Chapter No. 01:  

Introduction to Study.

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Introduction:

Stress Management is more important in now-a-days in the service, financial and banking. There is no such thing like stress free job. Everyone in their work is exposed to tension and anxiety as they gets through the duties assigned to them. Banking industry plays important role in the developing the country’s economy is not an exceptional one. The job nature of banking employees is very tedious as it involves the direct customer interaction in all levels.¹ This research focus on a large number of bankers are facing high level of stress because of their job and the reasons behind this stress include long working hours, heavy work load, improper reward system, lack of job autonomy, organizational culture, role conflict, lack of management support to employees, etc.

The employees can notice a number of symptoms indicating high level stress among them. However if these symptoms are not noticed in early Stage, they can cause serious health problems among employees such as depression, heart problems, diabetes etc. Not only health but personal life of bankers are also being affected because of high job stress, most employees are unable to spend time at home or with family. However, with the help of proper management techniques by management, the bankers stress level can be reduced to great extent. The word ‘stress’ is in such popular use today that it has come to mean different things to different people. It is said that competition is too much ‘stress’ to hassle with, that one works in a ‘high stress’ environment or that technology stresses us out. In these contexts, it can be seen that the word ‘stress’ has evolved to refer to both the source of some event and the reaction to it.²
Stress, an integral part of the human existence have an immense influence over the lives of individuals and the organization. In the present era, the nature and intensity of stress is too turbulent that the present age has been ‘Age of Anxiety’, ‘Stress and Depression’. As individuals spend most of their time at work, the workplace has been conceived to be a potent contributor and influencer of stress. At the workplace, various roles are performed which have to be in synchronization with the roles at home and other places. The stress induced due to roles performed by individuals as employees at work place, has been one of the most persuasive organizational stressors, the outcomes of which have been found to be costly to the organization. The public sector commercial banks have also witnessed relatively lack of efforts to analyze the role stress phenomenon exhaustively. The stress induced by the role of performed by the front line employees of commercial banks is a matter of worth attention too, as it is emphasized that role stress occurs in employees jobs that involve direct interaction with customers and such employees are prone to relatively greater level of role stress.

Work plays a critical role in the lives of individuals which has contributed to the phenomenon of stress for both ‘employees’ and the ‘organizations’. Stress, at work, is one of the traits in providing a healthy platform of work to employees. The highly competitive banking industry has levied varied role requirements on employees resulting in stress. This study, thus, aims at an exploration of the sources of role stress at commercial banks, identifying the coping strategies used by the employees, assessing whether the employees
can be segmented on the basis of their role stress experiences, examining the determinants of role stress based employee segments, proposing a comprehensive model for the role stress phenomenon at commercial banks.

**Human Resource:**

Human Resource refer to the individuals or personnel or workforce within an organization responsible for performing the tasks given to them for the purpose of achievement of goals and objectives of the organization; which is possible only through proper recruitment and selection, providing proper orientation an induction, training, skill developments, proper assessment of employees (*performance appraisal*), providing appropriate compensation and benefits, maintaining proper relations and ultimately maintaining safety, welfare and health concern of employees, which is process of the human resource management.

Behind the every product or service there are human mind, effort and man hours. No product or service can be produced without help of human being. Human being is the fundamental resource for making or constructing anything. Today many experts claim that machines and technology are replacing human resource and minimizing their role or effort. But even machines and technology have been built by the human aid and besides companies have been continuously in search for talented, skilled and qualified professionals to further develop latest machines and technology, which again have to be controlled or used by humans to bring out products.\(^4\)
Human Resource Management (HRM):

Human Resource Management is the process of recruitment, selection of employee, providing proper orientation and induction, providing proper training and the developing skills, assessment of employee (performance of appraisal), providing proper compensation and benefits, motivating, maintaining proper relations with employees and unions, maintaining employees’ safety, welfare and health by complying with laws of concern state or country. Altogether, human resource management is the process of proper and maximizes utilization of available limited skilled workforce. The core purpose of the human resource management is to make efficient use of existing human resource in the organization. Every organization’s desire is to have skilled and competent people to make their organization more effective than their competitors. Humans are very important assets for the organization rather than land and buildings, without employees no activity in the organization can be done. Machines are meant to produce more goods with good quality but they should get operated by the human only.

For any organization to function effectively, it must have resource of ‘Men’, ‘Money’, ‘Materials’ and ‘Machinery’. The resources by themselves cannot fulfill the objectives of an organization, they need to be collected, co-ordinated and utilized through human resources and, the effective management of human resources is also vital. Hence, Human Resource Management (HRM) has emerged as a major function in organizations. Human Resource Management is the organizational function that deals
with issues related to people such as compensation, hiring, performance management, organization development, safety, wellness, benefits, employee motivation, communication, administration, and training. The administrative discipline of hiring and developing employees so that they become more valuable to the organization.

**Stress:**

Stress can be triggered by both desirable and undesirable events in life. Stress resulting from desirable events is called Eustress (*good stress*). Eustress is pleasant and has curative effects. On the other hand, stress resulting from undesirable events is called Distress (*bad stress*). Distress has bad effects on the individuals concerned. Stress cannot result from any opportunity / challenge / constraint / demand, whatsoever, unless its outcome is perceived to be both important and uncertain at the same time. Stress is a part of our everyday life. Moderate level of stress is in fact necessary for an individual to stay alert and active. High level of stress, on the other hand, would lead to impairment of human wellbeing and performance. Stress is additive. It is necessary to prevent spiraling of stress to contain it within a reasonable limit for harnessing its benefits, while avoiding its perils.
It is unavoidable for anyone to exclude himself or herself from the organizational decisions; therefore, employees are an inevitable part of the decision taken by the top management. First of all we need to understand the term ‘stress’ which was coined by Hans Selye in 1936. He defined it as ‘the non-specific response of the body to any demand for change’. Stress management can be defined as interventions designed to reduce the impact of stressors in the workplace. These can have an individual focus, aimed at increasing an individual’s ability to cope with stressors. The goal of Stress Management is to manage the stress of everyday life among employees. Many different methods may be employed, such as bio-feedback, meditation and massage. Counselors work with individuals in order to determine what stress management program will work best for that person.
The word ‘stress’ is in such popular use today that it has come to mean different things to different people. It is said that competition is too much ‘stress’ to hassle with, that one works in a high stress environment, or that technology stresses us out. In these contexts, it level of resistance duration of exposure to the stressor can be seen that the word stress has evolved to refer to both the source of some event and the reaction to it.

Stress is often defined as a threat, real or imagined to homeostasis. In common usage, stress usually refers to an event or succession of events that cause a response, often in the form of ‘distress’ but also, in some cases, referring to challenge that leads to a feeling of exhilaration as in ‘good stress’. Selye defines stress as a dynamic condition in which an individual is confronted with an opportunity, constraint, or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important.8

Accordingly, stress can be variously thought of as a response i.e., the stress response to an extreme stimulus; as a stimulus, i.e. as the stressor itself; and as an intervening variable. A prime example of response definitions is the one given by Selye. Characteristically, such response definitions lack the emotional component usually associated with stress. This emotional component is also lacking in stimulus definitions wherein stress is referred to as the condition causing the body to readapt. In contrast to the response and stimulus definitions, definitions in which stress is referred to as intervening variable come closest to
the everyday meaning of the term. It is the mismatch between the personal resources and environmental demands that leads to the condition called stress. It is a perceptual phenomenon that may arise from a comparison between the demands on a person and his capability to cope with them. ‘Stress’, thus, also refers to the broad domain concerned with how individuals adjust to their environments.

The work stress is found in all professions, the very affected are the professionals who are highly target driven, highly pressured on results, and are squeezed both physically and mentally to the maximum on their roles and loads. The stress is manifested in various ways and means, and the much prone sector is the banking sector, which has turned upside down only their working hours, but also their biological system, which affects at three different levels viz., individual, interpersonal and organizational level. It becomes the vital role of the management to take care of the employees’ health rather providing only the monetary benefits, which is not so in practice of the fullest.

**Historical Perspective of Stress:**

The term ‘stress’ is not a new one. It is as old as mankind. Since time immemorial various concepts have been developed by ancient Indian scholars, which relate to the phenomenon of stress. The ancient philosophical and religious texts like ‘Ramayana’ and ‘Bhagwad Gita’ and various indigenous systems like ‘Samkhya’, ‘Yoga’ and ‘Ayurveda’ deliberate on native forms of stress. ‘Dukha’ (pain, suffering), ‘Klesa’ (afflictions), ‘Atman’ and ‘Ahamkara’
(ego) etc. have indicated the traces of the origin of stress in Indian thought. *Samkhya* and *Yoga* systems to point that *klesha* have its origin in the root ‘*khis*’ which means to torment, or cause pain. ‘*Avidya*’ (ignorance), ‘*Asmita*’ (egoism), ‘*Raga*’ (attraction), ‘*Divesa*’ (repulsion) and ‘*Abhinivesa*’ (lust for life) are the five types of *Kleshas* which lead to *Dukha*. *Dukha*, which is opposite to wellbeing, includes all negative feeling states of anxiety and discontent. In Indian thought, the life is equivalent to *Dukha* which indicates that even pleasure and enjoyment of worldly ‘goodness’ can be a source of stress.⁹

Stress, as a problem associated with the existence of the individual, has been, therefore, accepted and consequently reflected in the Indian thought. The problem of stress is related to the meaning and purpose of life itself and efforts to cope with it must focus on preventing and overcoming *dukha*. However, the concept of stress, in its present sense, finds its roots in the field of life sciences. Derived from the Latin word ‘*Stringere*’, which means to draw tight, ‘stress’ concept was used in the 17ᵗʰ century to describe hardships or affliction. Eventually, it started to be perceived as a physiological or medical phenomenon. One scientist who has been the inspirational force in the area of research on stress, *Walter Bradford Cannon*, studied the effects of stress on human beings and animals in terms of the popular ‘*fight or flight*’ syndrome during early 1900s. Giving the concept of ‘*Homeostasis*’, he revealed that the body has ability to maintain its own consistency, which is relatively stable. He found that under stress an individual may choose to fight the stressor and emerge
victorious or flight away from it and placate the situation. This is done by the body naturally which in its own wisdom begins adjustments in the face of a stressor and tries to come back at a steady state.¹⁰

The contribution of Hans Selye to the field of stress is highly acknowledged. He gave the notion of ‘Stress Syndrome’ after experimenting upon the ‘syndrome of just being sick’ in 1936. In the physiological sense, Selye propounded ‘stress’ as a nonspecific response of the body to any demand made on it. He theorized that to a broad array of stressors, the body’s way of responding is surprisingly same. It indicates that a wide variety of stressors are capable of producing same stress response like effort, fear, success and fatigue. Elucidating the General Adaptation Syndrome (GAS), the body’s adaptation energy is finite, and constant stress leads to exhaustion. Selye mentioned that a series of four closely related processes occur under conditions of stress. It is these processes which help in bringing about the ‘flight or fight’ response proposed by the physiologist Sir Walter Canon in 1935.¹¹

Stress refers to the strain from the conflict between our external environment and the individual, leading to emotional and physical pressure. In our fast paced world, it is impossible to live without stress, whether you are a student or a working adult. There is both positive and negative stress, depending on each individual’s unique perception of the tension between the two forces. Stress bears deliberating effects on both the employees and the employer. Corporate India is finally waking up to the fact that a lot of human
potential is being drained away because of stress and burn out. Workplace stress is the harmful physical and emotional response that occurs when there is a poor match between job demands and the capabilities, resources, or needs of the worker.

Stress has often been misunderstood to be negative, with few people acknowledging the importance and usefulness of positive stress. In our everyday lives, stress is everywhere and definitely unavoidable; hence our emphasis should be on differentiating between what is good stress, and what is bad. This will help us to learn to cope with negative stress, and harness the power of positive stress to help us achieve more. There are four main categories of stress, namely ‘eustress’, ‘distress’, ‘hyper stress’ and ‘hypo stress’. Negative stress can cause many physical and psychological problems, while positive stress can be very helpful for us. The negative stress may lead to poor work performance. Job stress is also associated with various biological reactions that may lead ultimately to compromised health. Thus, Stress is inevitable in our society. Researchers on stress make it clear that, to enter into the complex area of stress, especially in the area of occupational stress, is very difficult. Stress is an unavoidable consequence of modern living. With the growth of industries, pressure in the urban areas, quantitative growth in population and various problems in day to day life are some of the reasons for an increase in stress. Stress is a condition of strain that has a direct bearing on emotions, thought process and physical conditions of a person.
Features of stress:
The major features of stress are as given below:

1. Stress mainly is the state of mind which creates a psychobiological reaction in the human body.

2. It is mainly caused by a situation which makes excessive physical and psychological demands on the part of an individual. Such situation is known as stressor or stimulus.

3. In stressful situation normally individual feels anger, tension, anxiety and depression.

4. The stressor or stimulus causing stress to one individual may not necessarily causes stress to another individual. It depends on the capacity and the resourcefulness of the individual to cope with that situation.

5. Stress has both positive and negative outcomes. If it is at a desirable level it may induce an individual more efficient, creative and hard working to cope with them adverse situations and vice versa.

6. Stress may be two types. The first type is created by desirable and pleasurable situation such type of stress are known as eustress e.g. unexpected salary hike and promotion of an employees to a higher position. The second type is created by undesirable situation such type of 2 stress are known as
distress, e.g. work pressure and long working hours. Distress is considered harmful for employees and organization.

**Occupational Stress:**

Stress affects the employee’s performance that indirectly affects the organization survival because if employees reduce their work efficiency and can’t work best for their organizational performance but also lost healthy shares in an increasingly competitive market and may even jeopardize their survival. It is therefore, an essentials task for management to deal effectively and prevents this suffering. It is the responsibility of management to fight against the stress at work, to identify the suitable course of action and solve them. Improving stress prevention is a positive action that contributes to a better health of employees and generates great organization efficiency and performance.

Stress related with a job or occupation is called occupational stress. Stress is a universal phenomenon, excess of which results in intense and distressing experience. Occupational stress refers to a situation where occupation related factors interact with employee to change i.e. disrupts or enhance his / her psychological and or physiological conditions such that the person is forced to deviate from normal functioning. Occupational stress is generally defined in terms of relationship between a person and his environment. There is potential for stress when an environmental situation is perceived as presenting demand which threatens to exceed the person’s capabilities and resources for meeting it. Every occupation has some stress, which may differ in its degree.
Models and Theories of Occupational Stress:

1. **French Caplan and Kahn’s Person – Environment Fit (PE-Fit) theory (1972)**:

   French Caplan, Kahn and their colleagues subsequently incorporated Lewin’s concepts of stress and strain in their Person – Environment Fit (PE-Fit) theory, which is widely accepted as a major conceptual framework for research on occupational stress. In the context of this theoretical orientation, occupational stress is defined in terms of job characteristics that pose a threat to the individual resulting from a poor match between the abilities of the employee and the demands of the job. The workplace stress that occurs as a result of incompatible person– environment fit produces psychological strain that may contribute to stress-related physical disorders.\(^\text{14}\)

2. **Marshall and Cooper’s (1979) Model**:

   Stress at work model is similar to PE-Fit theory, but is more specific in identifying five major categories of job pressure and lack of organizational support in the workplace that contribute to occupational stress:\(^\text{15}\)
   (1) Pressures intrinsic to the job;
   (2) The employee’s role in the organization;
   (3) Interpersonal relationships at work;
   (4) Limitations in career development; and
   (5) Organizational structure and climate.
3. **Karasek’s Demand–Control Model (1979):**

   Karasek’s Demand–Control model focuses on interactions between the objective demands of the work environment and the decision latitude of employees in meeting these demands. According to this model, the greatest risk to physical and mental health from stress occurs to workers facing high psychological workload demands or pressures combined with low control or decision latitude in meeting those demands. The combination of high job demands with relatively little control contributes to lowered productivity and a greater risk of health-related problems. The demand–control model also recognizes the beneficial effects of social support from supervisors and co-workers.¹⁶

4. **Lazarus’ Transactional Process Model (1966):**

   Lazarus’ (1966) Transactional Process model of psychological stress and coping conceptualizes stress as a process that involves a complex transaction between a person and her/his environment. In applying this model to occupational stress, Lazarus (1991) emphasizes the distinction between sources of stress in the workplace and the emotional reactions that are evoked when a particular stressor is cognitively appraised as threatening. Three types of appraisal mediate the effects of stressors on emotional reactions. Primary appraisal occurs when a stressor is evaluated in terms of its immediate impact on a person’s well-being. Secondary appraisal takes into account the resources of the employee for coping with the stressor. The third type, reappraisal, incorporates new
information resulting from the worker's appraisal of the effectiveness of her/his efforts to cope with a particular stressor.\textsuperscript{17}

5. **National Institute for Occupational Safety and Health (NIOSH) Model:**
National Institute for Occupational Safety and Health (NIOSH) defines job stress in terms of ‘the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker’. This definition of job stress, as well as the resulting model developed by NIOSH, was primarily influenced by PE-Fit theory. The NIOSH model explicitly recognizes that exposure to stressful working conditions plays a primary role in causing job stress and influencing worker safety and health, while ‘individual and other situational factors can intervene to strengthen or weaken this influence’. However, the NIOSH model gives little attention to the significant influence of the employee’s cognitive appraisal of sources of stress in the workplace.\textsuperscript{18}

6. **Spielberger’s State–Trait Process (STP) Model (1972):**
Spielberger’s State–Trait Process (STP) model of occupational stress focuses on the perceived severity and frequency of occurrence of two major categories of stressor events, job pressures and lack of support. The STP model builds on the PE-Fit and Transactional Process models by
endeavoring to integrate these models with the conception of anxiety, anger and depression as emotional states and personality traits. The STP model gives greater emphasis than other models to the effects of individual differences in personality traits in determining how workplace stressors are perceived and appraised.\textsuperscript{19}

**Stress and Employees Job Performance:**

To define the term, stress in an employee arises from the situation where work demands, exceeds the capability and capacity of the individual. In a scenario, where the company is expecting ‘too much’ from the employee, irrespective of their capability and efficiency, it leads to work related stress. Often, unclear goals and duties, and bullying or harassment are related to the causes of work related stress in employees. This is a significant reason behind diseases and illness in employees, and is often correlated with the staff turnover, higher rates of employee absenteeism, and other key indicators of underperformance.\textsuperscript{20}

Stress has a direct impact on employee performance. Stress leads to improve performance to an optimum point beyond the optimum point further stress and arousal have detrimental effect on performance. This is because employees who work in highly stressful situations may feel tired and depressed. They also create physical and mental problem such as high blood pressure, hearing problem and mental disorder. These mental and physical disorders not only affect the performance of the employees but also affect the productivity of the organization. Many researchers have concluded
that some degree of stress is necessary for physical and mental growth. This is because due to some stress individuals become more creative, innovative and alert. They learn new skills and knowledge to cope up with adverse situations. These are positive situations to increase the morale of employee and self-satisfaction. This kind of positive stress is called as eustress. On the other, hand high degree of stress causes regularly undesirable and unpleasant situations that create physical and psychological disorders and it has known as distress. So, in this way, one can say that low degree of stress causes negative outcomes such as lack of motivation, lack of interest and gets negative impact on productivity of organization and moderate level of stress creates desirable and pleasant situations that help the individuals to improve the performance of job and the productivity of the organization.

**Workplace Stress:**

Workplace stress is the harmful physical and emotional response that occurs when there is a poor match between job demands and the capabilities, resources, or needs of the worker. These conditions may lead to poor work performance or even injury. Job stress is also associated with various biological reactions that may lead ultimately to compromised health. Stress is a prevalent and costly problem in today’s workplace. About one-third of workers report high levels of stress. One-fourth of employees view their jobs as the number one stressor in their lives. Three-fourth of employees believes the worker has more on the job stress than a generation ago. Evidence also suggests that stress is the major cause of turnover in organizations.
Well-designed, organized and managed work is good for us but when insufficient attention to job design, work organization and management has taken place, it can result in work related stress. Work related stress develops because a person is unable to cope with the demands being placed on them. Stress, including work related stress, can be a significant cause of illness and is known to be linked with high levels of sickness absence, staff turnover and other issues such as more errors. Stress can hit anyone at any level of the business and recent research shows that work related stress is widespread and is not confined to particular sectors, jobs or industries. That is why a population-wide approach is necessary to tackle it.

Workplace stress is the harmful biological reaction that occurs when there is poor match between job profiles and the capabilities, resources, or needs of the worker. These conditions, ultimately affects the job performance and the health of the individuals. But a little amount of stress may prove to be healthy for an organization. Stress can be positive as well as negative. Acceptable levels of stress help to increase the individual's performance while excessive amounts of stress can lead to a decreased performance.

**Symptoms of Stress:**

Stress has become a pervading issue of everyone’s life in this modern world. The modern world which is often regarded as a world of achievements has become a world of stress. Be it family, any social activity or any business organization, stress is
everywhere. Right from birth till death, an individual is invariably exposed to various stressful situations. Our economy has shown growth in almost all sectors, but stress has also joined hands with this growth. Individuals under stress are experiencing various psychosomatic and psychological disorders, the feelings of frustration, dissatisfaction with life in general. Absenteeism, escaping from work responsibilities, arriving late, leaving early, etc., deterioration in work performance, more of error prone work, memory loss, etc., cribbing, over-reacting, arguing, getting irritated, anxiety, etc., deteriorating health, more of accidents, etc. improper eating habits, excessive smoking and drinking, sleeplessness, etc.

Sources/Causes of Stress:

1. **Organizational factors:** Discrimination in pay/salary structure, strict rules and regulations, Ineffective communication, Peer pressure, Goals conflicts / goals ambiguity, more of centralized and formal organization structure, Less promotional opportunities, Lack of employees participation in decision-making, Excessive control over the employees by the managers.

2. **Individual factors:** There are various expectations which the family members peer, superior and subordinates have from the employee. Failure to understand such expectations or to convey such expectations lead to role ambiguity / role conflict which in turn causes employee stress. Other individual factors causing stress among employees are inherent
personality traits such as being impatient, aggressive, rigid, feeling time pressure always, etc. Similarly, the family issues, personal financial problems, sudden career changes all lead to stress.

3. Job concerning factors: Monotonous nature of job, Unsafe and unhealthy working conditions, Lack of confidentiality, Crowding, Extra-organizational factors. In today’s modern and technology savvy world, stress has increased. Inflation, Technological change, Social responsibilities and rapid social changes are other extra-organizational factors causing stress.

Stressors:

Competition, restructuring and expansion are an inevitable part of every growing industry. Banking sector is no exception. There are numerous factors which cause stress among employees like role conflict, uncertainty, insecurity, fears concerning job loss, job changes, compensation, role ambiguity, changes in power, status, prestige, workload, long working hours, technological problem at work, inadequate salary, time for family, job worries at home group, differences and communication. There exists a significant relationship between all these factors and job stress. All these factors can be categorized under four heads which are:

1. Organizational Stressors- Inadequate salary, strict rules and regulations, Ineffective communication, Peer pressure, Role conflicts/role ambiguity, centralized organization structure, Less promotional opportunities, Lack of employees
participation in decision-making, authoritative leadership, changes in power, status, prestige, workload, long working hours, technological problem at work.

2. **Individual Stressors** - Expectations which the family members, colleagues, superior and subordinates have from the employee creates a pressure amongst individuals. Failure to fulfill these expectations causes employee stress. Other individual factors causing stress among employees are inherent personality traits such as being impatient, aggressive, rigid, home group differences, lack of rewards, praise, no autonomy in the task etc. Similarly, the family issues, financial problems, changes in job profile all lead to stress.

3. **Job Stressors** - Monotonous nature of job, insecure environment, unhealthy working conditions, Lack of confidentiality, Crowding.

4. **Extra-organizational Stressors** - Changes in Government policy, economic policy, regulations by RBI. Social changes, obsolete technology are the extra-organizational factors causing stress.

**Effect of Stress:**

Excessive stress proves to be harmful for an individual. It ultimately leads to compromised health and loss of productivity. Absenteeism, shirking work responsibilities, arriving late, leaving early, etc., loss of productivity, increase in employee turnover,
more of error prone work, memory loss, etc., cribbing, various psychological and psychometric problems, over-reacting, arguing, getting irritated, frustration, suicides, deteriorating health, more of accidents, etc., eating disorders, excessive smoking and drinking, insomnias, depression, improper work, delay in completion of job etc. are the outcomes of stress. Stress experienced by one employee can affect the security of other employees also. Productivity is directly related with the health of an employee. Healthy an employee, higher the productivity and vice-versa. Workplace stress has a significant impact on team performance, employees’ wellbeing and overall performance of an organization.

**Stress Management:**

Stress is an experience that creates physiological and psychological imbalances within a person. It is a body reaction to any demands or changes in its internal and external environment, such as temperature, pollution, humidity and working conditions, it leads to stress. In these days of competition when one wishes to surpass what has been achieved by others, leading to an imbalance between demands and resources, it causes psychological stress. Thus, stress is a part and parcel of everyday life.24

Employers should provide a stress-free work environment, recognize where stress is becoming a problem for staff, and take action to reduce stress. Stress in the workplace reduces productivity, increases management pressures, and makes people ill in many ways. Workplace stress affects the performance of the brain, including functions of work performance; memory,
concentration, and learning. Stress at work also provides a serious risk of litigation for all employers and organizations, carrying significant liabilities for damages, bad publicity and loss of reputation. Dealing with stress-related claims also consumes vast amounts of management time. So, there are clearly strong economic and financial reasons for organizations to manage and reduce stress at work, aside from the obvious humanitarian and ethical considerations.

Stress management is the need of the hour. However hard we try to go beyond a stress situation, life seems to find new ways of stressing us out and plaguing us with anxiety attacks. Moreover, be it our anxiety, mind-body exhaustion or our erring attitudes, we tend to overlook causes of stress and the conditions triggered by those. In such unsettling moments we often forget that stressors, if not escapable, are fairly manageable and treatable.

Every responds to stress in a different way, it is only by understanding the nature of individual responses that you can start fighting stress yourself and others. Reduction or elimination of stress is necessary for psychological and physical wellbeing of an individual. Efficiency in stress management enables the individual to deal or cope with the stressful situations instead of avoidance. Strategies like tie management, body-mind and mind-body relaxation exercise, seeking social support help individual improve their physical and mental resources to deal with stress successfully. Apart from helping employees adopt certain coping strategies to deal with stress providing them with the service of counselor is also
useful. Many strategies have been developed to help manage stress in the work place. Some are strategies for individuals, and other is geared toward organizations.

Stress, either quick or constant, can induce risky body-mind disorders. Immediate disorders such as dizzy spells, anxiety attacks, tension, sleeplessness, nervousness and muscle cramps can all result in chronic health problems. They may also affect our immune, cardiovascular and nervous systems and lead individuals to habitual addictions, which are inter-linked with stress. Like stress reactions, relaxation responses and stress management techniques are some of the body's important built-in response systems. As a relaxation response the body tries to get back balance in its homeostasis. Some hormones released during the 'fight or flight' situation prompt the body to replace the lost carbohydrates and fats, and restore the energy level. The knotted nerves, tightened muscles and an exhausted mind crave for looseness. Unfortunately, today, we don't get relaxing and soothing situations without asking. To be relaxed we have to strive to create such situations.

**Stress Managing Strategies:**

**Organizational strategies for managing stress are –**

- Encouraging more of organizational communication with the employees so that there is no role ambiguity/conflict.
- Effective communication can also change employee views.
- Managers can use better signs and symbols which are not misinterpreted by the employees.
• Encourage employees’ participation in decision-making; this will reduce role stress.
• Grant the employees greater independence, meaningful and timely feedback, and greater responsibility.
• The organizational goals should be realistic, stimulating and particular.
• The employees must be given feedback on how well they are heading towards these goals.
• Encourage decentralization.
• Have a fair and just distribution of incentives and salary structure.
• Promote job rotation and job enrichment.
• Create a just and safe working environment.
• Have effective hiring and orientation procedure. Appreciate the employees on accomplishing and over-exceeding their targets.

**Individual strategies for managing stress are:**

• The employees should make a “to-do” list daily, prioritize the acts in the list and plan the acts accordingly.
• Take regular breaks during work to relax.
• By effective time management, the employees can achieve their targets timely and can meet work pressures and, thus, avoid stress;
• Do hard work.
• Strive to achieve the goals but do not do it to the harm of family, health, or peer.
• Indulge in physical exercises. It helps in effective blood circulation, keeps you fit, diverts mind from work pressures.
• Encourage a healthy lifestyle. Take a regular sleep, have plenty of water, have healthy eating habits.
• Promote relaxation techniques such as yoga, listening music and meditation.
• The employees should have optimistic approach about their work. They should avoid connections with negative approach employees.
• The employees should have emotional intelligence at workplace. They should have self-awareness, self-confidence and self-control at workplace.
• The employees should build social support. They should have close connections with trustworthy peer who can listen to their problems and boost their confidence level. This social network will help the employees to overcome stress.
• Employee counseling is a very good strategy to overcome employee stress. Through counseling, employees can become aware of their strengths and how to develop those strengths.
• They can develop strategies for changing their behaviour. Employees are also given career counseling which helps in reducing their ambiguities with regard to career.
• Find a fun way to release stress, such as, cracking jokes, playing tennis, golf, etc. and do not remain preoccupied with you. Turn your focus outwards. Help others. This will release some stress.
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