CHAPTER-II

REVIEW OF RELATED LITERATURE
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“A traveler without knowledge is like the bird without wings”.

- Sa’di, Gulistan (1258)

It has been universally acknowledged that no work can be meaningfully conceived and soundly accomplished without critically studying what already exists in relation to it. It is the study of already established knowledge pertaining to the area that enable us to perceive clearly what is already lighted up in that area and what still remained enveloped in darkness. Once we come to know about that what is already researched and what portioned is left out, then we can proceed logically and purposefully. There are very few direct studies available on this subject. Infact, in India, studies has not been conducted related to the topic so far. Thus the review of related issues, concepts and aspects will certainly guide us regarding studying stress in relation to job involvement and locus of control.

Stress is often developed when an individual is assigned a major responsibility without proper authority and delegation of power. Interpersonal factors such as group cohesiveness, functional dependence, communication frequency, relative authority and organizational distance between the role sender and the focal persons are important topics in organizational behavior (Vansell, Brief, and Schuler).

Stress develops when an individual feels he is not competent to undertake the role assigned to him effectively. The individual feels that he lacks knowledge, skill and training on performing the role (stress, conflict management and counseling).
Occupational stress is an increasingly important occupational health problem and a significant cause of economic loss. Occupational stress may produce both overt psychological and physiologic disabilities. However it may also cause subtle manifestation of morbidity that can affect personal well-being and productivity (Quick, Murphy, Hurrel and Orman, 1992). A job stressed individual is likely to have greater job dissatisfaction, increased absenteeism, and increased frequency of drinking and smoking, increase in negative psychological symptoms and reduced aspirations and self esteem (Jick and Payne, 1980). The use of role concepts suggests that occupational stress is associated with individual, interpersonal and structural variables (Kutz and Kahn, 1978; Whetten, 1978).

Studies on burnout found that, it is related to exhaustion and work over load factors in various organizations (Green and Walkey, 1988; Chermiss, 1980; Freudenerberger, 1977, 1980). Stress on the job is costly for employers, reflected in lower productivity, reduced motivation and job skills, and increased accidents.

Because employees spend roughly one third of their lives working in an organizational goal setting, employee mental health is of particular importance. Two people exposed to the same threatening situation may differ substantially in the magnitude and duration of stress responses and stress related health problems might emerge in several contrasting ways both physically and mentally. Some of these variations result from differences in temperament, social resources and the effectiveness of the coping responses that the individual brings to bear on the stressful transaction.
Survey of the literature on occupational stress reveals that there are a number of factors related to job which affect the behavior of the employees and as a result of it, normal life is disturbed (McLean, 1974; Brief, Schular and Vansell, 1981).

A Survey by UK Institute of Directors in 1998 revealed that 40% said that the immediate problem of their companies at that time was stress and 90% viewed that work practices could be a factor for stress. Finance, insurance and real estate, with 12% of the cases and services with thirty five percent (35%) had higher proportions of occupational stress cases than they did of all occupational injury and illness cases involving days away from the work, and 23% respectively.

In 1997, four industries accounted for the bulk of occupational stress cases: services, manufacturing, retail trade, and finance, insurance, and real estate. Thirty-five percent of cases of occupational stress involving days away from work were in the services industry. In comparison, 23 percent of all nonfatal occupational injuries and illnesses occurred in services in 1997.

Manufacturing accounted for 21 percent of occupational stress cases and retail trade for 14 percent. These proportions were lower for these industries than the comparable proportions for all injuries and illnesses. Like the services industry, finance, insurance, and real estate had a higher proportion of occupational stress cases than of all nonfatal injury and illness cases.

Report published in May 2004 named “Employment Relations And Union Services: Health And Safety- Workplace Stress” discuss factors which causes stress at work place in which poor relationship with the managers and unsympathetic management.

Report on occupational stress policy by Health and Safety Executive (HSE) 2004 has identified six key areas that can be causes of work related stress. In which
the support staff receive from managers and colleagues is of the one factor that lead to stress in work place.

Different stressors in work can be categorized to be caused by job content, working conditions, employment conditions and social relations at work. In following table some general job-related stressors are presented.

**Table: 2.1**

**Categories of Job Related Stressors**

<table>
<thead>
<tr>
<th>Category</th>
<th>Stressor</th>
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<tbody>
<tr>
<td>Job content</td>
<td>Work over/under load</td>
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<td></td>
<td>Complex work</td>
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<td></td>
<td>Monotonous work</td>
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<td></td>
<td>Too much responsibility</td>
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<td></td>
<td>Conflicting/ambiguous demands</td>
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<tr>
<td>Working conditions</td>
<td>Poor conditions</td>
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<td></td>
<td>Work posture</td>
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<td></td>
<td>Physically demanding work</td>
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<tr>
<td>Employment conditions</td>
<td>Low pay</td>
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<td></td>
<td>Poor career prospects</td>
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<td></td>
<td>Flexible labor contract</td>
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<td></td>
<td>Job insecurity</td>
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<tr>
<td>Social relations at work</td>
<td>Poor leadership</td>
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<td></td>
<td>Low social support</td>
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<td></td>
<td>Low participation in decision making</td>
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<td></td>
<td>Liberties</td>
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<td>Discrimination</td>
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(Source: Information technology-related stress, Reetta Raitoharju)

Researches indicate that nearly a third of the working population in developed countries report high to very high levels of stress. Similarly, evidence for newly industrialized countries is also indicative of the prevalence of stress. Time pressures, excessive demands, role conflicts, ergonomic deficiencies, job security and relationship with customers are particularly common stressors amongst employees in the financial services sector. Furthermore, new stressors such as computer breakdowns, computer slowdowns and electronic performance monitoring, have
developed as a result of increased human interaction with computers. (Violence and stress at work in financial services, Sabir I. Giga and Helge Hoel, 2003)

The hospitality industry provides employment inter alia to socially weaker groups of workers such as young workers without working experience, women with family responsibilities or migrants with little knowledge of local conditions. These groups are particularly vulnerable to acts of violence by customers and co-workers. Particular source of stress in the hospitality sector is seen in unclear situations at work arising due to the strong presence of customers and personalized services offered. Employees including managers indicate that the distribution of responsibility and a lack of control over their work create stressful situations. (Hotels and catering: Sector-specific information on violence and stress, ILO)

_Gorden Allport (1944)_¹, the famous psychologist provides a basic understanding of morale. He recognizes that, “morale like health and sanity has to do with the background condition in living. It is found on the fringe rather than in the focus of consciousness. It has to do with the individual effort in a group endeavor.

_H.L.Ansbacher (1950)_² shows that slave labor group in World War II displayed low personal happiness and high achievement levels.

_Ivancevich and Matteson (1950)_³ indicate, "Lack of group cohesiveness may explain various physiological and behavioural outcomes in an employ desiring such sticks together." Workplace interpersonal conflicts and negative interpersonal relations are prevalent sources of stress (Dewe, 1993; Lang, 1984; Long et al., 1992), and are existed with negative mood depression, and symptoms of ill health (Israel et al., 1989; Karasek, Gardell and Lindell, 1987; Snap, 1992).
Kahn (1964) explained that individual perceive role expectations with varying degrees of accuracy, and then attempt to enact that role. However ‘errors’ can creep into this process, resulting in stress-inducing problems called role ambiguity, role conflict and role overload.

S.K.Boss (1965), studied the relationship between morale and supervision. His studies show that a high pride and morale of the work group leads to greater productivity.

Brook (1973) reported that qualitative changes in the job create adjustmental problem among employees. The interpersonal relationships within the department and between the departments create qualitative difficulties within the organisation to a great extent.

James S. House (1974), “Occupational Stress and Coronary Heart Disease: A Review and Theoretical Integration”, A paradigm for stress research is used to integrate existing evidence on the relationship of occupational stress to heart disease, and to suggest directions for future research. Although several objective and/or subjective indicators of occupational stress (i.e., low job satisfaction, job pressures such as work overload, status inconsistency, and/or job mobility) have been consistently related to heart disease, research is needed that delineates (1) individual and situational variables specifying these relationships and (2) the nature and consequences of adaptive responses to stress. Populations studied should increasingly include previously neglected groups (e.g., women and blacks) and consider relationships between stress and traditional biomedical variables.

Caplan et al., (1975), concluded that lack of participation in the decision making process, lack of effective consultation and communication, unjustified
restrictions on behaviour, office politics and no sense of belonging are identified as potential sources of stressors. Lack of participation in work activity is associated with negative psychological mood and behavioural responses, including escapist drinking and heavy smoking.

*Cobb (1975)* has the opinion that, "The responsibility load creates severe stress among workers and managers." If the individual manager cannot cope with the increased responsibilities it may lead to several physical and psychological disorders among them.

*French and Caplan (1975)*, "Pressure of both qualitative and quantitative overload can result in the need to work excessive hours, which is an additional source of stress." Having to work under time pressure in order to meet deadlines is an independent source of stress. Studies shown that stress levels increase as difficult deadlines draw near.

*Cooper and Marshal (1976)* stated that occupational stress includes the environmental factors or stressors such as work overload, role ambiguity, role conflict and poor working conditions associated with a particular job.

*Mcgrath, J.P. (1976)*, in his book stress and behavior in organizations has explained that the role ambiguity is a most common source of job related stress. According to him, role explained that the role ambiguity is a most common source of job related stress. According to him, role ambiguity occurs when people are uncertain about the scope of their responsibilities, what is expected of them and how to divide their time between various duties. Most people dislike such uncertainty and find it quite stressful but it is difficult to avoid.
Miles and Perreault (1976) identify four different types of role conflict: 1. Intra-sender role conflict 2. Inter sender role conflict. 3. Person-role conflict; 4. Role over load. The use of role concepts suggests that job related stress is associated with individual, interpersonal, and structural variables (Katz and Kahn, 1978; Whetten, 1978). The presence of supportive peer groups and supportive relationships with supervisors are negatively correlated with R.C. (Caplan et al., 1964).

There is evidence that role incumbents with high levels of role ambiguity also respond to their situation with anxiety, depression, physical symptoms, a sense of futility or lower self esteem, lower levels of job involvement and organisational commitment, and perceptions of lower performance on the part of the organisation, of supervisors, and of themselves (Brief and Aldag, 1976; Greene, 1972).

O.Jeff Harris (1976), one of the more evasive and controversial topics concerning worker behavior is that of worker morale. There has been no universal position taken concerning the effects of morale on worker performance, nor has there been a complete comprehensive definition of what it is. A helpful approach to the analysis of morale is to view it has the worker's perception of the existing state of their well being… Morale is said to be high when conditions or circumstances appear favorable and low when unfavorable.

Rabinowitz & Hall, (1977), Blau, (1985); explained that job involvement frequently includes identifying with the job, actively participating in the job, and perceiving job performance to be important to self-worth.

Beehr and Newman (1978) define occupational stress as "A condition arising from the interaction of people and their jobs and characterised by changes within people that force them to deviate from their normal functioning."
Harry Levinson (1978), in his article ‘A psychoanalytic view of occupational stress’ published in Occupational Mental Health referred two elements of personality the ego id and the self image which interact to cause stress. Harry Levinson emphasized that stress results from the discrepancy between idealized self e.g. id and the real self image, the greater the discrepancy, the more stress a person experiences.

Saal (1978), in a study of manufacturing employees found that perceived job characteristics were a better predictor of job involvement than individual difference variables. This conclusion has received further support by Knoop (1986), and in a recent study by Elloy, Everett and Flynn (1991). The author founds that the situational characteristics as well as outcome variable each displayed comparable amounts of common variance with job involvement and considerably more than did personal characteristics.

James M. LaRocco, James S. House and John R. P. French, Jr. (1980), in the paper “Social Support, Occupational Stress, and Health”, concerned with the buffering hypothesis that social support ameliorates the impact of occupational stress on job-related strain and health. Previous studies of this hypothesis have yielded conflicting results. Their purpose, therefore, is twofold. First, they summarize the literature in this area and review several studies in detail, all of which found main effects of social support on perceived occupational stress and on some health outcome measures. Three of the studies were specifically designed to examine the buffering effects of support. Of the three, two found little or no evidence for buffering (LaRocco and Jones, 1978a; Pinneau, 1975), whereas the third reported buffering effects (House and Wells, 1978). Second, they attempt to reconcile these different conclusions by reanalyzing one data set-first analyzed by Caplan et al. (1975) and then by Pinneau (1975)-using a moderated regression technique identical to that used
in the LaRocco and Jones (1978a) and House and Wells (1978) studies. The review and findings support the buffering hypothesis for mental and physical health variables (anxiety, depression, irritation, and somatic symptoms), but, as in the previous three studies, fail to support the buffering hypothesis in regard to job-related strains (job dissatisfaction, boredom, dissatisfaction with work load).

*John H. Crump, Cary L. Cooper and Mike Smith (1980)*\(^{21}\), “Investigating Occupational Stress: A Methodological Approach”, One of the main methodological difficulties in carrying out research in the field of occupational stress is the use of pre-designed health and behavioural questionnaires. This has the serious disadvantage of either not including important stressors at work or distorting the importance of those that are included. This article describes the use of the Repertory Grid technique in identifying sources and manifestations of occupational stress which overcomes this obstacle. A detailed description of the Grid technique as it was applied to air traffic controllers is provided.

*Randall S. Schuler (1980)*\(^{22}\), stated that stress is a dynamic condition in which an individual is confronted with an opportunity, constraint or demand related to what he or she desires and for which the outcome is perceived to be uncertain and important.

*Terry L. Conway, Ross R. Vickers, Jr., Harold W. Ward and Richard H. Rahe (1981)*\(^{23}\), “Occupational Stress and Variation in Cigarette, Coffee, and Alcohol Consumption”, The impact of occupational stress on self-reported cigarette, coffee, and alcohol consumption was investigated in a longitudinal field study. Substance consumption and subjective stress indicators were measured repeatedly for 34 men performing a job with known systematic variation in stress. Habitual cigarette
smoking and coffee drinking were positively associated with chronic tendencies to perceive high stress; no associations were found between chronic alcohol consumption and stress perceptions. Consumption of all three substances varied significantly across days that differed in perceived stress level. On the average, there was more cigarette smoking and more coffee drinking, but less alcohol consumption, under high stress. These general effects of stress appeared to depend largely on the behavior of only a few of the participants, as the association between subjective stress indicators and substance consumption within individuals was not consistent across all of them. These findings suggest that there can be important individual differences in the tendency to increase or decrease habitual substance consumption in response to varying levels of stress. This possibility should be considered when constructing models that include behavioral responses to stress.

John M. Ivancevich, Michael T. Matteson and Cynthia Preston (1982)\textsuperscript{24}, “Occupational Stress, Type a Behavior, and Physical Well Being”, In the context of a person-environment fit framework, organizational level and the Type A behavior pattern of managers were found to moderate the stressor, satisfaction, and physiology associations. For nurses, Type A behavior pattern was a much more significant moderator of the person-environment fit than were the nurses' specialty work activities.

Shaw and Riskind (1983)\textsuperscript{25}, study published in the journal of applied psychology. In this study he has shown that why certain jobs are quite high in stress as compare to others. Results indicated that the greater the extent to which a job requires making decisions, repeated exchange of information with others, performing unstructured rather than structured tasks, unpleasant physical conditions, the more stressful the job tends to be.
Oullete-Kobasa (1983), in his article ‘Personality’ and social resources in stress resistance published in the journal of personality and social psychology stated (based upon his study on Managers) that the Managers who felt they had the support of their immediate supervisors reported fewer physical symptoms associated with stress than those who did not have such support.

James C.Quick and Jonathan D.Quick (1984), have revealed that the employees suffering from job stress become less cooperative at home also. Stress, if continued beyond the abilities and capacities of employee to respond, leads to the physical and psychological exhaustion and possibly ultimate collapse. Stress is, therefore, considered as an ‘invisible killer’ also.

Richard Lazarus and Susan Folkman (1984) in their book “Stress Appraisal and Coping” proposed that stress can be thought of as resulting from an “imbalance between demands and resources” or as occurring when “pressure exceeds one’s perceived ability to cope”. Stress management was developed and premised on the idea that stress is not a direct response to a stressor but rather one’s resources and ability to cope mediate the stress response and are amenable to change, thus allowing stress to be controllable.

A source of stress that is employee job involvement studied by ‘Singh & Singh (1984)’, and was found to be positively related to the occupational stress. The employee perception of insecurity in job was negatively related to occupational stress too. For women group political pressure and poor peer relations were reported to be important sources of stress.

Caplan (1985), found that the characteristics of employee like need for high achievement or recognition can intervene and affect their well being.
Motowidlo and Packard (1986)\(^3\) conducted a study published in the journal of applied psychology. These researchers asked a large number of nurses to describe their own levels of work related stress. Result indicated, the higher the nurses feelings of stress, the lower their job performance. Thus these findings and several other findings indicate that in real life settings performance may be reduced even by low or moderate level of stress.

Keinan, G (1987)\(^3\), in his article “decision making under stress” published in the journal of personality and social psychology stated that when people make decision under stress conditions, they tend to make more mistakes than they do at other times. Moreover the process through which decision are reached as well as decisions themselves seems to suffer.

Schlenker and Gutek (1987)\(^3\), found this impact of stress in a large social service agency. They stated that work role loss was associated with lower job satisfaction; lower work related self esteem, higher level of intention to leave the job but at the same time they found that employees were not likely to report work related depression or lower life satisfaction as the discontent was focused on the new jobs but not on life in general or involvement and identification with the profession.

Walter B Cannon (1987)\(^3\), the medical psychologist in his article ‘Stresses and strains of Homeostsis’ published in ‘American Journal of Medical Sciences’ has called stress as an emergency responses. According to him stress resulted when an external environmental demand upset the person’s natural study-state balance or equilibrium, referred to by him as homeostasis. He drew attention to the role of sympathetic nervous system in activating a person under stressful conditions.

Donna M. Randall (1988)\(^3\), stated that if a person is told to do something unethical or illegal, or if the work is distasteful (for example, sacking a close friend),
person-role conflict is likely. Research has shown that conflict may occur in a variety of situations and lead to a variety of adverse consequences, including stress, poor performance and rapid turnover.

Marianne Frankenhaeuser, Ulf Lundberg, Mats Fredrickson, Bo Melin, Martti Tuomisto, Anna-Lisa Myrsten, Monica Hedman, Bodil Bergman-Losman and Leif Wallin (1989), in their study “Stress On and Off the Job as Related to Sex and Occupational Status in White-Collar Workers”, studies the attitudes towards work, total workload (including responsibilities outside the paid work) and sex role identity were examined by questionnaires. As expected, all groups showed a moderate increase in cardiovascular and neuroendocrine activity during the day at work. After work, however, interesting group differences emerged, suggesting slower unwinding in female managers. Differences related to occupational level and/or sex were found for autonomy and social support at work, competitiveness, sex role and reported conflict between demands from paid work and other responsibilities. The stress profile of the female managers was considered in terms of possible long-term health risks.

February, 1990, a nationwide survey was conducted by a large insurance company, in America published in wall street journal PPAI, A6. The finding of the survey showed that 46 percent of the American felt that their jobs are highly stressful and for 27% work was the single greatest source of stress in their lives. The same survey also found that incidence of disabilities resulting from stress more than doubled in the last nine years. Growing evidence suggests that high level of stress adversely affect physical health, psychological well being and many aspects of task performance.
Orpen (1991) observed that major source of stress is derived from the occupational environment; proponents of this view tend to argue that role holders in certain occupation, irrespective of individual differences, are much more likely to experience stress. Here, the emphasis is on the individual demands of various jobs that have the capacity over a period of time to exhaust the physical and psychological resource of employees in the organization.

Arvinder Kaur (1992) in a study of “Stressful life events and social support among the patients of Depression” recognized that stressful life events make a person depressed. Depressive mood is familiar to most of us in the sense of ‘experience of happiness’ or ‘distress’. It may involve feelings of being fed up or guilt, worthlessness, self-depreciation and apathy. It is concluded from the study that the females experience more stressful life events, which produce more depression than males. Another view is that the percentages of depressive patients are high in rural areas than urban areas. After conducting this study investigator gave a suggestion that same psychological variable i.e., stressful life events and social support can be studied in the patients of other psychiatric illness, life anxiety etc.

CBI survey (1993), an average employees spends 1.5 years of of his working life absent from work due to stress related illness, almost 10% of the workforce suffers from work related stress at one point of time, and about seven million working days are lost each year due to workforce stress.

Fogelson (1993) carried out his study to find out the occupational stress and burnout among teachers and administrators in elementary school. The results indicated that emotional exhaustion was present in moderate levels but that depersonalization and feeling of lack of personal accomplishment were low when
compared to established norms. The other influencing factors were age, grade level taught communication styles and school governance models.

*Gilberg, (1993)*[^12], In the organizational environment, stress has been implicated in the deterioration of performance efficiency by both managers and subordinates. When performance efficiency suffers the quality of the overall organizational environment and productivity deteriorates. A deterioration of the organizational environment is accompanied by deterioration in organizational communication.

*Manvir Singh Gill” (1993)*[^43], in his study “Stressful life Events & Socio-Economic Status in the study of Life Satisfaction of Elderly” he concluded that stress poses a big problem in our society. It results in unhappiness, irritability and dissatisfaction. Injury, noise, climate, family pressure, social activities, health, job and finances are important stressors that cause dis-satisfaction. The rate of stressful life events in determining the life satisfaction beyond the age of 60 years is a researchable area as it is being recognized that stressful life events of an individual can be one of the components of factors responsible for his psycho-physical and other troubles in his old age. Results state that frequency of stressful life event is higher at low level of life satisfaction, than it is at high and average levels.

Northwestern National Life Insurance, now named ReliaStar Financial Corporation, after conducting studies on the impact of stress in the workplace (Northwestern, National Life Insurance, 1993) highlighted the ratios of stress level and concluded that One million absences in the workplace were stress related, Twenty-seven percent said their job gave them the most stress in their lives, Forty-six percent considered the amount of job stress levels as very high or extremely high,
One-third of workers thought about quitting strictly due to job stress, Seventy percent said job stress had impaired their physical and mental health.\(^44\).

*Robbins (1993)*\(^45\), states that employees attitude toward involvement in and satisfaction with the job and commitment to the employing organization have become of compelling interest to industrial psychologists because of their impact on behavior at work.

*Schaubroeck, (1993)*\(^46\), Classifications of Stressors, Occupationally related stressors tend to vary from job to job and from organization to organization. These stressors can be easily divided into three classifications. The first classification contains stressors that are common to a wide variety of jobs. This group includes issues regarding customer demands, time constraints, and ineffective training. The second classification contains stressors that are common to a wide variety of organizations. This group includes issues related to absence of support from organizational superiors, non-competitive wage structures, poor job descriptions, and ineffective organizational motivational strategies. The third, and last, classification contains factors related to interdepartmental activities within an organization. This group included issues such as poor cooperation, organizational politics, and similar activities. Occupationally related stressors also tend to evolve as changes occur in organizational environments, organizational staffing, and job tasks.

*Stephan M. Wilson, Jeffry H. Larson and Katherine L. Stone (1993)*\(^47\). “Stress among Job Insecure Workers and Their Spouses” Questionnaires were collected from 111 couples from staff and faculty members at a university experiencing a budgetary cutback. Data were examined to study the effects of employee versus spouse of employee status, age, emotional well-being, physical health, number of marriage and family problems, and job stress on general perceived stress. Multiple regression
analysis was used to test hypotheses that each of these variables, except employee versus spouse, would predict general stress during a time of perceived job insecurity. Results support each of the hypotheses. Several implications are discussed for family professionals and other practitioners, policymakers, and for intervention programs to benefit employees and their spouses who are undergoing job insecurity.

Alpass, Fiona; Biggs, Herbert; Flett, Ross (1994), “The effects of professional training on occupational stress and personal affect in rehabilitation practitioners”, A research study involves an exploratory analysis to find out if a professional training program for rehabilitation professionals focusing on core skills and competencies has beneficial effects on the perceived levels of work-related stress and tension and feelings of positive and negative affect. Training participants displayed marked improvements compared to a control group that did not participate in the training.

Cluskey (1994) carried out a survey on management accountants, stress, and job strains. He found the main causes of stress to be (1) Reporting to more than one boss, (2) Heavy workload under time constraints, (3) Work relations in the organization, and (4) A perceived lack of career progress. They were suffering with additional source of stress: a mismatch between their personality and the task demands of their job.

Prof. M.L.Bhatia (1994), Medical Director, Escort Heart Institute and Research Centre, New Delhi in a speech emphasized that stress is inevitable. It has always been present and will continue to be present regardless of age, social class, wealth, profession and the times in which we live. According to him stress is not necessarily harmful but can be an asset as long as it is tolerable. However, stress mostly leads to unpleasant consequences and is inevitable present and cannot be
avoided. Thus, it is important that individuals adequately manage stress and stressful situations.

Raju and Madhu (1994)\textsuperscript{51} examined the influence of organizational level on role stress of 154 lower level, 202 middle level and 101 higher level employees. The higher level employees experienced lesser role conflict and role ambiguity than their middle and lower level counterparts who obtained comparable scores.

Gallery ME, Whitley TW, Klonis LK, Anzinger RK, Revicki DA (1995)\textsuperscript{52}, in their study “A study of occupational stress and depression among emergency physicians”, calculated mean scores for the locus of control, Work-Related Strain Inventory, and the Center for Epidemiologic Studies--Depression Scale (CES-D) were within normal ranges. However, a disproportionate number, ie, more than 2.5% of the sample, scored more than two standard deviations from the mean. With the exception of the work satisfaction scale, there were no significant differences between the scores of fellows and nonfellows on measures of locus of control, stress, or depression. Of the population, 12.4% indicated that they were somewhat likely to very likely to leave the clinical practice of emergency medicine within the next year; 26.7% planned on leaving in the next five years, and less than half (42.9%) planned on seeing patients ten years from now. Older men, women, and those with high levels of stress and low job satisfaction were more likely to leave the specialty over the next ten years.

Garfield, (1995)\textsuperscript{53}, Occupational stress is often associated with overachievers or workaholics. High levels of self-induced stress usually characterize these individuals. Stress, however, is also associated with so-called underload situations. Studies of plant closures and involuntarily unemployed workers found that health problems, both physical and mental, are higher during layoff periods than during
periods of employment. Studies also found that stress is often higher among blue-
collar workers than among managerial personnel. Job level, associated with job status,
was found to be tied to self-esteem. Lower self-esteem was associated with higher
levels of stress. Even on the job, job underload creates as much stress as does job
overload. Job underload means that an individual is not challenged in her or his work,
and may be subject to periods of boredom or periods of fatigue stemming from
boredom. Job underload may also create higher levels of anxiety, depression, and
physical illness than job overload. Alienation has also been related to the development
of occupational stress.

wellbeing” Examines the Singapore executive in the service sector – insurance,
financial and banking – in terms of the level of stress experienced, coping styles, and
personality (Type-A/Type-B). Tests the relationship between personality type,
perceptions of stress and psychological wellbeing. Also examines the level of stress
and psychological wellbeing across the three industries. Although Type-A executives
reported a significantly higher level of stress than Type-B executives, they were not
psychologically less healthy than their Type-B counterparts. Executives across the
three industries did not differ in terms of reported stress; executives in the finance
sector tended to be more worn out and uptight than executives in the banking and
insurance sectors. Work overload, role ambiguity and relationships with colleagues
were cited to be the major stressors, while “switch-off”, exercise and quiet control
were the most common coping techniques. Discusses interventions aimed at changing
work and task variables and changing characteristics of executives.

Martin, Thomas N. Hafer, John C (1995)55, past research on voluntary
turnover has produced very extensive and sophisticated models; however, a recent and
more parsimonious model of turnover utilizes only two employee work attitudes to predict turnover propensity. These two attitudes are job involvement and organizational commitment. The premise discussed here is that job involvement and organizational commitment interact jointly to affect turnover. Concept of workers perception was reaffirmed by Roach, towards the satisfactory or unsatisfactory nature of existing factors. He listed twelve factors which influence the level of morale. The more favorable they were perceived higher was the morale.

Dominated contributors to role stress were investigated by Satyanarayana (1995) among 75 Executives and 75 Supervisors of BHEL. The analysis of data revealed that role erosion, personal inadequacy, resource inadequacy and role stagnation were experienced as dominate contributors of role stress in executives and supervisors. The two groups differed significantly in respect of inter-role didtance, role overload, and personal inadequacy and role ambiguity dimensions.

Sukhminder Kaur (1995), in another research “Personality, Socio-cultural Modernization and Psychological stress among Female Educator’s”, tell us by taking sample of 80 female lecturer of Punjabi University Patiala and Punjab University, Chandigarh. The study concludes that female lecturers of Low socio-cultural modernization are likely to differentiate significantly at all the components of psychological stress i.e., frustration, conflict and anxiety. Those with high socio-cultural modernization scores may have more psychological stress than the ones with low socio-cultural modernization scores.

Knotts, (1996), Sources of Occupational Stress the primary sources of occupational stress within an organization originate from four areas. These areas include task demands, physical demands, role demands, and interpersonal demands. “Any demand, either of a physical nature or psychological nature, encountered in the
A course of living is known as a ‘stressor’. A stress response will occur as a result of an individual’s interaction with and reaction to the stressor”.

Kumar and Kulkarni (1996), investigated stressors, strains and coping strategies among Indian commercial pilots. An incidental sample of 35 commercial pilots (aged 24-50 years) from domestic airlines was taken. The findings indicated that the most frequently experienced stressors for pilots were lack of career opportunities and potential advancement. Pilots use functional coping strategies more frequently than dysfunction coping strategies.

Mahesh Paramjit Kumar (1996), on the topic “Operational Efficiency of Electricity Boards”, study of PSEB & HSEB” concluded that in PSEB & HSEB need to strike a balance between commercial objective of earning minimum desired rate of return on capital employed. Thus operational efficiency of efficiency of electricity boards can be streamlined by maintaining a balance of cost structure and revenue structures resulting from their services to various segments of society. In other words, State Electricity Boards in general and HSEB in particular must match their total efforts with market opportunities which must allow for striking a desired balance in cost structure and revenue structure.

Michael R. Manning, Conrad N. Jackson and Marcelline R. Fusilier (1996), “Occupational Stress, Social Support, and the Costs of Health Care”, Relationships among health care costs, social support, and occupational stress are investigated. Health care cost data were collected over two years for 260 working individuals. Multiple regression analyses were used to control for initial health care costs, age, and gender in predicting later costs; independent variables were stress, strain, social support, and their interactions. Main effects and interactions each accounted for significant proportions of the variance in various health care costs.
Workers may also experience effects in their psychological and physical health. Psychological consequences may include anxiety, boredom, low self-esteem, forgetfulness, depression, anger, apathy, or worry. Physical consequences may include, but are certainly not limited to, headaches, diabetes, fatigue, hypertension, chest and back pain, ulcers, or even infectious diseases. Studies show that 85% of all physical illness is stress related.

Chand and Sethi (1997) conducted a study to examine the organizational factors as predictors of job related strain among 150 junior officers working in various banking institutions in the state of Himachal Pradesh. Role conflict, strenuous working conditions and role overload were found to be the dearest and most significant predictors of job related strain.

Mohan, Jatindra and Riar Manpreet (1997) investigated into the job satisfaction of prison officers in relation to eysenckian personality dimensions; self-esteem alienation and quality of work life. The sample size comprised of 80 senior and middle level prison officers of Punjab in the ratio of 10 superintendents, 15 Deputy superintendents and 55 Assistant superintendents. The results showed that satisfaction was positively correlated with most of quality of working life dimensions. Job satisfaction was negatively correlated to alienation and self-esteem. Hierarchical level analysis showed that superintendent scored highest on alienation and quality of working life dimensions. Assistant superintendents were higher on extroversion. Religion-wise analysis revealed that Hindu officers were higher on extroversion, while Sikh officers were higher on quality of working life dimensions.

‘Sparks et al.’ (1997), researched on this phenomenon and found that the trend for restructuring and downsizing in many organizations has led to an increase in perceived job insecurity, particularly for white collar workers.
Biswa (1998) examines the effects of six life style stressors i.e. performance threat, boredom, frustration, bereavement and physical or organizational commitment. Job involvement and perceived organizational effectiveness across job levels (managers, supervisors and workers). Data was collected from 160 employees belonging to nine different organization located near Vidalia. Findings suggest that performance threat and frustration stressors are significant predictors of organization commitment whereas none of stressors predict job involvement than supper in forces and works. Workers report significantly higher performance stress than managers and supervisors.

Richard Peter, Heinrich Geibler and Johannes Siegrist (1998) in their Research Article based on “Effort-Reward Hypothesis” Published in Inter Science established Associations of effort-reward Imbalance at work and reported symptoms in different groups of male and female public transport workers, established that the risk of ill health is increased by an imbalance between effort and reward. Both these Tests signify the correlation of stress with risk of psychiatric disorder and coronary heart disease. Siegrist alarmed that work stress is associated with cardiovascular risk factors such as hypertension and hyper-cholesterolaemia as well as overt disease.

Canadian study reported in Manpower Argues April 1999 finds that demanding job plus lack of power equals stress. In a survey of 9000 Canadians by statistics Canada, it was found that psychological distress was highest among workers in jobs with high demands but little latitude for decision making. According to the study, the worst job stress reported by people who have to work directly with public in service jobs. Another conclusion of this study was that women report a higher degree of job stress than do men as they have less decision making powers and they feel less supported by their co-workers than men do.
Dr. Naresh Trehen (1999)⁶⁹, in the book ‘Simple ways of Manage Stress’ has rightly said that stress occurs when you have to deal with things that do not set right to your mind. So the need of the hour is to do constructive work for reducing stress or managing it.

Another research was made by “The National Institute for Occupational Safety and Health” (NIOSH)⁷⁰ “in Jan. 1999, to study the psychological aspects of occupational safety and health, including stress at work. NIOSH is a part of the U.S. Department of health and human services. NIOSH works in collaboration with industry, labour and universities to better understand the stress of modern work, the effects of stress on worker safety and health and the ways to reduce stress in the work place.

On the basis of experience and research, NIOSH favors the view that working conditions play a primary role in causing job stress. However, the role of individual factors is not ignored. According to NIOSH view, exposure to stressful working conditions (called job stressor) can have a direct influence on worker safety and health. In the past 20 years, many studies have looked at the relationship between job stress and a variety of ailments. Mood and sleep disturbances, upset stomach and headache and disturbed relationships with family and friends are examples of stress related problems that are quick to develop and are commonly seen in these studies. As a general rule, actions to reduce job stress should give top priority to organizational change to improve working conditions. But even the most conscientious efforts to improve working conditions are unlikely to eliminate stress completely for all workers. For this reasons a combination of organizational change and stress management is often the most useful approach for preventing stress at work.
Pamela L. Perrewe and Kelly L. Zellars (1999)\textsuperscript{71}, “An Examination of Attributions and Emotions in the Transactional Approach to the Organizational Stress Process”, Although the transactional model of the stress process (Lazarus, 1966, 1993; Lazarus and Folkman, 1984, 1987) continues to be utilized in a significant amount of stress research, much of the current literature on job stress focuses on pinpointing objective stressors. This paper examines Lazarus' transactional appraisal approach and includes a specific discussion of the process by which employees' attributions regarding stressors and the resulting emotions significantly influence their choices of coping mechanisms. Given that a single work event can be interpreted in a variety of ways, the role of individuals' cognitive processing is being ignored by much of the current empirical stress research. This paper examines and highlights the importance of the cognitive and emotional components within the organizational stress process.

Pestonjee (1999)\textsuperscript{72}, explained that optimum level at which stress is functional is different for different persons and is dependent on variety of factors like the personality of an individual, self-esteem, his educational background, authority to make decisions, control over organizational and environmental variables and so on.

Upadhyay and Singh (1999)\textsuperscript{73} found that the executive as well as the teachers experienced a moderate level of stress, the executives experienced more stress than the teachers did. The results revealed a significant difference between these two groups on the experience of stress due to factors such as role overload, intrinsic impoverishment and status variable.

Another research report was “The scale of occupational stress; a further analysis of the impact of demographic factors and type of job”, prepared and presented by “Centre for Occupational and Health Psychology School for Psychology
Cardiff University”, on 26/5/2000. According to this report a survey of a random population sample showed that about 20% of the workers reported very high or extremely high levels of stress at work. The aim of the analysis was to identify factors associated with perceptions of stress at work. The results do not allow conclusion about casual links between the factors and reported stress. Analysis of demographic variables showed that gender had little overall effect although it interacts with other factors, such as full-time/part-time employment. The middle-aged workers (30-35 years old) had slightly higher proportions in the high reported in the high reported stress category than those at the extremes of the age range. Educational attainment was found to be an important factor with those educated to degree level having a higher proportion in the higher reported stress category. Marital status also influenced the reporting of stress, with those who were widowed / divorced or separated having a greater stress. The occupational variables were also found to have a large impact on reporting of stress. Reported stress was greater in full-time employment than part-time employment. This report and the work it describes were founded by the Health and Safety Executive (HSE). 

*Rutledge, John Edvord (2000)* studied organizational role stress in two small low enforcement agencies. A total of 86 officers were surveyed as part of this study. The objectives of the null hypothesis are to examine compare the self reported existence of role stressors that exist within the agencies and between the agencies. The research found that there is a difference between the agencies new questions wise from the study as to the nature and cause of the organizational stress differences that warrant further research.

*C.R.Snyder (2001)* in his publication “Coping with Stress” Effective People and Processes” Oxford University Press, has addressed the key questions in the
literature like Why do some of us learn from hardship and life’s stressors? And why do others fail and succumb to depression, anxiety, and even suicide? What are the adaptive patterns and behaviors of those who do well in spite of the obstacles that are thrown their way? He has focused on exercises as a way of coping with stress, body imaging, the use of humor, forgiveness, control of hostile thoughts, ethnicity and coping, sexism and coping aging and relationships, constructing a coherent life story, personal spirituality, and personal growth.

Dr. Shayam L. Kaushal (2001), in his study on the topic of “Organizational Role stress on some officio-Demographic issues in Banks” described that job stress perceived by employees are not so much. However female employees found highly stressed for their dual responsibility at workplace as well as at home. Higher qualified employees felt more stress in comparison to graduate ones, for their increased expectations. Younger employees opine more stress in view of their under utilization of energy, fresh view points, lack of proper inputs and pending promotions and urban background employees perceive strain caused by dual career constraints and nuclear family problems. It is heartening to mention that job stress in the bank is average. However the major stressor identified is role stagnation, role erosion; inter role distances which all are inter-related with each other, one giving way to another. Therefore a need has been felt to examine job stress in general and these stressors in particular. Frequent stress audit will help to identify the stressors and consequently their resolution.

Ganaraj (2001), made an attempt to study the role of environment factors and individual characteristics in the stress process and found that in individual facet internal locus of control was found to be related to lower levels of stress. He observed negative significant relationship between stress and job performance.
Koustelios (2001), Satisfaction with the job itself accounted for depersonalization and emotional exhaustion, while satisfaction with the job itself and satisfaction with promotion were significant predictors for the personal accomplishments.

‘Sparks et al.’ (2001), has found that compressed work time schedules, flexible work hours increase satisfaction with the work environment and the work schedule itself.

Arne Nygaard and Robert Dahlstrom (2002), “Role Stress and Effectiveness in Horizontal Alliances”, Horizontal arrangements are increasingly deployed in organizational networks, yet research has rarely examined the effectiveness of these alliances. The coalition of disparate corporate cultures yields appreciable levels of role stress for people in boundary-spanning positions. Dedicated assets and communication modality are factors that influence the level of role ambiguity and conflict. The authors implicate these facets of role stress as antecedents to four forms of effectiveness drawn from the competing values framework. The authors present alternative perspectives that examine the relationship between stress and performance. The received view frames role stressors as linear, negative antecedents to organizational outcomes. The authors contrast this perspective with theories that espouse triphasic, parabolic, and interactive influences of stressors on organizational outcomes. Data gathered with 218 managers of dual-branded retail oil outlets indicate that the relevance of these alternative perspectives is mitigated by the form of effectiveness pursued by the organization. The results support a linear relationship between role conflict and bargaining efforts, yet they also offer evidence of nonlinear influences of role ambiguity on contributions to sales, customer satisfaction, and
competence. The study concludes with a discussion of relevance of the findings to the management of horizontal alliances and to interorganizational theory.

*Nirmala (2002)*\(^8^2\) attempted to identify main sources of occupational stress and the relationship between various sources of occupational stress and job performance. The respondents were 175 cashiers-cum-clerks of nationalized banks of Haryana. The findings show significant negative correlation between the major sources of occupational stress and job performance. The relationship of other occupational variables was also in expected directions, though not significant.

*Sadhana Mahajan (2002)*\(^8^3\) in her study “Organizational Stress on the Employees” in clerical cadre at the offices of life insurance corporation of India situated in Shimla division of HP, while measuring the Organizational Role Stress concludes that the age, gender and the different types of role has a significant effect on the stress levels of the employees or The results show higher role stress in male employees than female employees.

‘Domenighetti et al.’ (2003)*\(^8^4\), measured the prevalence of some factors which determine the stress and insecurity perceived by the employees in the banking and other economic sectors and found existence of significantly worse health indicators with respect to those of employees working in other sectors.

*Emsley (2003)*\(^8^5\) in their research study “multiple goals and managers: job related tension and performance” suggested that job-related tension and performance deteriorate as managers pursue multiple goals although the relationship seems to be non-linear. The relative importance of goals does not appear to be important.

*K. Chandraiah, S.C. Agrawal, P. Marimuthu and N. Manoharan (2003)*\(^8^6\) in their study in few of the large scale industries in Cacutta in – “Occupational Stress and Job Satisfaction among Managers” published in Indian Journal of Occupational
and Environmental Medicine, found that the study was planned to investigate the effect of Age on Occupational stress and job satisfaction among managers of different age groups. A sample of 105 industrial managers working in different large-scale organizations was selected randomly for the study. The Occupational Stress Index (OSI) developed by Srivastava and Singh (1983) and Job Descriptive Index (JDI) by Smith Kendal (1963) were used to assess the level of job stress and job satisfaction of the sample. The findings of the study reveals higher levels of job stress and less job satisfaction among managers of 25-35 years age than their counterparts in the middle age (36-45 years) and the old age groups(46-55 years). The study also found that the age found to be negatively correlated with occupational stress and positively with job satisfaction.

K.S.Rajeshwari and R.N.Anantharaman (2003) in a study on “Development of an instrument to measure stress among software professionals: factors analytic” published in SIGMIS CPR April 2003 investigated sources of negative pressure among software professionals, from the perspective of the software development process. The results indicate that stress resulted from fear of obsolescence and individual team interactions accounted maximum.

Manshor, Fontaine and Chong Siong Choy (2003), in their study examined the sources of occupational stress among Malaysian managers Jain, Jabeen, Mishra & Gupta working in multi-national companies (MNCs). It was found that workloads, working conditions, and relationship at work were the main concern of the managers that lead to stress at the work place. The results also indicated that certain demographic variables do influence the level of stress among managers.

The Marlin Company, a North Haven, Connecticut, work-place communications firm conducts a survey each year with Harris Interactive entitled
“Attitudes in the American work-place”. In their ninth annual survey, they concluded that most of the people attributed the impacts of stress related to physical or mental illness followed by an equal number relating it to the working environment/conditions. Whereas Forty-three percent of American workers say people in their workplace express fear or anxiety about national events at least several times per week, Thirty-three percent say they have observed an increase in anxiety or stress-related physical ailments in their workplace (e.g., headaches and colds), Twenty-seven percent report an increase in emotional problems such as depression, insomnia, substance abuse, or family conflicts, Twenty-eight percent said the economy caused them the most stress, Forty-two percent reported an increase in complaints among co-workers in the last year, Twenty-seven percent said morale is lower than it was one year ago, Thirty-five percent reported an increase in the number of stressed customers, Thirty-one percent said there’s been an increase in the number of customers who are hard to deal with (Marlin, 2003)  

*Hellriegel & Slocum (2004)*, Stress is the excitement, feeling of anxiety, and/or physical tension that occurs when the demands placed on an individual are thought to exceed his ability to cope. This most common view of stress is often called distress or negative stress. The physical or psychological demands from the environment that cause this condition are called stressors.

*‘Hitti’ (2005)*, focused on work stress and metabolic syndrome. A cluster of abnormalities can lead to diabetes and heart diseases.

*K.S.Rajeshwari and R.N.Anantharaman (2005)* in a study on “Role of Human – Computer Interaction Factors as Moderators of Occupational Stress and Work Exhaustion” found that IT professionals have long work hours with different time zones, total team work, task to be completed on deadline with perfection as per
client needs, which requires interpersonal, technical, and organizational. These characteristics lead to occupational stress and work exhaustion.

Kumaresan, S (2005), In his study “Organizational stressors and job stress among managers: the moderating role of neuroticism”, determined the influence of organizational variables (conflict, blocked career, alienation, work overload, and unfavourable work environment) on job stress among managers and to examine whether this relationship varies according to the individual's level of neuroticism. Analysis of 285 responses using hierarchical regression revealed that three of the five organisational variables (conflict, blocked career, and alienation) had significant positive effects on job stress. Neuroticism was found to moderate the effects of the three organisational stressors (alienation, work overload, and unfavourable work environment) on job stress. Implications for managerial practice and future research are discussed.

The many challenges in the work environments, characterised by heightened competition, lack of time, more uncontrollable factors, lack of space, continuous technological development, conflicting demands from organisational stakeholders (Hall and Savery, 1986), increased use of participatory management and computerisation (Murray and Forbes, 1986), greater uncertainty, and others have resulted in higher job stress. In the pursuit for organisational excellence, managers need to work under highly stressful circumstances. Managers in the manufacturing sector have been found to be experiencing high stress (Jestin and Gampel, 2002). The weakening of the global economy in the past few years has resulted in substantial downsizing and retrenchments. Such events among employees in local and foreign firms are inevitable given Malaysia's reliance on the industrial sectors particularly
electronics, which account for 60 per cent of its total exports (Bank Negara Malaysia, 2001).

Although there have been several studies on job stress within the Malaysian context (for instance, Kuan, 1994; Bat, 1995; Aun, 1998; Yahya, 1998), these studies have been somewhat fragmented. Thus, the objectives of this study are: (1) to gauge the extent to which organisational variables (conflict, blocked career, alienation, work overload, and unfavourable work environment) affect job stress and, (2) to examine whether neuroticism moderates the relationship between these organisational variables and job stress.

Leemamol Mathew of University of Calicut (2005) found in – An Exploratory Study on “Occupational Stress and Coping Strategies of Special Educators” (those who teach the disabled) in South India as the sources of stress as (i) school structure and climate, (ii) home work interface, (iii) relationship with other people, (iv) intrinsic job factors. The common effect of stress on special educators was found to be health related problems – both physical and mental – and job dissatisfaction. There was no organized method to redress the problem rising from occupational stress. As a result, the most commonly used coping strategies were social support, task strategies, and home/school relationship. The sources of stress as repeatedly reported were that of a low salary – due to the subcontracting by the Government to NGO’s, job insecurity, work overload, and high teacher – student ratio.

Lehal and Singh (2005) Studied Organizational Role Stress among college teachers of Patiala district. The study indicated that the level of organizational role stress in government college teachers in Patiala district is significantly low than that being experienced by private college teachers.
‘MIND Survey’ (2005) estimated on the same line that between 30-40 percent of all sickness and absence from work are attributable to mental and emotional disturbance.

V P Sudhashree, K.Rohit and K Srinivas (2005) in a publication in the Indian Journal of Occupational and Environmental Medicine – on “issues and concerns of health among call center employees”, talks more about the Burnout Stress Syndrome (BOSS), which is the result of continuous noise pollution by way of sudden high frequency acoustic shocks and musculoskeletal disorders.

A.K.Sharma, S.Khera, J.Khandekar January (2006) in a publication in Indian Journal of Community Medicine in on “Computer Related Health Problems Among Information Technology Professionals in Delhi” – found more on visual stress and musculoskeletal symptoms, initially being mild and temporary and later with increasing years assuming more intense and permanent nature. It also found that computer related morbidity had become an important occupational health problem and of great concern. It suggested an immediate need for the concerned authorities to collaborate and enforce suitable preventive measures.

Anne Marie Berg et al in a study in (2006) of Norwegian police published in the Journal of Occupational Medicine and Toxicology said that the prevalence of subjective health complaints was relatively high and was mainly associated to job pressure and lack of support. Males showed more depressive symptoms than females. All stress factors on frequency were positively associated to the burnout dimensions depersonalization and emotional exhaustion, except work injuries.

‘Chirayath’ (2006), conducted a study to find out the relationship between personality and stress resistance ability in employees and found that there is existence of high degree of positive correlation between stress resistance and work related stress
and in case of non-executive, there is a positive but negligible correlation between stress resistance and work related stress.

*Kulkarni GK. (2006)*\(^{101}\) in an article “Burnout” published in Indian Journal of Occupational and Environmental Medicine said that rapid change of the modern working life is associated with increasing demands of learning new skills, need to adopt to new types of work, pressure of higher productivity and quality of work, time pressure and hectic jobs are increasing stress among the workplace. Further he added that privatization and globalization has ignited mergers, acquisitions, and precarious employment has critically affected the domestic industry.

*Kumar (2006)*\(^{102}\), while making an attempt to investigate and compare the level of stress experienced by the employees of nationalized and non-nationalized banks reported existence of significant difference between them.

*Rune Holm Christiansen and Henrik Stener Pedersen (2006)*\(^{103}\), “High stress levels in financial services and insurance sector”, A survey carried out by the Financial Services Union and the Danish Centre for Alternative Social Analysis examines the causes of consistently high levels of stress in the financial services and insurance sector. Comparing the figures with those of 2001, the trends indicate more standardized work for some employees but more highly flexible work for others – in the latter case, to the extent that the conditions of work are practically without limits. Such ‘limitless’ work, which seems to be on the rise, is a contributory factor in the increased prevalence of stress.

In April 2006, the Financial Services Union, in cooperation with the Danish Centre for Alternative Social Analysis (CASA), published the results of an investigation of the working life and psychosocial work environment (in Danish, 2.7Mb PDF). The survey questionnaire used scales designed to measure the psychosocial work environment developed by the National Institute of Occupational Health (NIOH), and was completed by 2,819 random members of the Financial Services Union between January and March 2006.
The union, representing approximately 50,000 employees in the financial services and insurance sector, carried out an almost similar survey on the psychosocial work environment (in Danish, 790Kb PDF) in 2001, which makes it possible to assess development trends and comparisons.

The 2006 survey reveals that there are consistently high levels of stress in the financial services and insurance sector, as almost 30% of the respondents reported being stressed in 2001 and 2006. On closer examination, it appears that slightly more respondents in 2006 (2.9%) than in 2001 (1.7%) reported experiencing a very high level of stress. However, the proportion of respondents experiencing some stress declined from 20.5% in 2001 to 17.8% in 2006. In addition, more people replied that they were not at all stressed, increasing from 31% to 33.7%. Overall, however, the prevalence of stress is stable, as the variance from 2001 to 2006 may be random.

K.K.Jain, Fauzia Jabeen, Vinita Mishra and Naveen Gupta (2007) - “Job Satisfaction as Related to Organizational Climate and Occupational Stress”: A Case Study of Indian Oil published in the International Review of Business Research Papers found the results of the study also confirmed the assumption that high age group managers as well as high age group engineers were equally satisfied with their jobs and the study revealed the same findings when low age group managers and low age group engineers were compared on their job satisfaction level.

N.Muthu & Dr. N.R.V. Prabhu (2007) in their study “Work Place Stress: Problems and Prospects” states that Equity theory addresses a worker’s perception of fairness, including the sense that work is being assigned equally among all workers. Feeling of inequity lead to discontent that often causes stress. High stress coupled with a sense of job meaninglessness can lead to burn-out. Although burn-out is difficult to measure, it is usually accompanied by well defined symptoms such as a high turnover rate which can be measured. Stress in the workplace need to be managed. Stress management programmes often include music, physical exercises, and various relaxation techniques. They can also include meditation and biofeedback techniques. In conclusion, building general awareness about occupational stress is the first step in prevention. Securing top management commitment and support for the program will only lend to more positive results. Reduction in occupational stress is a
worthwhile time investment for managers and supervisors, as it will only stand to improve productivity, morale, and overall organizational climate.

_Beverley McNally_, “Executive stress — an outcome of strategic change processes”, The research supporting this paper was focussed on the New Zealand finance sector. The broad research project was designed to answer questions about the preparedness of executives to manage transnational companies. However, what unexpectedly emerged in the course of attempting to answer the research questions, was that a significant level of executive stress was prevalent.

The data were obtained via semi-structured interviews with each company’s human resource director and/or with senior managers, from each organisation, who were actively involved in the change process. The questions were designed to test for the presence of variables that represented Adler and Bartholomew’s (1992) representation of a transnational manager. However, as a result of the responses of the interviewees to certain questions, research was undertaken to obtain models that could be used to categorise the various groupings. Maslach & Leiter’s (1997) model, outlining the factors that may cause organisationally-induced stressed and, to a lesser extent, Robbins et al. (1998) work on employee burnout, appeared to be the most appropriate.

_Christina Maslach_, _Wilmar B. Schaufeli_, _Michael P. Leiter_, “Job Burnout”, Burnout is a prolonged response to chronic emotional and interpersonal stressors on the job, and is defined by the three dimensions of exhaustion, cynicism, and inefficacy. The past 25 years of research has established the complexity of the construct, and places the individual stress experience within a larger organizational context of people’s relation to their work. Recently, the work on burnout has expanded internationally and has led to new conceptual models. The focus on engagement, the positive antithesis of burnout, promises to yield new perspectives on interventions to alleviate burnout. The social focus of burnout, the solid research basis concerning the syndrome, and its specific ties to the work domain make a distinct and valuable contribution to people’s health and well-being.

_Donald R.Morse_, _M.Lawerence Fars_ in their book “A Holistic approach to stress and its management” have summarized and drawn together a mass of data and related it to a goal that has meaning for all of us---the introduction of a more truly
human perspective into our lives. The author do not see people as present or future “patients” to be “managed” nor do they see them as dependent upon outside assistance to meet all health needs. Instead they clearly view the individual as being in-charge of his or her own destiny, and free to choose a rewarding life style and in so doing to reduce excess stress and the likelihood of premature unnecessary illness.

*Mrs Navtej Kaur*¹¹¹, in her research topic, “Personnel Administration on Public Enterprises”, revealed that the organizational set up of Punjab State Electricity Board has several drawbacks and it suffers from structural and organizational defects. Constitutionally, the board shall compromise of persons possessing technical know-how and administrative experience in different fields like supply and distribution of electricity, financial management, personnel management etc, It is suggested that internal working of PSEB board should be restructured on techno-commercial lines. Not only the academic qualification but also some minimum training is also required for an individual to perform his duties efficiently.

*Richard Rahe*¹¹² in his paper “An Inventory of common Stressors” published in journal of Psychosomatic Research, University of Washington School of medicine established the view that stress is caused by distinct, measurable life stressors, and further, that these life stressors can be ranked by the median degree of stress they produce (leading to the Holmes and Rahe Stress Scale). Thus, stress was traditionally conceptualized to be a result of external insults beyond the control of those experiencing the stress. More recently, however, it has been that external circumstances do not have any intrinsic capacity to produce stress, but instead their effect is mediated by the individual’s perceptions, capacities, and understanding.

*S. Elankumaran*¹¹³, Job involvement as an attitude is an important variable that helps in maximizing organizational effectiveness. The higher the degree of job involvement of the members of an organization, the greater its effectiveness.

*Shelley E. Taylor*¹¹⁴ vide her publication “Tend and Befriend: Bio-behavioral bases of affiliation under stress” points out that this stress response is seen in many species. Females respond to stressful conditions by protecting and nurturing their young (the “tend” response), and by seeking social contact and support from others - especially other females (the “befriend” response). This pattern is in sharp contrast to the fight-or-flight behavior, long considered the principal method both sexes used to cope with stress. Until government grant policies changed in 1995, “women were
largely excluded in stress research,” says Taylor, “because many researchers believed that monthly fluctuations in hormones created stress responses that varied too widely to be considered statistically valid.

Stephen Palmer\textsuperscript{115} in his paper “Occupational Stress: Legal Issues and Possible New Directions for Rational Emotive Behavior Counselors and Trainers” has outlined some of the legal issues involved in claims against employers for occupational stress with reference to the recent John Walker versus Northumberland County Council case. Guidance for employers and resource information for rational emotive behavior counselors, therapists and trainers is provided. It is likely that litigation and further claims against employers for stress leading to psychological damage will increase over the next 10 years. Occupational stress counseling and stress management services are two areas in which qualified and experienced REBT counselors are in an ideal position to offer their skills, knowledge and expertise. In particular, helping individuals to manage internal demands and external pressures thereby reducing stress related disorders and preventing burnout.

Stephen Palmer\textsuperscript{116} in his another publication “ A Comprehensive Approach to Industrial Rational Emotive Behavior Stress Management Workshops” has described Industrial interventions at three levels and the use of the Occupational Stress Indicator. The contents of a typical stress management or managing pressure workshop are given with recommendations for the minimum skills and knowledge that may be required by the trainer to run such a course. Unfortunately, companies tend to resist primary level organizationally-oriented interventions and this probably accounts for the lack of published research in this area and stress management workshops are often seen as the ‘cheap’ option. However, comprehensive rational emotive behavior training programmes as described in this article which do not overlook the multifaceted nature of stress appear to help employees learn to use ‘practical management’ and ‘emotional management’ skills to deal with both internal and external pressures and thereby manage their stress.

Stephen Williams, Cary L. Cooper\textsuperscript{117}, “Measuring occupational stress: development of the pressure management indicator”, The study of occupational stress is hindered by the lack of compact and comprehensive standardized measurement tools. The Pressure Management Indicator (PMI) is a 120-item self-report questionnaire developed from the Occupational Stress Indicator (OSI). The PMI is
more reliable, more comprehensive, and shorter than the OSI. It provides an integrated measure of the major dimensions of occupational stress. The outcome scales measure job satisfaction, organizational satisfaction, organizational security, organizational commitment, anxiety--depression, resilience, worry, physical symptoms, and exhaustion. The stressor scales cover pressure from workload, relationships, career development, managerial responsibility, personal responsibility, home demands, and daily hassles. The moderator variables measure drive, impatience, control, decision latitude, and the coping strategies of problem focus, life work balance, and social support.

W.J. Coetzer and S. Rothmann, “Occupational stress of employees in an insurance company”, the aims of this study were to assess the internal consistency of the ASSET, to identify occupational stressors for employees in an insurance company and to assess the relationships between occupational stress, ill health and organisational commitment. The results showed that job insecurity as well as pay and benefits were the highest stressors in the insurance industry. Compared to an international norm, relatively high scores were obtained on physical and psychological ill health. Two stressors, namely job characteristics and control were statistically significant predictors of the two components of organizational commitment which were included in this study. Physical ill health was best predicted by two stressors, namely overload and job characteristics. Psychological unwell-being was best predicted by three stressors, namely work-life balance, overload and job characteristics. The scores on the ASSET dimensions indicate that physical ill health and psychological ill health were major outcomes of stress for employees. More specifically, several physical (e.g. muscular tension/pains) and psychological symptoms (inability to cope and mood swings) were perceived to such an extent that they may have a detrimental effect on work performance, as is predicted by the study of Winefield et al. (2002). It was alarming to note that self reported physical and psychological ill health in the insurance industry was high compared to the scores of an international norm.
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