpersonal relations etc. The author also discusses some efforts to master the condition of such harm, threat or challenge. Such coping strategies adopted by professionals in I.T sector to combat stress are Work focused strategy, Role clarification, time management, delegation, listening to music, diet control, relaxation techniques, physical exercise, yoga etc.

3.4 Stress & Cognitive Behavioural Techniques

Horoyd and Lazarus report that growing body of research suggests that in future, cognitive behavioral interventions may be promising method of preventing and treating some stress related disorders. In a study, Drazen, et.al; (1982), compared two behaviorally oriented non pharmacological treatment, rational emotive therapy/ assertiveness training, rational emotive therapy/ assertiveness training (RET/AT) and anxiety management training (AMT) and one control treatment. Hypertension education counseling (HES) was effective in reducing blood pressure in work place. Results showed significant only in RET/AT training condition.

Laessle, et al., (1991), in a study, compared nutritional management and stress management for bulimia nervosa and 55 female patients were randomly assigned to either treatment. This consisted of 15 sessions in a group over three months by the end of which, patient with both treatment condition showed a significant reduction in a frequency of binge eating and vomiting and a significant improvement in various psychopathological features, such as ‘dissatisfaction’ and depression’. All improvement was maintained over 12 months of follow up. Nutritional management produced a more rapid improvement in general eating behaviors, a faster reducing binge frequency and a higher abstinence rate from binge eating. Stress management led to greater positive change in distrust and anxiety.
Meichenbaum\textsuperscript{77} (1975, cited in Meichenbaum, 1983) trained college students to enhance their creative problem-solving ability by modifying their self-talk. The use of such modified self-statements was found not only to enhance performance on creative measures but also to engender a generalized set to handle life situations more creatively.

Maxwell\textsuperscript{78} and Wilkerson (1982), in their study says that RET was employed to promote rational thinking and self-enhancing emotions among 24 female under-graduates. Results indicated that the group RET programme increased emotional stability, ability to tolerate frustration, self-confidence in problem solving and dealing with everyday challenges and also significantly reduced anxiety regarding achievements.

3.5 Studies of Stress in Banking Sector

Studies conducted in India

Banking industry is another field where employees are experiencing stress. Hence considering the importance, many studies have been conducted on stress and its management in the banking sector internationally and nationally. Some of them are detailed below.

Some of the studies conducted in India on Stress are given below:

Bhatnagar\textsuperscript{79} and Boss (1985) studies “Organizational Role Stresses among Branch Managers of A Banking Organization”. In this study, an attempt was made to identify age and leadership styles as correlates of 10 types of role stresses. For this purpose, Leader Effectiveness and Adaptability Description (LEAD) (Hersey and Blanchard, 1972) and ORS Scale (Pareek, 1983) were administered to a sample of 140 branch managers.

The finding of study revealed that branch managers scored lower on role ambiguity, self-role distance and role stagnation indicating that respondents do not really experience major stresses in these areas. In other words, they are clear about other’s expectation from their role; their self-concept and personal value system are not incongruent with the nature of their roles, and they do not feel that their personal and career growth is being blocked.

On the other hand, there role stresses, namely, role erosion, inter-role distance and role isolation were found to be dominant indicating that there is a slow erosion of role and authority; the inability to combine the demand of organizational life with the demand of...
family life; and a sense of isolation from the rest of the organization. These stresses indicate the existence of an alienation syndrome among branch managers insulting a feeling of powerlessness. The interrelation of age with role stress variables did not reveal any significant association between the variables.

The findings did not confirm the general impression that age gives a person the strength to take stressors in his stride or that advancing age makes a person more nervous so that his perception of different stressors gets exaggerated. Stressors, however, were associated with leadership styles.

Kumar, D.M (2006) conducted a study on Job Stress of Nationalized and Non-Nationalized Bank Employees. The main objectives of the study was to analyze the level of occupational stress among the Nationalized and Non-nationalized bank employees and the hypothesis governing the study was stress will be higher among non-nationalized bank employees compared to nationalized bank employees. The sampling population of this research includes 200 employees of Nationalized and Non-nationalized bank in Kottayam and Ernakulam district of Kerala. Out of the sampled respondents, 100 employees were from Non-Nationalized bank. This research followed the systematic random sampling method representative population. The population belongs to an age group of 30-40 years.

The study reveals that occupational stress is higher among non-nationalized bank employees compared to nationalized bank employees. The study also highlights that occupational stress variables such as role over load, role authority, role conflict and lack of senior level support contribute more to the occupational stress among non-nationalized employees as compared to nationalized employees.

Helode and Palnickar (1987) investigated the ‘variance’ of occupational stress in the light of field dependence – independence (FD-FI), and job level in the case of bank employees. The sample of the study included 100 officers and 100 clerks. The data analysis revealed that (a) FI-FD and occupational stress were normally distributed among middle and lower level managers; (b) FI-FD had a positive and significant association with occupational stress; (c) occupational stress was significantly higher among officers than among clerk; and (d) field independent officers were found to experience more occupational stress than field dependent clerks, whereas field independent clerks experienced more occupational stress as compared to field dependent officers.
Christo F. V. Fernandes, Kumar Satish, Nandakumar Mekoth, 2009, in their paper “Gender Differences in Stress among Bank Officers of Private and Public Sectors” investigates the differences of Organisational Role Stress (ORS) among men and women bank officers of private and public sectors. Ten types of role stress were measured using ORS scale comprising of fifty items. The total sample from 456 respondents was divided into two on the basis of gender. Statistical analysis indicated that women experience more stress than men on most of the stress parameters. Moreover, women in private sector banks experience more stress than women in public sector banks.

Studies Conducted Outside India

With respect to stress in Banking Sector, Many studies have been conducted outside India. Some of them are detailed below.

Sisson and Marginson (2000) suggested that immense merger and acquisition activity in banking and insurance have led to substantial changes in the size, structure and activity of organizations. Extensive restructuring resulting from this intense merger activity may not only threaten job security of workers in the sector, but also led to high levels of work-related stress, demotivation and declining organizational commitment (ILO, 2001).

A survey of Australian bank employees (FSU, 2002), identifies the most important changes affecting the banking industry and its workers’ lives over the last ten years as including: fewer staff but increased workloads (77 per cent); higher performance and sales targets (76 per cent) and increased business pressure (69 per cent). Job cutbacks had increased the burden on surviving members of the staff, with a substantial number of employees in the finance sector are required to work overtime.

Gainfranco Domenighetti, Jacqueline Quaglia, Annamaria Fahrländer, Michele Tomamichel and Alain Kiener (2004) did a comparative study on “Health Effects Of Stress And Insecurity Among Employees In The Banking Sector: Comparison With Employees In Other Sectors”. The study was carried out in Canton Ticino, (Switzerland) on a representative sample of banking sector (N=428), and employees in other sector (N=859).

The findings of the study shows that employees in the banking sector had higher level of stress and insecurity and show evidence of significantly worse health indicators with
respect to those of employees working in other sectors. This study also reveal that the conditions and rhythms of work which characterize employees’ activity, the importance of psychological pressure while carrying out tasks, satisfaction towards the work done, support and solidarity among colleagues and superiors, the levels of uncertainty and insecurity regarding the maintaining the job and harassment at the workplace seem to be the principal determinants which have an influence on the level of stress and therefore on health.

Michailidis, M. and Georgiou, Y. (2005) conducted a study on “Employee Occupational Stress in Banking”. The sample size of the study was limited to 60 bank employees at different organizational level and educational background. Occupational stress indicator (OSI) was used. The result of the study reveal that educational background, limited time, work-related problems, strength of the employees family support and drinking habit(alcohol) etc. were found to play a significant role in determining the level of occupational stress.

Chew Kok Wai, Poon Wai Ching and Fairuz Abd. Rahim in their study on “Working environment and Stress: A Survey On Malaysian Employees In Commercial Bank” focuses on analyzing the relationship between the elements of working environment and stress at the work place. Only 111 out of 200 samples of six commercial banks were analysed by statistical Package for the Social Sciences (SPSS). The study indicates that the size of working area, lighting intensity and noise level are important factors of stress. The study suggests that to minimize employees’ stress, a large working environment with bright lighting and low noise level is required.

Eunic Modupe Hassan (2009) conducted a study on “Gender, Self-Concept and Occupational Status Differentials in Occupational Stress among bank workers in Lagos State”. From the analysis of data, it has been found that stress effects all categories of workers irrespective of their gender and occupational status but the effects are moderated by workers’ self-concept which has an impact on occupational stress. Stress effects are greatest among service staff at the bottom of the hierarchy, with least participation in decision-making.

Keeley, K. and Harcourt, M. (2001) conducted a study on Occupational Stress: A Study of the New Zealand Reserve Bank”. This study utilizes Karasek’s job strain model to predict a variety of potential responses to prolonged stress at the New Zealand Reserve
Bank. According to the model work demands, decision latitude and social support is three dimensions that make it possible to predict mental strain. Work demands are the psychological stressors the job places on the worker and include: the volume of work, the speed of work, the lack of time, and the conflicts involved in having to do different types of work at the same time. Decision latitude encompasses decision authority, which refers to the worker’s authority to make decisions involving how the work is done, and skill discretion, which refers to his or her opportunity to use a variety of skills on the job. Social support refers to the positive social interaction available on the job from both co-workers and supervisors. Questionnaires were distributed among the staff of bank employees and collected data were analyzed binomial logistic regression method.

The study reveals that work demand variable carries a positive sign indicating that heavy work demand increase the odds an employee will report often or sometimes feeling some symptoms of stress. Furthermore, the parameter estimates for the decision authority and skill discretion variables carry negative signs suggesting that employees who have either a lot of authority or considerable freedom to use their skills are likely to often or sometimes experience stress symptoms than those who have neither. This implies that employees who are given more control over their jobs experience less stress, regardless of work demands.

However, the statistical insignificance of most of the interaction effects, and the positive sign on two of the three statistically significant interaction effects, suggest that the stress reduction effects of decision authority and skill discretion are not normally amplified as work demand increase. Contrary to Karasek’s prediction, decision authority and skill discretion don’t appear to offer workers with demanding jobs any more protection from stress than their co-workers with less demanding jobs.

Oke, A. and Patrick Dawson (2008) in their paper entitled “Contextualizing Workplace Stress: the Experience of Bank Employees in Nigeria”, observed there is a need to develop more contextually - based strategies for alleviating workplace stress and that these might be incorporated into a more fully integrated set of human resource policies that are sensitive to operational conditions (history, culture, power relations, and the politics of workplace environments) and the more strategic business objectives. The study highlighted that contextual socio-political issues and structural -economic conditions impact upon operational practice and workplace stress. Limited telecommunication networks, skill levels and educational attainment of staff, government policies and world events, all combine to create a very different business environment to comparable banking
organizations in more highly industrialized countries (Mahdi and Dawson, 2007). For the purpose of the study, a total of ten banking organizations in Nigeria were taken as sample and quantitative data were captured using a survey instrument and qualitative data were collected through a series of semi-structured interviews. The most important findings of the study is that employees’ experience of stress reflects both individual characteristics as well as more collective qualities that are shaped by contextual factors that too much emphasis is placed on individual-based programmes for managing stress and that more attention needs to be given to broader contextual issues in managing the conditions in which workplace stress is experienced.


37. **C Mimura, P Griffiths, Occup Environ Med 2003 60: p.10-15,** Online article published in http://oem.bmj.com/content/60/1/10.full.html


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