CHAPTER - 1

INTRODUCTION

Human society has been structured on the principles of growth, productivity and multiplication. It may be social, political or economic, utilitarianism, which has been theorized in the ideology of the survival of the fittest, has always been at the hub of all systems. History is a witness that in all societies and all times those who adopt and adapt themselves to the culture of competition and perform and produce positively live and grow, while the underperformers go down the tide of time and are ultimately extinct. Interestingly, though of course, naturally, the pervasiveness and acceleration of this cult of competition, performance and production remains restricted in the primitive agrarian societies where the pace of life is comparatively slower and material needs are less, whereas it goes remarkably high in the urbanized, industrialized and mechanized societies as are seen in the present-day world where technology has shrunk the world into a global village and where everyday so much goes obsolete and outdated and new unavoidable needs emerge that have to be immediately addressed.

The above mentioned cult of competition, performance and production in the present-day world gets concretized in the theories and practices of economic liberalization, globalization, market deregulation and virtual distribution. These practices result in the organizations being forced to go in for major restructurings of their strategies in terms of relocation of personnel, redesigning of jobs, reallocation of roles and responsibilities, reduction in costs and improvement in productivity through technology based operations and the downsizing of the workforce by offering jobs on temporary or part time basis. Beyond doubt, these initiatives have further resulted in various changes in working environment and job conditions in the contemporary world. Nowadays, employees at workplace experience a lot of stress due to deadlines, excessive work load, job insecurities, career uncertainties, longer working hours, reduced autonomy and increased responsibility. Not only these, the inculcation of the instinct, through various cultural practices, to emerge as a winner in every situation also stresses up the individual. Needless to say, this stress not only adversely affects the professional and physical
efficiency of the individual to fulfill the overall demands of the workplace and of the personal and family life, but also creates varied health problems.

Specifically, the term stress has originated from a Latin word ‘stringere’ which means to ‘draw tight’. In the 14th century it was used to mean hardships, straits, adversity and affliction (Lumsden, 1981). While, in the 15th century the term was used as the shortened form of distress (Rees, 1976). In the 17th century, Hooks used the term stress as an external demand placed on a bio-social-psychological system (Hinkle, 1973 & 1977). It was later in the 18th and 19th century that stress was denoted as a force, pressure, strain, or strong effort referring primarily to an individual or to an individual organ or mental power. Stress was later proclaimed by Cannon (1935) as a disturbance of homeostasis, which coordinates psychological processes caused by outside pressures and demands on our mind and body. As the time passed by, the term stress also gradually evolved its meaning.

It was Seyle in 1956 who defined stress as a non specific response of the body to any demand whether it is caused by, or results in, pleasant or unpleasant conditions. He described stress responses as a three stage process involving an initial alarm reaction, a stage of resistance, and finally exhaustion stage. The alarm stage is what people typically imagine when the term stress is used. During the alarm stage, a threat or a challenge is experienced, causing an increase in such bodily functions, such as increased heart rate, breathing and perspiration. The next stage, response to stressors, is a concern in the workplace. Most contemporary research focuses on negative health outcomes that are associated with stress, although some research has considered stress a potential motivator leading to enhanced performance. The third stage, the outcome of an unsuccessful response to stress entails both negative health effects and performance decrements typically related to an excess of stress at work (Lindquist, 2000).

According to Margolis, Kroes, and Quinn, (1974) job related distress is a condition at work that interacts with worker characters to disrupt psychological and physiological homeostasis. Quick and Quick (1984) defined the stress response as, “the generalized, patterned unconscious mobilization of the body’s natural energy resources when
confronted with a demand or stressor and the degree of physiological, psychological and behavioural deviation from an individuals’ healthy functioning.

Riley and Zaccaro (1987) defined stress as a process that occurs when a person, group, or the organization is confronted by a demand or challenge that is perceived to exceed the available resources needed for an effective response to that situation. While Borg and Riding (1993) defined work stress as the negative effect resulting from one’s job and mediated by the perception that these occupational demands constitute a threat to the individual’s psychological and physical well being.

Pestonjee (1992) observed that the term stress has been used variously to refer to (1) stimulus (external force acting on the organism) (2) response (changes in the physiological functions) (3) interaction (interaction between an external force and the resistance opposed to it, as in biology) and (4) more comprehensive combinations of the above factors. The following three major approaches have been followed to examine stress.

The Stimulus Approach

The stimulus definition of stress refers to a job stressor, which is an environmental event in the workplace requiring some type of adaptive response.

The Response Approach

It is a psychological response which follows failure to cope with problem. It refers to an individual’s response to work stressors encountered.

The Transactional Approach

The transactional approach elucidated stress as a transaction between the person and his/her environment that incorporates both stimulus and response perspectives as a part of the stress process. Lazarus (1966) emphasized that an event is stressful only if the individual perceives it as such. Hence, stress refers to the entire phenomenon of stimuli, responses and intervening variables. It is viewed, not merely as something exogenous,
but a product of dynamic mismatch between the individual and his/her physical and social environment.

Thus, in the light of these definitions, it is concluded that stress is an external stimulus or demand that tends to emit an internal response, either positive or negative, in an individual’s psychological as well as physical behaviour. An optimum level of stress is highly advantageous for success, achievement, higher productivity and effectiveness while if it is left unchecked and unmanaged it can create lot of problems and affect the health and well being of the individual.

1.1 Sources of Stress

Stress is experienced in response to pressures in the environment. It is the result of interaction between the stressor and the individual. Ivancevich and Matteson (1980) have suggested four major sources of stress: (i) Physical environment (ii) Individual (iii) Group and (iv) Organizational level factors. Srivastava and Singh (1981) described these stressors as; role related stressors, political pressures, responsibility for persons, under participation, powerlessness, poor peer relations, intrinsic impoverishment, low status, strenuous working conditions and un-profitability. Schuler (1982) has identified seven categories of work stressors in organisations: job qualities, relationships, organizational structure, physical qualities, career development, change and role in the organization. Quick and Quick (1984) proposed task demands, role demand, physical demands and interpersonal demands as the stressors. Cooper and Marshal (1976, 1978) identified over 40 interacting factors which were designated as the primary and potential sources of stress Mangers managers (Figure- 1.1). All these factors are discussed in the text following:
Figure 1.1: Sources of managerial stress (Source: Cooper and Marshall, 1978).
1.1.1 Organization related factors

Organizational and job related factors are one of the major sources of stress. Stress can be caused by too much or too little work, time pressure and deadlines, having too many decisions to make, excessive travel, long working hours, adjustments to daily changes at work, expenses of making mistakes, poor working conditions, shift work, long hours travel, risk and dangers of new technology etc. All these factors have been grouped into following five categories:

1.1.1.1 Job Characteristics

In today’s competitive world job characteristics have become the common potential sources of stress. The important characteristics of a job, which can be the potential sources of stress includes:

i. Work load (overload and underload).
ii. Time pressures and dead lines.
iii. Excessive traveling.
iv. Taking too many decisions.
v. Having to cope with changes at work.
vi. Long, inconvenient and multiple shift work hours.
vii. Expenses (monetary and career) of making mistakes.
viii. Poor working conditions (crowded place, noise, heat or cold, pollution, poor lighting etc.).
ix. Frequent and higher degree of attention and alertness required.
x. Frequently attending the telephone calls.
xi. Meetings.
xii. Taking work home.
xiii. Monotonous working environment.
xiv. Isolation at the work place.
xv. Higher level of responsibility etc.
1.1.1.2 Role in the Organization

Role is a set of potential behaviors expected of someone by others in his or her role set. The potential sources of stress (Pareek, 1983) under this category may include:

i. Role conflict (conflicting job demands).
ii. Role ambiguity (lack of clarity about responsibilities, expectations, etc.).
iii. Self-role distance (mismatch between person and his job).
iv. Role stagnation (no opportunity for one’s career progression).
v. Inter-role distance (simultaneous occupation of multiple roles e.g. role of executive versus father).
vi. Role expectation conflict (different expectations by different persons about the same role).
vii. Role overload (having too much to do and too difficult to do i.e., quantitative and qualitative).
viii. Role erosion (duties being performed or taken away from the person).
ix. Resource inadequacy (lack of adequate resources).
x. Personal inadequacy (lack of proper skill and training).
xi. Role isolation (psychological distance between the occupant’s role and other role in the same role set) etc.

1.1.1.3 Career Development

The rapid pace of technological developments and use of managerial outsourcing is posing tremendous pressures on employees to update themselves in their respective careers. The potential stressors of career development may include:

i. Lack of job security.
ii. Fear of redundancy (due to lack of tasks or work to do).
iii. Fear of obsolescence or early retirement.
iv. Status incongruity.
v. Under or over promotion.
vi. Lack of career development opportunities.
vii. Frustration at having reached one’s career ceiling (overall job satisfaction) etc.
1.1.1.4 Organizational Structure and Climate

Factors regarding organizational structure and climate that may cause stress at work place are:

i. Absence of sense of belongingness.
ii. Office politics.
iii. Little or no participation in decision making.
iv. Lack of effective consultation.
v. Rigidity in rules and procedures.
vi. Poor communication.
vii. Restrictions on behavior.
viii. No sense of belonging.
ix. Frequency of changes in policies and procedures.
x. Physical working conditions, etc.

1.1.1.5 Relationship at Work

Stress can also be caused not only by pressure of relationships but also by lack of adequate social support in difficult situations. Stress may result due to:

i. Relationships with superiors
ii. Relationships with colleagues
iii. Relationships with subordinates
iv. Difficulties in delegating responsibilities etc.

1.1.2 Work and Family Interface Related Factors

Work and family are two important domains in the life of an employee. The role of family in generating stress can be examined from two angles. Firstly, family related factors that can directly cause stress, which can include:

a) Strained husband wife relations.
b) Nurturing children.
c) Routine household chores.
d) Dependent family members.
e) Taking care of old age parents.
f) Housing.
g) Family conflicts.
h) Life Satisfaction and crisis.
i) Finances to meet family needs.
j) Other social obligations.

Secondly, family can indirectly contribute to stress an individual experiences by interfering in his/her work life. For example, family circumstances can affect the job performance, which can further be the potential source of stress. The reverse is also true i.e. an individual’s job may also interfere in one’s family and personal life, but the present study takes into account only family related factors causing stress at work.

1.1.3 Personal Factors

The role of individual’s personality in the stress process has become central to the stress related research. Eysenck (1967) defined personality as, a more or less stable and enduring organization of a person’s character and temperament, intellect and physique which determines his unique adjustment to the environment. It is a specific behavioral pattern of an individual, which reflect thought, attitude and emotions as he adapts to his life situations. An individual may perceive a stressful encounter as threatening or challenging depending upon his personality characters. The way an individual perceives a situation determines the occurrence and non-occurrence of stress (Lazarus, 1971; Cooper and Payne, 1978). Thus, individuals differ in appraising situations they come across in their work and personal lives. Thus, Personality is an important determinant of health and psychological outcomes (Contrada et.al., 1990).

To explore the role of personality in the stress process different authors have used different personality aspects including; Hardiness (Kobasa, 1979, Kobasa et.al.,1982), Locus of control, (Johnson and Sarason, 1978; Parkes, 1984; Evans et.al.1987; Spector and Connel, 1994; Jain et. al., 1996), Type-A, (Evans et. al., 1987; Pestonjee, 1987;
Pestonjee and Singh, 1988), Neuroticism (Gunther et.al., 1999), Big five personality dimensions (McCrae and Costa, 1987), Self Efficacy (Jex and Bliese, 1999; Jex et. al., 2001), Self-Esteem (Sumi et.al., 2001) and Negative Affectivity (Watson and Clark, 1984; Fortunato and Goldblat, 2002), etc. The present study attempted to explore the role of negative affectivity in the stress process.

Negative Affectivity (NA) is a term first used by Tellegen (1982) and defined by Watson and Clark (1984) as a mood-dispositional dimension that reflects pervasive individual differences in negative emotionality and self control. Being pervasive in nature, NA has been claimed as a nuisance variable that artificially inflates correlations among self reported stressors and strains or as a substentative variable that causes people to experience higher levels of stressors and strains (Watson and Clark, 1984; Brief et.al., 1988; Elliot et. al., 1994; Fortunato and Goldblad 2002). According to the former perspective, individuals high in NA are hypothesized to over report negative aspects of their environment and negative emotionality including; fear, anger, guilt, disgust, loneliness, self- dissatisfaction, distress and dissatisfaction, focus on their failures even in the absence of aversive environment or interpersonal conditions (Watson et.al., 1987; Watson and Kendall, 1989; Burck et.al., 1993; Fortunato and Goldblad 2002). Whereas, according to the later perspective NA relates substantively to individual’s work related experiences, perceptions, and physiological, psychological and behavioral reactions. Conceptually negative affectivity is not considered as opposite polar of positive affectivity but a distinct dimension which describes people who have high levels of subjective distress and nervousness and a tendency to experience unpleasant emotional states (George, 1992; Necowitz and Roznowski, 1994; Schaubroec, et. al. 1996; Fortunato and Goldblad 2002).

Semmer (1996) in an overview of dispositional factors, work related strain, and health, discussed the concept of vulnerable versus resilient personality, noting that several personality variables may lead to vulnerability or resilience. Among these one variable that may be viewed as a factor leading to vulnerability is negative affectivity (NA). The expanded view of stress takes into account both the situations and the personality of an individual to examine the role of various stressors.
1.2 Stress and Health

Stress has emerged as a major health hazard of working environment in the contemporary world. Health can be defined in terms of physical health or mental health. In terms of physical health, it is defined as the absence of diseases while in terms of mental health it defines absence of mental disorder. In the stress health relationship, stress has been found to be a unique category causing many diseases. It is often psychosomatic in nature as it affects both mind and body functions of an individual. The psychosomatic diseases appear to progress through four distinct phases; Psychic phase (mild psychological and behavioral symptoms); Psychosomatic phase (beginning of occasional hypertension and tremors); Somatic phase (one begins to identify the beginning of disease state); and Organic phase (full involvement of disease state with physiological changes and manifestations) (Udupa, 1977). The impact of work stress on the physical and mental health of the individual has been widely recognized and well documented in the existing literature and contain, Lyons, 1971; Caplan and Jones, 1975; Brief and Aldag, 1976; Cooper and Marshal, 1976; Beehr and Newman, 1978; Gupta and Beehr, 1979; Van, et. al., 1981; Jackson, 1983; Quick and Quick, 1984; Warr, 1990; Adelmann, 1987; Cooper, 1994 to highlight a few of them. The negative health impacts of stress can be identified in all domains of health, i.e., physical, behavioural and psychological. These impacts may be described by physical symptoms, behavioural symptoms and psychological symptoms.

1.2.1 Physical Symptoms

The physical symptoms are primarily related with the physique of an individual. These are apparent in the form of headaches, skin rashes, insomnia, sweating, rapid pulse, lack of energy, rapid pulse, fluctuating blood pressures, heart palpitations, chest pain, neck-ache, ulcers, hypertension, fatigue, indigestion, colitis, irritable bowel syndrome, increased susceptibility to infection, etc. These physical symptoms of stress are associated with the cardio-vascular system. The most common ailments include; high blood pressure (Kasl and Cobb, 1970,), high cholesterol level (Shirom et. al., 1973), migraine, coronary heart disease, ulcers and depression (FSU, 2002).
1.2.2 Behavioral Symptoms

The behavior reactions can be classified into two basic categories: those, which are of primary interest to organizations, and those, which are of primary interest to individuals. The first category comprises job performance, absenteeism, turnover, and accidents. The second category consists of sleep disorder, irritability, worry, anxiety, anger, apathy, depression, itching, impatience, denial, alcohol and use of other narcotic substance, marital problems, and self-destructive behaviors, such as suicide, etc. The behavioral changes in employees also lead to drug and alcohol dependency, absenteeism, substandard performance, attitudinal change, and unreasonable and reckless behavior (FSU, 2002), declining employee relations, morale and absenteeism. Shah (2003) reported that around 40 percent of bank employees say that they frequently lie awake at night or wake up thinking about job problems, while another 33 percent report that they often feel incapable of relaxing at home because of stress.

1.2.3 Psychological Symptoms

Psychological strains are affective reactions including attitudes (e.g. job dissatisfaction) or emotions (anxiety or frustration). The various types of psychological strains identified in the literature includes: memory loss, fears, withdrawal, inability to concentrate, panic attacks, crying jags, sleeplessness, addictions, disillusionment, nightmares, eating disorder, and loss of motivation, depression phobias, and forgetfulness. Paykel (1976) studied that depression is one of the most common psychological consequence of stress. Jackson and Maslach (1982) have reported psychological consequences of stress, like tension, anxiety, loneliness, worthlessness, etc.

1.3 Coping

The level of stress a person experiences and the extent to which its lethal effects occurs on his physical as well as mental health depends to a great extent on how well the person copes with the stressful situations. This is the reason that the concept of coping is always used in agreement with the concept of stress. It enables the individual’s to handle difficult
situations in response to changing life conditions, work environments, societal obligations or whatever that causes stress.

Coping is usually conceptualized in terms of the functions it serves an individual. Moos (1974) conceptualized coping as a trait, Hann (1977) conceptualized coping as an ego processes while Lazarus and Folkman (1984) conceptualized coping as a situation oriented approach. It can be described as an effort to manage and overcome demands and critical events that pose a challenge, threat, harm, loss, or benefit to a person (Lazarus, 1991).

**Folkman and Lazarus (1980)** defined coping as, the cognitive and behavioural efforts made to master, tolerate or reduce external or internal demands and conflict among them. **According to Aldwin and Revenson (1987)** coping encompasses cognitive and behavioral strategies used to manage a stressful situation (problem-focused coping) and attendant native emotions (emotions-based coping). While Dewe (1987) has described coping as an active or passive attempts to respond to a situation of threat with the aim of removing the threat or reducing the emotional discomfort. Thus, coping is a part of an individual and environment transaction that usually occurs when the individual considers a situation as stressful.

The existing literature has varied typology of coping strategies used to cope with stress. There are different categories of coping but the most comprehensive and widely recognized typology is the problem and emotion focused coping strategies. Even studies conducted by Billings and Moos, (1984), Schmolling (1984), Kaloupek and Stoupakis (1985), Folkman and Lazarus (1986), Folkman and Lazarus (1988), Violanti, (1992), highlight the use of problem and emotion focused coping techniques in combating stress. Problem and emotion focused coping employ both cognitive and behavioral strategies. The empirical facts in the literature are also in support of the two global distinctions of problem focused or emotion-focused coping.
1.3.1 Problem focused coping

Problem focused coping strategies are directed towards the management of the problem or situation. It refers to the efforts directed at solving or managing the problem that is causing distress. It includes strategies for gathering some more information, making decisions, planning and resolving conflicts or to starting afresh. Problem focused coping occurs most typically when the individual perceives that it is possible for him/her to change the situation so that it becomes less stressful or is resolved completely. In this type of coping efforts are directed at acquiring resources (skills, tools, knowledge etc.) that helps to deal with underlying problem and it includes instrumental, situation specific, and task oriented actions (Lazarus & Folkman, 1984). It is task focused and instrumental in nature. It involves identifying situation specific goals that engage the individual and focus his attention, second it makes possible for the individual to feel effective and experience situational mastery and control.

1.3.2 Emotion focused coping

Emotion focused coping strategies deal with the level of emotional distress associated with stress. It attempts to reduce or manage the emotional distress. Emotion focused coping is aimed at making oneself feel better about the situation, without changing the problem itself. It involves accepting the situation and trying to survive it as best as possible (Lazarus & Folkman, 1984).

1.4 Need of the Study

Work stress is a universal phenomenon and almost all kinds of work environment have the capacity to be stressful. Some of the organizations are found to be more prone to it than the others. It has been noticed that organizations within the service industry using high technology and those undergoing structural job changes are potentially more stressful than others (Cranwell, 1987). Banking sector is also one such service sector which is traversing a period of these changes forcing the managements of these organizations to introduce cost cutting and productivity improving strategies (ILO, 2001). It has been reported that in India, the business per employee in the traditional banks
(public sector and old private sector banks) has increased from 75.28 lakhs to 549.21 lakhs while in the modern banks (foreign and new private sector banks) the increase is from 397.50 lakhs to 1216.76 lakhs during 1997 to 2008. Simultaneously, profit per employee has increased from 0.57 lakhs to 3.87 lakhs in traditional banks and in the modern banks it has increased from 6.58 lakhs to 17.74 lakhs during this period (Kumar and Sreeramulu, 2007). These figures are indications about how demanding the jobs in banking sector in India have become.

The current inflexion point in banking industry started with the financial sector reforms initiated in early 1990’s. These reforms heralded a dramatic shift in the way banks functioned and operated in India. A substantial shift has taken place in the psychological contracts of employees in these financial service enterprises in general and bank branch managers in particular. Shri V. Leeladhar, Deputy Governor, Reserve Bank of India (RBI Speeches April, 3., 2005) while addressing to the students of Post Graduate Programme in Banking And Finance, National Institute for Bank Management, Pune on April 3, 2005, said that ‘the new generation’ managers may have a demanding role that would be characterized more than just ‘probity and prudence’ and increasingly focusing on managing imperatives than that of the managers of yester years. The changed environment and the internal compulsions arising from greater competition and the need to improve their market share/profitability gave rise to the quest for greater efficiency and the need to relocate themselves in the realities of the environment along with their internal strengths and weaknesses. All these changes, although, introduced under global compulsions have changed position of bank branch managers with reference to status, reward, authority, autonomy, working hours, workload, etc.

In the changing job conditions and working environment, the bank branch managers have to perform multiple tasks, acquire several skills, accept high sales targets, comply with dead lines, obey frequent travelling and transfers, work with lesser staff, perform with meager authority, face the challenges of while collar downsizing, bear with career uncertainties, compromise with family and personal care due to time constraint, come to the expectations of ever demanding customers, meet global competition in price, product and quality; face challenges of new technologies As a result, the new generation bank
branch managers are experiencing extreme stress at work and suffer from different kinds of physical and mental health problems, such as; feeling of frustration, anxiety, depression, mental disorders, migraine, sleeping problems, hypertension, coronary heart diseases, higher cholesterol level, artery blockages, severe heart attacks, increase in uric acid levels, disabling ulcers, and cancer etc.

The review of literature reveals that record number of studies has been conducted in this area in almost every corner of the world across varied professions, but in India, it has been found to be a neglected area. The theoretical base of stress health relationship and role of coping strategies and different personality dimension is strong, but so far no study has been conducted on bank branch managers. So an in-depth analysis of causes of stress, its ill impacts on health and role of coping as a mediator among bank managers becomes particularly desirable in this service sector of the country like India where attempts are constantly needed to maximize employee contribution to achieve the over all socio economic objectives, inspite of resources deficiency. Therefore, the investigator has selected the problem.

- **Objectives of the study**

(i) To identify the various job and organisational factors causing stress among bank branch managers.

(ii) To identify the various family related factors causing stress among bank branch managers.

(iii) To examine the stress related health problems among bank branch managers.

(iv) To study the various coping strategies being used by bank branch managers to cope with stress.

(v) To examine the role of Negative Affectivity (NA) in the stress process.

(vi) To examine the role of various stressors, coping strategies and negative affectivity in stress process.

- **Chapter Scheme/Organization of the Study**

1) Introduction.

2) Review of Literature.
3) Data Base and Methodology.
4) Causes and Symptoms of Stress and Coping Strategies.
5) Stress and Health: The Role of Demographics, Work and Family Stressors and Coping.
6) Summary and Conclusions.

- References

- Appendix
  I) Questionnaire.
  II) Job and organisational variables considered and excluded.
  III) Family related variables considered and excluded.

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