CHAPTER-II

REVIEW OF LITERATURE

Sources of Occupational Stress:

Prof. (Dr).T. Velnampy and Aravinthan. S.A (2013) conducted a study to measure the impact of occupational stress on organizational commitment and the relationship between stress and commitment using 291 questionnaires gathered from employees in private banks at Northern Province of Sri Lanka and he observed that organizational commitment is positively correlated with the components of occupational stress such as organizational factors, job design, management practices, career development and social stressors except physical environment. Further occupational stress is correlated with continuance type of commitment. Multiple regression analysis showed that occupational stress is contributed to determine the organizational commitment.

Ajay Solkhe (2013) conducted a study to know the level of Occupational stress among nationalized bank professionals. The study was largely concentrated in Northern Region of India focusing on the branches of PNB located in Punjab, Haryana and Chandigarh. He concluded that employees of the selected bank are experiencing high degree of stress with respect to the dimensions of Poor Peer Relations, Responsibility of persons, Strenuous Working Conditions, Powerlessness and Unprofitability.

Weerasinghe T.D and Batagoda C.K (2013) conducted a research to measure the impact of job stress on job satisfaction of managerial employees working in domestic commercial banks in Colombo district and they found that there is a high degree of job stress among Branch Managers of private commercial banks while having a moderate degree of job stress among Branch Managers of public banks. Also women managers have a high degree of job stress than male managers and also study confirmed that job stress is significantly correlated with job satisfaction.
Meethapathade (2013) attempted to highlight workplace stress among women executives in the Banking Sector in Mumbai city. He concludes that there are various stressors among women executives in the banks, such as: poor working conditions, rotating work shifts, work overload, role ambiguity, and lack of participation in decision-making, inappropriate leadership style, lack of social support, transfers, poor working relationships and technological changes in the organization.

R. Sam renu and G. Arumugasamy (2013) investigates the occupational stress among PandyanGrama Bank employees in Virudhunagar District. Their study reveals that stress in work setting stems from different sources such as individuals, group, organizational, and environmental. Though the precise impact of stress is difficult to predict, it adversely affects the physiological, psychological and behavioural aspects of employees experiencing to it. Effects of stress vary from employee to employee depending on their resilience capacity, perception of stimuli, prior experience to it, and complexity of task to be performed.

OGINNI Babalola O, AFOLABI Gbadegeisin and ERIGBE Patience (2013) designed a study to investigate the place of job stress in labour turnover of the banking sector in the business environment of Nigerian economy. They concludes that labour turnover was significantly influenced by job stress variables with strong positive correlation in relationship and thus, suggested that a pragmatic review of the human resources management policies as well as organizational policies to induce serene atmospheric conditions where no one is carrying out responsibilities in fear or operating under duress. I.e. a family like work environment.

MalikehBeheshtifar and HamideModaber (2013) investigated the relation between occupational stress and career plateau in Azad Bank of Kerman branch, Iran. They observed that there is a significant and direct relationship between occupational stress and all career plateau variables. The conclusion shows despite the many negative consequences associated with plateaus, the findings exist regarding stress as a factor to plateauing.
Asim Masood (2013) examines the relationship between Job Stress and Employee Retention and consequences of high stress on bank employees of banking sector of Pakistan. He observed that working conditions poses a lot of pressure over employees. The space they are provided for work, the lights and air in the room, sitting arrangement, the relationship that the employee shares with his peers, subordinates and boss are all the factors that affect the employee retention as these things become a cause of stress for an employee.

Nidhi Dhawan (2013) investigates the role stress experienced by the bank employees working in public sector and private sector banks in India. He revealed that the executives at private sector experience more stress than public sector banks. There exists a relationship in the stress perception of the executives working in the public and private sector banks with respect to role stressors.

Muhammad Naeem Shahid, Khalid Latif, Dr. Nadeem Sohail and Muhammad Aleem Ashraf (2013) explores the stress related problems of bankers and examine the relationship between stress and performance in Faisalabad District, Pakistan. They conclude that stresses contribute to decreased organizational performance, decreased employee overall performance, decreased quality of work, high staff turnover, and absenteeism due to health problems such as anxiety, depression, headache and backache. Six components of job stress: Lack of administrative support, excessive work demand, problematic customer relations, coworker’s relationship, family & work life balance and riskiness of job.

Maryam Khodabakhshi (2013) predicts occupational stress of women working in banks using the Myers - Briggs personality types and organizational commitment. She showed that there is significant and positive correlation between occupational stress and personality types of introversive, sensitive, feeling and thoughtful and this means that introversive, sensitive, feeling, and thoughtful people have higher occupational stress than other personality types. On the other hand according to research findings by using regression analysis it has been shown that three subscales of organizational commitment (emotional, normative and continuous) predict occupational stress inversely and sensitive subscale predicts it directly. So in women group, commitment subscales alongside sensitive subscale
are suitable predictors of stress. As a result it is expected that women with sensitive behavior who have lower commitment suffer from higher occupational stress than other women.

Dimitrios Belias, Athanasios Koustelios, Maria Koutiva and Eleni Zournatzi (2013) investigates the occupational stress experienced by bank employees in Greece and its connection with emotional intelligence and demographic factors. In addition, the study investigates whether the individual dimensions of emotional intelligence are likely to predict the level of occupational stress experienced by Greek bank employees. The results showed that occupational stress among Greek bank employees was likely to be affected by some demographic factors and partially predicted by some dimensions of emotional intelligence.

M. Vivek and S. Janakiraman (2013) attempts to review such studies that have been carried out in the recent past in finding out bank employees stress level and they indicates that Bank employees are more prone to stress i.e. banking jobs are highly stressful. The major sources of stress among bank employees include work/role overload and some of the other stressors include ‘high effort-reward imbalance’.

Mohd Abass Bhat (2013) gauges the level of organizational stress present in the banking sector of Kashmir. This study mainly focuses on the antecedents of job stress that is work life balance, work overload, employee relationships at workplace, job control and job characteristics. Information obtained from this study is expected not only to contribute to stress literature, but also to help in creating appropriate legal provision in stress management for the banks.

Associated Chambers of Commerce and Industry of India (Assocham) (2013). Banking sector players both public and private sector is growing at stupendous pace and each bank trying to attract large pool of customers for their various loan and FD schemes. Recovery of loans from companies and individuals are also becoming a gigantic task for these banks in view of higher interest rates which is unaffordable to customers. It has been found that these all activities are
making an impact on the mental health of Branch Manager, Marketing Manager, Sales and Customer Care Executives etc.

Felicity Asiedu-Appiah, Irene Dufie-Marfo and Evelyn Frempong (2013) sought to investigate into the policy and practice of work-life balance in selected banking institutions in Ghana and how these practices are able to help in managing the stress levels of employees. They revealed that even though work-life balance is practiced in the selected banking institutions, some of the practices that connote an effective work-life balance culture are nonexistent. It was also discovered that respondents held an almost polarized view of the effectiveness of work-life balance in managing their stress levels.

Lakhwindersinghkang and rashpalsinghsandhu (2012) examined the relationship between job and family related stressors and the physical and mental health of Bank Branch Managers in the state of Punjab (India). They observed a significant number of the respondents have been found experiencing poor physical and mental health. ‘Highly intricate nature of the job’, ‘Lack of time for family and personal care’, ‘Insufficient training and career uncertainties’, ‘Performance constraints and pressures’, ‘Surveillance required’, ‘Unwanted criticism’, ‘Travelling and transfers’, and ‘Family obligations’, have been found affecting the physical and mental health of Bank Branch Managers.

Dr.Kakoli Sen (2012) explores the Occupational Role Stress level present with the Public Sector Bank Employees in Delhi NCR with the help of Organizational Role Stress. He found that several changes have happened in the business environment due to which the Public sector banks have had to alter their product lines, customer focus, work systems, business objectives and business strategies. But naturally, the employees have had to adapt to the work place changes which have caused specific types of stress among employees.

Aritchawla (2012) investigates the Stress Management among Bank Employees in Tirupur Region. He found that the employees in the banking sector are experiencing a high level of stress. Bank employees admit that stress is affecting their jobs, family life and health. Unpredictable economy, pressure to
maintain profitability and increased responsibilities are main causes of stress among employees.

**Nazira Parukand Anesh Maniraj Singh (2012)** determines the overall stress levels of employees working within this environment based on demographics, length of service and qualification levels in South African bank. He revealed that majority of the respondents identified their current stress levels as very high to high. Almost two thirds of the respondents indicated that they would participate in a healthy lifestyle programme and that 67.6% of respondents would attend monthly physical checks by medical practitioners if provided by the employer.

**R Kayasth, P. R. Adhikar and V Krishnamurthy (2012)** conducted a study to know socio personal characteristics of selected categories of executive officers and their families; to examine the age and the level occupational stress of executive officers of Nepal. The study revealed that there was nearly high level of mean stress score in occupational stress of executive officers working in of three different types of organizations. The study further revealed that there were significant differences obtained in occupational stress of executive officers working in of three different types of organizations in Nepal.

**Jakkula V. Rao and K. Chandraiah (2012)** investigates the differences between executives on occupational stress, mental health, job satisfaction and coping. the junior and Senior Mangers working in banking sector experiencing similar level of occupational stress but they differ significantly, its sources and effects for comparable groups i.e., Job satisfaction or dissatisfaction was not a problem in these industries. They observed that the experience of occupational stress due to pressure from overload, personal responsibilities and managerial role, by the junior employees may be due to their position in the industry and have to work up to the expectation of their senior. It was well expected by the junior managers as they are to show their ability to reach higher position in the organization and consequently experience more work stress. This emphasizes the way in which the organization/ industry widening problems may bridge the junior managers and senior managers.
Bushara Bano and Rajiv Kumar Jha (2012) explores the differences in job-related stress, if any, between public and private sector employees, based on ten role stressors. He also examines the role of demographic variables on the stress levels of both public and private sector groups. Observed both public and private sector employees face moderate levels of stress in Lahore. While there is no significant difference overall between public and private sector employees in terms of total stress levels, certain individual stressors such as work experience and educational qualifications do yield differences.

A Study was conducted to investigate and to compare the Level of Stress Experienced by the Employees of the Nationalized Banks in Chennai (2012). Findings reveals that about 97% of the respondents believed that they face high level of stress, which may be due to both professional and personal reasons. The respondent were overburdened with work load in their work place. Work life imbalance is one of the major attributes which contribute to stress for an employee.

Yu Ghee Wee, Mohamed Dahlan Bin Ibrahim, and Sapto J. Poerwovidagdo (2012). They conducted a research to identify major sources of stress experienced by women in all levels of management (including supervisory, junior, middle and senior manager), examine the stress outcomes (behavioral and health), compare as well as isolate those major findings that women reported with those of their male counterparts in Malaysia. They observed that the level of occupational stress women managers faced as compared to male managers, other factors taken into consideration are their coping abilities, management styles. women managers are experiencing significantly higher pressure stemming from home, work and social factors than are men managers; Women managers are also facing greater number of stress outcomes (behavioral and health) than are men managers.

Rajesh C. Jampala, Adi Lakshmi and O.A.R. Kishore (2012) conducted a Study on the Work Related Stress Among the Banking, Finance and Insurance Sectors Employees in Krishna District, Andhra Pradesh and they explores the differences among the various employees based on different demography’s including sector, gender, qualification, industry and experience has been analyzed.
The correlations among various factors causing stress including demand, control, manager support, peer support, relation, and role and change factors are explored.

Rajendran Jayashree (2012) throws light in to the pathogenesis of various problems related to occupational stress among bank employees. The results depicts that the various attributes related to stress; work life imbalance is one of the major attribute which contribute to stress for an employee. Employees felt that they were facing severe work pressure, as they were expected to handle multiple roles and responsibilities. Time stress is created by a real or imaginary deadlines; encounter stress is created by contact with other people [both pleasant and unpleasant], and in this study, the employees suffer from stress because of lack of support from the management and colleagues.

Anurag Singh & Dr. Amit Kumar Singh (2012). Explores the relationship between occupational stress and leadership behavior of organizational managers. The findings reflect the leadership styles exhibited by the managers in organizations. It appears that the leadership style of the managers vary depending upon various factors like the situation, need of the subordinates personal attributes etc.

Ajay Kumar Singh and Miss NidhiDhawan (2012) examines the different organizational stressors encountered by public and private sector bank employees in New Delhi and the coping styles being used by them to cope with it. The results of the data analysis revealed sufficient evidence to establish a relation between the perceptions of the employees working in the public and private sector banks with respect to organizational stressors and coping techniques.

Anurag Singh and A.K. Mishra (2011) conducted a study the impact of organizational climate in experiencing occupational stress among the executives of Indian banking sector organizations and his Results show that all correlation coefficients between sixteen organizational climate variables and occupational stress are significant and positive. Further, regression analysis confirms strong influence of seven dimensions of organizational climate such as orientation; quality of work life; problem solving and decision making; communication; customer satisfaction; goal setting, appraisal and counseling; and training in experiencing occupational stress.
S. Nazeer Khan, A. Venkatachalam and T. Vanniarajan (2011) identified that the lack of role autonomy, role ambiguity, role conflict and role overload are the important antecedents of work-life imbalance. The level of above said stressors are identified as higher in private sector banks than in public sector banks.

AliahBintiRoslan (2011) determines the factors of work stress among the Bank Rakyat’s employees. This study also aims to determine whether there were any statistically significant differences in the respondents’ level of work stress by demographic factors (gender, status, education qualification, job position and length of service). The results showed that there was no statistically significant difference in the level of work stress by demographic factors (gender, status, education qualification, job position and length of service). However, the findings showed that only organizational factors have significant relationship with work stress level. Findings of this study also resulted in the overall level of work stress among respondent is moderate.

Jamshed Khan Khattak, Muhammad Aslam Khan, AyazUlHaq, Muhammad Arif and Amjad Ali Minhas (2011) examined the occupational stress and professional burnout in the banking sector of Pakistan. The results identified that workload, working hours, technological problem at work, inadequate salary, time for family and job worries at home are the significant sources of stress in the banking sector. The significant symptoms of burnout as revealed by the results are back pain, extreme tiredness, and headache and sleep disturbance.

Farooq A shah (2010) investigates the role stress experience and coping behavior of people working in the Indian banking industry. He observed the ten investigated role stresses, role overload, inter-role distance, and role stagnation are the three role stress dimensions that confront the banking industry workers most. That stress sensation of employees in the banking industry is associated with and dependent upon the nature and ownership of banking organizations, the hierarchical position of employees, their gender, age and income level. A vast majority of people working in banks adopt ‘avoidance coping styles’ as compared
to ‘approach coping’ which, according to the author, is an area that warrants immediate attention of behaviouralists and banking policy makers.

Shilpa Sankpal, Pushpa Negi and Jeetendra Vashishtha (2010) examines organizational role stress of employees of public and private banks in Gwalior city, India. The results showed negative correlations between occupational stressors and attitudes to change indicating that highly stressed individuals demonstrate decreased commitment and increased reluctance to accept organizational change interventions. The most significant impact on attitudes to change was emerging from bad work relationships emphasizing the importance of that occupational stressor on employees’ attitudes towards change.

S. Karve and S. K. Nair (2010) examines the different role stressors encountered by Indian women executives and the coping style used by them, to deal with these stressors. They observed that Women executives use Role Stress to increase their Role Efficacy and Role Efficacy leads to optimization of Role Stress. Nowadays executives seem to be inundated with Role Stress which in turn has a negative impact on their Role Efficacy. If Executives become aware of means to enhance the various facets of Role Efficacy, they will be able to cope with Role Stress and use Role Stress as Eustress. Also observed that executives tend to use more of proactive style of Approach Mode of Coping with Role Stress wherein they deal with Role Stress through own efforts, seeking help from significant others and using organizational resources to reduce role stress.

Saddam Hussain Rahim (2010) carried out a research to assess the relationship of EI competencies and stress among the bank employees of Pakistan who work under stressful conditions. The result exhibits that branch manager doesn’t give the impression to satisfy the requirements for all the EI dimensions, managers are unable to take a step to minimize the stress and provide helping hand to employees to handle stress, even they generate more stress. The outcome shows that majority of the Branch Managers are deficient in EI competencies. Therefore, they have the lack of skill to prevent stress among employees.

Usman Bashir and Muhammad Ismail Ramay (2010) examines the relationship between job stress and job performance on bank employees of banking
sector in Pakistan. The results are significant with negative correlation between job stress and job performances and shows that job stress significantly reduces the performance of an individual. The results suggest that organization should facilitate supportive culture within the working atmosphere of the organization.

Samartha, Vihsal, LokeshKarkera and Ashwitha (2010). An attempt was made to study the banking sector and the occupational stress, the employees have undergone in this sector, employees are struggling with the growing, and often conflicting, demands of the workplace and family life. The lack of work-life balance results in a worrying increase on stress which could result in employee burn-out. It can cause even committed employees to lose motivation and become disillusioned.

AdunolaOke and Patrick Dawson (2008). An attempt was to investigate workplace stress among Bank Employees in Nigeria and they observed that the employee experience of stress reflects both individual characteristics as well as more collective qualities that are shaped by contextual factors. The socio-political economic context of developing countries, the local history and culture of Nigerian communities, as well as workplace cultures and employer expectations, all influenced individual and group sense making in their perceptions and attitudes towards workplace stress.

RituLehal (2007). A Study was conducted on Organizational Role Stress and Job Satisfaction among Executives in Punjab. It reveals that in case of ORS and JS both, the results of public sector are better than private sector. Further in public sector, female executives are more stressful than males. But in case of JS, in the same sector, female executives are more satisfied with their jobs. The correlation analysis brings to light that there is a strong but negative relationship between two variables. The t test also confirms the significance of studying the two variables together.

AdunolaOuremilekunOke (2006). An attempt was made to know the Inter-relationship between Organizational Culture and Workplace Stress in the Nigerian Banking Sector. He observed that there is an inter-relationship between organizational culture and workplace stress. Additionally, he suggest that
specific organizational culture types may cause workplace stress in organizations. The findings also provide evidence that both organizational characteristics and individual employee characteristics influence workplace stress.

Dileep Kumar. M (2006). A Study was conducted on Job Stress of Nationalized and Non Nationalised Indian Bank Employees Throws light in to the pathogenesis of various problems related to occupational stress among bank employees. Occupational stress is found higher among Non-Nationalized employees compared to Nationalised employees. Among different occupational stress variables Role over load, Role authority Role conflict and Lack of Senior level Support contribute more to the occupational stress among Non-Nationalized employees compared to Nationalised employees.

Conger (1956) proposed that alcohol may serve to reduce stress-induced CNS arousal and stress-induced anxiety. It is important to appreciate that the correlation between stress and alcohol consumption may result from alcohol intake reducing the stress response, or from stress increasing alcohol intake (but not reducing stress).

Michailidis M, Georgiou Y (2005) examines occupational stress of employees in the banking sector of USA. Results of data analysis provided evidence that employees’ educational levels affect the degree of stress they experience in various ways. Bank employees cannot afford the time to relax and "wind down" when they are faced with work variety, discrimination, favoritism, delegation and conflicting tasks. The study also shows the degree to which some employees tend to bring work-related problems home (and take family problems to work) depends on their educational background, the strength of the employees' family support, and the amount of time available for them to relax. Finally, the drinking habits (alcohol) of the employees were found to play a significant role in determining the levels of occupational stress.

O.O Obiyemi and T.O Ibraheem (2007) examined effectiveness of recreation as stress management among bankers in Kwara state, Nigeria. The results showed significant difference in the effectiveness of recreation on stress management among bankers in Kwara state. Therefore, it was recommended that
all staff should be encouraged to participate in active recreational activities by providing them with recreational equipment and facilities. Also, the management should set aside time for recreation.

An important part of one’s life is one’s job or work which has been one of the major causes of stress. Bhatti et al. (2010) reiterates that out of the intra organizational and extra organizational causes of stress, 67 per cent of the overall stress experienced by the employees is due to factors within the organization whereby major cause of the stress is the workload. Various organizational related variables have been found to be the reason behind the workplace stress.

Anne Kouvonen et al. (2004) conducted a study to examine the relation between work stress, as indicated by the job strain model, and the effort-reward imbalance model, and smoking. His evidence suggests an association between work stress and smoking and implies that smoking cessation programmes may benefit from taking into account the modification of stressful features of work environment.

Caplan (1985) reported the factors like supervisory climate, co-workers, and time pressures, pressures for conformity which affect the mental and physical health of employees. Low control over the work environment, decreased participation in decision making about conditions of work, unpredictability of events, both too little and too much complexity in work, role ambiguity, and excessive workload, responsibility for persons, role conflict, and lack of social support are found to affect the wellbeing of employees at the work place. With more exposure to these factors over a period of time, employees face more emotional and physiological trauma.

Abdel-Halim (1978) examined the relative importance of role ambiguity, role conflict and role overload as source of stress and dissatisfaction among managerial level employees. The results showed that role ambiguity has the strongest relationship with role responses. On the similar lines,

Quah and Campbell (1994) studied role conflict and role ambiguity as factors in work stress among managers in Singapore and indicated that role conflict
and role ambiguity are positively and significantly related to work stress among managers and work stress is negatively and significantly related to job satisfaction.

Aziz (2003) investigated the phenomenon of role stress and found resource inadequacy as the most compelling stressor among employees of information technology industry.

Ahmady et al. (2007), the most role-related stressors and forms of conflict among faculty members of Iranian medical schools include too many tasks and everyday work load; conflicting demands from colleagues and superiors; incompatible demands from their different personal and organizational roles; inadequate resources for appropriate performance; insufficient competency to meet the demands of their role; inadequate autonomy to make decision on different tasks; and a feeling of underutilization.

In another study, overload has been found to be significantly related to a number of indicators of stress reactions such as excessive drinking, low motivation to work, low self-esteem, and absenteeism (Margolis et al., 1974).

Hofboll, Geller & Dunahooll (2009) suggest that it is important to consider the stressors that are unique to employed women, as this can increase the understanding of the specific needs of working women. This is particularly important according to Hofboll et al as several studies have found that the provision of workplace support was more effective in reducing occupational stress in men than in women. Research has reported that women in particular are exposed to the following stressors: multiple roles; lack of career progress; and discrimination and stereotyping.

Kristina Gyllensten and Stephen Palmer (2005) conducted a research relating to the role of gender in the level of workplace stress and reported no difference between the genders. Furthermore, the evidence for the adverse effects of multiple roles, lack of career progress and discrimination and stereotyping was inconsistent.

American Psychological Association has been taking the stress pulse of Americans since 2007. The results indicated that younger people do tend to be
more stressed than older people do. They were sheltered in many ways, with a lot of high expectations for what they should achieve. Individual failure is difficult to accept when confronted with a sense you’re an important person and expected to achieve.

Carolyn M. Aldwin (2004) examined age differences in stress, appraisal, and coping, using both semistructured interview questions and a coping checklist in middle-aged, young-old, and old-old men. However, there were no age differences in perceived stressfulness of the problem, appraisals of harm/loss, or helpless appraisals, number of emotions reported, or coping efficacy. One interpretation of these results is that the nature of stress changes with age, from episodic to chronic, which in turn affects appraisal and coping processes.

At Tel Aviv University, Dr. Avi Sadeh (2009) conducted a study of students. He found that those "who tended to focus on their emotions and anxiety during the high-stress period were more likely to shorten their sleep, while those who tended to ignore emotions and focus on tasks extended their sleep and shut themselves off from stress." The researchers think that "stress may take during a routine week of studies, and again during a highly stressful month, sleep patterns of 36 students (aged 22 to 32) were documented. Sleep quality improved or remained the same for students who directed their focus away from their emotions, but diminished for those who fretted and brooded as a way to cope with stress.

Sharma and Sharma (1989) studied bureaucrats and technocrats and found that greater role ambiguity and self-role distance are associated with higher general and job anxiety. In this study, technocrats emerged as more ‘stress vulnerable’ occupational group which indicates that profession also has a major effect on the experience of occupational role stress.

The findings of Rani (2001) also highlighted that profession has an important effect on role expectation conflict, role erosion, role overload, role isolation, personal inadequacy, self-role distance, role ambiguity, role inadequacy. On the other area, Ivancevich et al. (1982) found that middle level managers report significantly more stress than do lower and upper managers on four of the
six environmental stressors, namely, quantitative work overload, lack of career progression, supervisory relations and role conflict leaving qualitative work overload and family situation. Middle level managers also report significantly less intrinsic and extrinsic satisfaction with the job than do their counterparts at the lower and upper managerial levels. Thus, it implies that stress increases at the middle level and job satisfaction seems to decrease dramatically at this level.

Ricardo Blaug, Amy Kenyon and Rohit Lekhi (2006). Stress at Work, A report prepared for The Work Foundation’s Principal Partners. The victims of stress - Statistics show that: the majority of cases of work-related mental-ill-health occur in those aged 35-44 and 45-54 years and there is a noticeable difference in the difference in distribution of cases amongst men and women, with more cases amongst women in the 25-34 years age group, and more cases amongst men in the 35-44 years age group full-time employment is associated with greater levels of stress than part-time employment. Public sector workers are 64% likely to report stress to be the leading hazard of concern at work compared to 48% of workers in the private sector. The causes of stress - Workload is the most pervasive factor linked to work-related stress. Factors other than workloads include cuts in staff, change, long hours, bullying, shift work and sex or racial harassment.

Ramya and Mallika (2004) conducted a study titled “marital status Variable on Occupational Stress among Working Women. The results indicate that unmarried women are facing stressful than their counterpart.

Victoria Moran (2010) found that clients with the fewest friendship connections were those most likely to be dealing with depression, anxiety and heart disease. Stress is known to encourage a host of maladies, from the common cold to the arterial inflammation that contributes to cardiovascular disease.

A landmark UCLA study in 2000 showed that, for women, having a circle of friends actually provides an alternative to the traditional fight-or-flight response to stress. The researchers called this response “tend-and-befriend” and showed that when women gather with other women (and with children), they release more oxytocin, the mother-love hormone associated with breast-feeding, which has a marked calming effect.
Edinburgh Napier University (2011) conducted a study to find the relationship between number of friends and their stress levels, the results revealing that people with more face book friends are more likely to feel stressed or anxious.

Singh (1989) conducted a study to map the profile of stress experiences which varies across ownership and management levels. The study indicates that the non-nationalized bank employees have high ambiguity compared to nationalize bank employees. Higher the ambiguity related to the work and work schedule higher the occupational stress. The role ambiguity results when there low congruity between the expectations of the work behaviour and the scheduled task. There is lack of clarity about what to do, when to do, where to do and how to do. Experimental and longitudinal studies of the effects of role ambiguity reveal that lack of clarity about behavioural expectations causes a great concern with own performance, lower actual and perceived group productivity, less concern or involvement with the group, lower job satisfaction, unfavourable attitudes towards role senders, and increased tension, anxiety, depression, and resentment.

Bolino and Turnley (2005) explored the relationship between a specific type of OCB—individual initiative—and role overload, job stress and work–family conflict. Results showed that individual initiative is associated with higher levels of employee role overload, job stress, and work–family conflict. Such a relationship was found to be stronger among women than among men.

Pareek (1983) has pioneered work on role stress by identifying as many as ten different types of organizational role stresses namely: IRD, RS, REC, RE, RO, RI, PI, SRD, RA, & RIn. Stress has become one of the most serious health issues of the twentieth century—a problem not just for individuals in terms of physical and mental morbidity, but for employers, governments and the society at large who have started to assess the financial damage. The problem of occupational stress is also relevant for countries undergoing enormous economic and social changes.

Uma Sekaran (1989) in a study titled, “Paths to the job satisfaction of bank employees”, investigated casual connections among job characteristics, sense of competence (SOC), job involvement (JI) and job satisfaction (JS). The study found that work ethics had significance to both job involvement and sense of
competence, and increasing confidence in job competence and skill variety had direct path to job satisfaction. Stress had a direct, negative path to job satisfaction in addition to its negative influence on sense of competence. The data indicates that making work more interesting, reducing stress and facilitating success experience would progressively increase employees’ sense of competence, which would result in increased job satisfaction.

Kahn, (1981); Karasek and Theorell, (1990) has clearly established that job-related stress has an adverse impact on productivity, absenteeism, worker turnover and employee health. In addition to these severe consequences of stress-related problems in the workplace, reduced productivity and diminished customer services are hidden costs that often result from ‘exhausted or depressed employees who are not energetic, accurate, or innovative at work’.

According to Matteson and Ivancevich (1982), 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.

Rapid change is now a fundamental characteristic of modern working life, with greater demands to learn new skills in order to adapt to increasingly complex types of work. A study conducted by the Princeton Survey Research Associates (1997) found that three – fourth of employees believed that they experience more on-the-job stress than workers did a generation ago.

McGrath (1976) defined job stress as a “condition in which employees are need to fulfill the duties that exceed the person’s ability and the resources which are required to perform these duties, under the situation where there is a huge difference between rewards and the demand for fulfilling the duties”.

Newton and Keenan, 1987 emphasize only the dimension of time is the main basis for role overload. At very start role work overload was think to be part
of role conflict, so issue of capability, resources and time, all were put under the different definitions of role conflict by different authors.

It is also reported by many researchers that the low job satisfaction was associated with high stress (Hollingworth et al., Abdul Halim, 1981; Keller et al., 1975; Leigh et al, 1988).

Grippa and Durbin, (1986) Examined in their study that the occupational claims of employees seeking compensation for stress-induced psychological dysfunctions. Financial compensation of workers for stress-related problems has also increased markedly in recent years. They also found that problems at work were more strongly associated with health complaints than were any other life stressor events, including family problems. Growing recognition of the adverse consequences of stress in the workplace for employee health and well-being is clearly reflected in an increasing number of studies of occupational stress published in the medical and psychological literature during the past quarter-century.

Productive work “calls for a primary focus on reality external to one self. Work therefore emphasizes the rational aspects of people and problem solving” (Lowman 1993). The affective and mood side of work is becoming an ever-increasing concern as the work environment becomes more complex. A conflict that may arise between the individual and the world of work is that a transition is called for, for the beginning worker, from the self-centeredness of adolescence to the disciplined subordination of personal needs to the demands of the workplace.

St. Paul Fire and Marine Insurance Company (1992) found that problems at work were more strongly associated with health complaints than were any other life stressor events, including family problems. Growing recognition of the adverse consequences of stress in the workplace for employee health and well-being is clearly reflected in an increasing number of studies of occupational stress published in the medical and psychological literature during the past quarter-century.
Cobb (1975) observed 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. If the individual manager cannot cope with the increased responsibilities it may lead to several physical and psychological disorders among them.

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

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

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.

Katz and Kahn, 1978; measured the level of stress among 50 newspaper industry employees who worked with video Display terminals and 50 employee who did not work with (DTS) an occupational stress index (OSI) and crucial fusion test (CFFT) were administered to settings. Result indicates that the level of stress was significantly high among the non VDT users group when measured on the OSI (a subjective measured of stress) when settings were compared on the CFFT (an objective measure of stress) The VDT user group indicates significantly higher stress.
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).

Another research was made by —The National Institute for Occupational Safety and Health (NIOSH) 1999, to study the psychological aspects of occupational safety and health, including stress at work. 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.

Failure to cope effectively with workplace stressors can lead to negative physical and psychosocial outcomes (Quick, Murphy, Hurrel and Orman, 1992).

Job stress contributes to health-related problems among workers and to organizational problems such as employee dissatisfaction, alienation, low productivity, absenteeism, and at an estimated annual cost of between 10 and 20 billion dollars (Jick and Payne, 1980).

Whetten, (1978). 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.

Depression and anxiety are the most common stress-related complaints presented to general practitioners, and are reported to affect twenty percent of the working population in the United Kingdom and one in every six Americans (Quick et al., 1997).

**Bhatnagar, D and Bose, K. (1985)** studied “Organizational role stress among branch managers” of a banking organization to understand the relative strength of different stressors for bank managers. The findings of the study revealed that the respondents did not really experience major stress in the area of role ambiguity, role stagnation and self-role distance, whereas role erosion, inter-role distance and role isolation were found to be dominant, indicating a slow erosion of role and authority; the inability to combine the demand of organizational life with the demand of family life; and a sense of isolation from the rest of the organization. These stressors indicate the existence of an alienation syndrome among branch managers, resulting in a feeling of powerlessness. The interrelation of age with role stress variables did not reveal any significant association between the variables but the leadership style had strong relation with the stressors.

**Karen, Keelay and Mark Harcourt (2001)** made a study titled “Occupational stress: A study of the New Zealand Reserve Bank”. This study utilized Karasek’s job strain model to predict a variety of potential responses to prolonged stress at the New Zealand Reserve Bank and found that some stress symptoms decline as skill discretion and decision authority increased, even if work demands were light. They also found that some stress symptoms declined as work demands decreased, even if authority and skill levels were high.

**Jiang Jiang, Yan xu and Xi-chanzhang (2004)** conducted a research study, to explore job burnout and the degree of related stress among bank employees. This study revealed that gender, age, education and marital status had no significant effect on the score of burnout, but administration rank had an effect on employees’ job burnout. It was also found that workload positively predicted
emotional exhaustion; role ambiguity and inter-personal relationship positively predicted cynicism; role ambiguity and role conflict positively predicted professional efficacy; hassles and managerial role negatively predicted professional efficacy, and the study concluded that different resources of stress predicted different dimensions of job burnout.

**Plair Chand (2006)** in his study, “Psychological factors in the development of work stress”, investigated the psychological factors, such as life event stress, psychosomatic illness, anxiety, depression, alienation, control coping, escape coping and symptoms management coping as predictors of job related strain among junior management scale-officers in banks. This research found that job-related strain is positively related with psychosomatic illness, anxiety, depression, alienation, and escape coping, and negatively related with life events stress, control coping and symptom management coping. Anxiety and alienation were found to be the clearest and most significant predictors of job-related strain.

To study the impact of social support on role stress experienced by the executives of public and private sector banks in Goa, **Christo F.V. Fernandes, Satish Kumar and Nandakumar Mekoth (2008)** made a study titled “Social Transaction at workplace: Impact of social support on Role stress”. This study proved that role stress was highest when social support was poor, role stress was lowest when social support was excellent, and role stress was at the medium level when social support was good.

“Organizational climate, role stress and locus of control in job involvement among bank personnel”, is a study conducted by **Kedarnath (1988)** among 500 bank employees to assess role stresses, motivational climate, locus of control and job involvement. The findings of this study revealed that those who experienced high role stresses showed less job involvement. In other words, high and low scoring groups on role stress variables differed significantly with regard to job involvement.

**Occupational Stress and Employee Morale:**

**Allport (1944)**, the famous psychologist, provided a basic understanding of morale. He recognized 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.”

Relationships between work stressors and work climate, and job morale and functioning were examined by Schaefer and Moos (1996). Initial and 8-month follow-up data was obtained from 405 staff in 14 long-term care facilities. Relationship and workload stressors were related to less job satisfaction and intent to stay in the job, and more job related distress, depression, and physical symptoms. Patient care task stressors were associated with better outcomes. More positive work climates were linked to higher job morale. Initial work stressors predicted poorer functioning, and coworker cohesion predicted more intent to stay in the job at follow-up.

Flippo (1961) described morale as “a mental condition or attitude of individuals and groups which determines their willingness to cooperate. Good morale is evidenced by employer enthusiasm, voluntary conformance with regulations and orders, and a willingness to co-operate with others in the accomplishment of an organization’s objectives. Poor morale is evidenced by surliness, insubordination, a feeling of discouragement and dislike of the job, company and associates’.

However, Dale (1972) considered morale as “A Feeling, Somewhat Related to Esprit the Corps, Enthusiasm or Zeal.” In their article, examining the importance of employee management relationship closeness, McKnight et al. (2001) defined morale in the context of workplace as “the degree to which an employee feels good about his or her work and work environment.” The authors say morale serves as a broad term that encompasses smaller concepts including intrinsic motivation, job satisfaction, experienced work meaningfulness, organizational commitment, and pride in one’s work.

Roach (1958) reaffirmed the concept of workers’ perception towards the satisfactory or unsatisfactory nature of existing factors. He listed twelve factors; general bias or “halo” factor, general attitude toward supervision, pride in company, intrinsic job satisfaction, and satisfaction with each of the following eight conditions – setting up and enforcing job standards, supervisory
consideration, work load and pressure, interest in and treatment of the individual, administration of salaries, communications, development and progress, and coworkers, that influence the level of morale. The more favourable these were perceived the higher was the morale.

**Applewhite (1965)** reduced the number of factors to five. He states that the components of morale are: the image of the company in the employee’s mind, the general quality of supervision received by the employee, the financial rewards or the material satisfaction granted to the workers and the friendliness of fellow employees and their ability to work together without friction; and the level of intrinsic job **satisfaction**.

**Hotopf and Wessely (1997)** revealed that the implications of work related stress include the effects on worker satisfaction and productivity, their mental and physical health, absenteeism and its economic cost, the wider impact on family function and finally, the potential for employer liability. While depression is the most likely adverse psychological outcome, the range of other possible “psychological” problems include “burnout”, alcohol abuse, unexplained physical symptoms, “absenteeism”, chronic fatigue and accidents, sick building syndrome and repetitive strain injury.

**As per McFarland (1978),** various factors can have a bearing on morale. Some of the important ones are:

a) The attitudes of the executives and managers towards their subordinates;

b) Working conditions, including pay, hours of work and safety rules;

c) Effective leadership and an intelligent distribution of authority and responsibility on the organization;

d) The design of the organization’s structure which facilitates the flow of work; and

e) The size of the organization.
McFarland believed that high morale exists when employer attitudes are favourable to the total situation of a group and to the attainment of its objectives. Low morale exists when attitudes inhibit the willingness and ability of an organization to attain its objectives.

In another report, it was emphasized that in order to improve employee productivity and morale, it is important for managers to allow employees to help set department or organizational goals. Employees will work harder to reach goals if they're involved in setting them (Library Personnel News, 1998).

Tschohl (1999) insisted that employees need to seek out as much training as possible to be happy and successful in their work. In addition, he suggested employees improve their work environment by developing a sense of humour, setting goals, developing a healthy self-image and empowering themselves.

In her article on reviving staff spirit, Scott (2001) referred to another type of management style that is usually thought of negatively by employees – micro-managing. Scott argues that micro-managing is the “surest way to kill staff spirit and commitment.” Managers need to clarify the goals and ground rules, and then get out of their employee's way. A work environment should be given where management supports professional growth and makes employees feel that the company is committed to them. Scott claims that employees are less focused on the immediate paycheck if they feel they work in an organization that encourages growth and provides opportunities for training and education and skill improvement. The researcher urges managers not to follow the current trend of many companies drastically reducing their education budget and creating a workplace that produces overworked employees who have no time for learning and reflection.

In another study, Bliese and Britt (2001) examined the degree to which individuals' reactions to stressors were influenced by the quality of their shared social environments. Based on social support theory, they proposed that individuals in positive social environments would show lower levels of strain when exposed to stressors than would individuals in negative social environments. The quality of the shared social environment was assessed by measuring the degree of
consensus among group members about an issue of importance to the group, namely, about the group leadership. Social influence theory provides compelling reasons to believe that this measure of consensus should be a strong indicator of the quality of the social environment within the groups. In multilevel analyses using a sample of 1923 soldiers who were members of Companies deployed in Haiti, they found that the quality of the social environment moderated relationships between (a) work stressors and morale; and (b) work stressors and depression.

According to Messmer (2001), employees resent being left out of the loop, especially when changes are going on, which can cause them to be cynical about future endeavours, their supervisors, and the company. If kept uninformed, they may also assume the worst – which their jobs are at risk. Managers need to stress both positive and negative aspects of change and be honest about the company’s future. Open communication should especially be a priority when introducing any new initiatives.

In his article on the effects of restructuring and downsizing on hospital staff, Burke (2002) stated this concept in a nutshell: “The degree to which a facility supports its employees during transition directly affects staff satisfaction and well-being”.

Fumiano (2005) indicated that employee retention shows significant improvement when Managers express value of their staff. When Managers recognize an employee’s hard work and dedication, the job suddenly has a greater sense of meaning. Employees want an opportunity to give their best and often when employees keep filtering through jobs to find better pay, the true driving force really lies in a lack of appreciation from management. To further promote excellent employees, managers should focus upon good traits and spread them around to others. If others see an employee getting rewards, they will want to follow the lead and may feel more a part of the team. Fumiano adds that a lot of successful management coaching focuses on the individual employee rather than on his or her performance.

For Lubans (2000), morale matters because low morale affects process. In libraries, the process usually involves clients and staff. Because of the strong
service tradition, with many points of service, librarians are especially vulnerable to the impact of low morale.

McManus (2005) found that the best performing companies consider their internal customer survey a key tool for identifying improvement needs and a key indicator of performance challenges and opportunities. They believe that higher levels of employee satisfaction lead to higher levels of quality, customer service, and performance. On the basis of views expressed above by various authors, it can be said that employee morale is an amalgamation of a whole matrix of factors that make an employee either enthusiastic or apathetic towards the job.

The apparent characteristics of employee morale from above have been condensed as follows:

- It is an individual’s willingness or enthusiasm to co-operate or contribute to a group effort towards organizational goal attainment.
- It is somewhat related to ‘esprit de corps’, i.e., team spirit.
- It is reflective of an employee’s intrinsic motivation, job satisfaction, experienced work meaningfulness, organizational commitment, and pride in one’s work and work environment.
- It is dampened by rigidity of rules and too fine a division of authority and responsibility and also by micro management and derogatory address of employees by higher ups.
- It is associated with general bias, relation with supervisors and fellow workers and also overall satisfaction with one’s work and work environment.
- It is dependent on the material and psychological rewards such as appreciation granted to the employees, level of participation of employees allowed in decision-making, employees’ self-image and opportunity for learning and growth.
- It is boosted by open communication and support during transition.
- It, when perceived positively, leads to better retention, focus, process, quality, customer service and performance.
According to Lewandowski (2003), “inadequate communication and unrealistic expectations result in staff overload and feelings of isolation”. When employees feel isolated and lack power, frustration emerges. Employees may sink into a work depression. Supervisors and managers need to connect with employees by inviting conversation and suggested improvements that could help reduce workplace frustration.

In yet another study by Dale (2004) it was found that when army leaders fail to control battlefield stress, they lose as many soldiers to combat stress as they do to enemy bullets. Even when they are well trained, these soldiers are more likely to collapse in the face of great stress. Units with high morale and esprit de corps, however, lose only 10% as many troops to stress. The training and preparation are important, but the high sense of teamwork makes all the difference.

In their study, Calsyn and Roades (2006) tested the following hypotheses: (1) Stress has more of a negative impact on the life satisfaction of those under age 75 than those over age 75; (2) social support has more of a positive effect on life satisfaction in those under age 75 than those over age 75; and (3) the buffering effect of social support is stronger in the under age 75 group than the over age 75 group. None of the three hypotheses was supported, contrary to prior research.

**Occupational Stress and Coping Strategies:**

Apart from personality and demographic variables, the mode of coping used by the individual can have an influence on the experience of role stress (Srivastava, 1991; Koeske et al., 1993).

Tidd and Friedman (2002) found that individuals may be able to reduce the negative individual impact of role conflict in their environment by adopting positive behavioral styles while avoiding negative ones.

Srivastava (1991) reported that the individuals who use approach mode of coping in comparison to avoidance mode of coping experience more role stress, but they experience less mental health problems. Thus, physical and mental wellbeing may be determined by the mode of coping chosen by the individual.
Akinnusi (1994) found that most of the stress reactions are positively related to either the desire to quit the organization or temporarily withdraw, and to some extent, to smoking, drinking coffee or alcohol and exercise. It is further underlined that the use of these coping styles is dependent on personal characteristics as women relieve stress by talking while men mostly take to exercise, smoking or drinking.

Research in this area by Sparks et al. (2001) has found that compressed work time schedules, flexible work hours increase the satisfaction with the work environment and the work schedule itself. They also found that employees who choose their work time schedules have higher performance ratings, report less stress, greater overall wellbeing and reduced work interference with family, compared with employees assigned to their work schedule. Choice of the employee is found to be an important factor in the implementation of a successful flexible work schedule.

Mital (1995) studied one hundred and sixteen managers employed in industry, banks and research and development organizations for examining their role stress and modes of conflict resolution. It is found that managers express their preference for confrontation as the most desirable mode of conflict resolution.

Moreover, Lee et al. (1993) revealed that while achievement striving among individuals is positively related to problem-focused coping, irritability in them shows a negative association with problem-focused coping strategy. It is evident from the above discussion that since long, scholars have approached the subject of occupational stress from great many angles and dimensions. The previous work in this area of research has made available a number of variables which are sources of occupational stress, inherent in the individual as well in any organizational setting. The workplace variables like difficulty in managing people, difficulty in decision making, role adequacy etc. have been found to be the sources of stress in the working lives of people. Personality, biographical attributes and coping skills have also been found to influence the impact of occupational stress at work. The relationship between occupational stress and outcomes like wellbeing, job satisfaction, job involvement, organizational commitment, etc. is determined to
a very large extent by the individual differences amongst the employees. Some employees have few ill effects of occupational stress while others respond with physical and psychological complaints. The research has, thus, focused on occupational stress at an individual level, on workplace-related stress and specifically on relationships between occupational stress and other variables such as employee morale. Customer focused and role overload are typically referred to as occupational stressors. The phenomenon has been, thus, viewed from different perspectives making it multidimensional and complex.

Challenge appraisal in both academic and personal situations was Ahmad Bhatt and Ahmad (1990) studied “stress and coping strategies among executive technocrats” and found that while men used defensive style more often than women, females largely used the approach style of coping. They found no relationship for age, number of dependants, income, drinking/smoking habits, and health with the strategies used for coping with stress.

Sam Batlivala’s (1990) comparative study between Indian and American executives at the organizational and personal level revealed that Indian executives experienced more personal stressors than their American counterparts, but they compared fairly well with their American counterparts on the organizational front. The author concluded that there was no one best coping technique and that each person learned from his/her own personal experience to transform stress into an asset.

Singh (1982) undertook a study to ascertain the psychological correlates of role stress and coping styles for working women. He found that professional women most often used the ‘defensive ‘style to cope with stress, and that the differential and avoidance styles were used twice as often as functional styles. Women entrepreneurs used the approach-oriented style more than the professional women as per the findings of the study.

The study by Shailendra Singh and Arvind,K.Sinha (1984) identified three categories of coping strategies, namely, strategies which acted on the source
of stress, strategies which acted on the symptomatic effects of stress and those which acted as an escape from the source and effects of stress.

_Caplan, Naidu and Tripathi (1984)_ in their study, “Coping and Defence”, examined how patterns of coping and defence as well as their main effect influenced well-being. They suggested that coping might buffer the effects of stressors on well-being only when stressors were subjectively controllable.

_Singh and Sinha (1985)_ in their research “Relationship of coping strategies with job related strain”, studied the relationship of coping strategies with job-related strain among 156 male supervisory level executives of a large industrial organization, using a measure of coping strategy designed by the researchers themselves. They found that various dimensions of coping strategies were related to strain dimensions in a specific pattern of weighted linear combination. Considered individually, they found that cheerful and optimistic work orientation and yogic resources appeared to be superior coping strategies.

The study by _David, C. Ganster et al. (1986)_ examined the role of social support in the experience of work stress. The results indicated that social support had a consistent relation with a variety of stress outcomes.

_Kaur, G. and Murthy, V.N. (1986)_ in their study revealed that avoidance strategies were predominant at junior management level and approach strategies were predominant for senior level management personnel of public and private sector organizations.

_Tandon (1986)_ in his research work titled, “Development of a measure of stress tolerance” It was found that the superior health subjects had a positive self-image, thought well of others, perceived a positive meaning in suffering, and believed that prayers helped.

_Susan McCammon et al. (1987)_ have evolved in their study, “Managing workplace stress”, that the most frequently endorsed coping strategies following
both events involved attempts to reach cognitive mastery over the event and to ascertain meaning. Strategies of alerting activities and finding new interests were not frequently endorsed. A greater number of coping responses were endorsed following the tornado along with strategies which involved seeking support from others. Factor analysis of coping inventory responses revealed four factors: seeking of meaning, regaining mastery through individual action, regaining mastery through interpersonal action, and philosophical self-contemplation.

“Role stress, locus of control, coping styles and role efficacy: A study of first generation entrepreneurs”, by Gupta, P. (1989) analyzed organizational role stress and coping strategies among public sectors with the specific objective of relating these to length of service in the organization. Gupta found that “avoidance” coping style was used by 69 per cent of the executives to cope with stress.

In a study, “Appraisal of stress and coping in college students”, Mehta, S.F (1989) used two specific stressful events and a measure of appraisal of the events as well as a coping checklist to study appraisal and coping among 258 college students. He found more similarities than differences in the styles of coping across situations. Coping styles were found to differ in relation to appraisal.

**Occupational stress and demographic variables:**

Cooke and Rousseau (1984) analyzed the relationship between work-family conflict and stress and they found that the relationship between work-family conflict and stress is very complicated. As individuals marry and have children, they are subject to increased inter role conflict as their non-work roles change and become increasingly demanding. The perceived workload increases with marriage. Parents, therefore, may experience more stress than non parents. However, parents tend to experience symptoms of strain less frequently than non parents and married individuals less frequently than those who are single.

Ptacek, Smith & Dodge (1994) reported that men tend to adopt more problem focused coping strategies whereas women tend to adopt more emotion focused coping strategies and seek social support. But Porter and Stone (1995)
found very little difference among men and women in the stress experienced or coping strategies adopted.

In a Study on Bank Managers in Nigeria by Akinnusi (1994), it is found that the women have less Type A personality and show greater behavioural stress than men. Educational attainment and level in the organization are positively related to organizational stress.

Marital status is generally negatively related to stress but in case of those who are widows/divorces or separated report high stress (Smith, et al, 2000). It is further found that women tend to talk more than men; managers who are married tend to exercise more than unmarried managers; those with higher qualifications tend to absent themselves more than less qualified and those who earn higher salaries tend to relax and exercise more than those who earn less salary.

As regards stress experienced by men and women, women experience more job stress, neuroticism, and external locus of control while men experience higher job satisfaction (Al-Mashaan, 2001). It is stated that women may handle frustration and cope with stressful situations less well, are more sensitive to problems, and are more sympathetic with others’ problem.

As regards gender-role conflict, Rustemeyer (2001) found that women experience it more than men but high self-esteem immunizes women and men against the experience of gender-role conflict. It is argued to be because of generally more positive evaluation of typically masculine jobs (than the typically feminine jobs) as manifested in higher prestige, higher pay, and better prospects for promotion which is congruent with a higher self-esteem of people working in these jobs.

Madhu and Harigopal (1989) found that role conflict is significantly and positively correlated with age. It is argued that as age (and also experience) increase one tends to establish a set of stabilised role expectations and may become less inductive to change his behaviour.

Sen (1981) found that role stagnation decreases as individuals advance in age and that role stress is inversely related to income.
Chandriah et al. (2003) found negative relationship between age and occupational stress. Similar studies corroborating the relation between work stress, in general, and the various demographic factors have been undertaken previously (Akinnusi, 1994; Beena and Poduval, 1992; Shen et al. 2005; Bhatia et al. 2008; Fernandes et al. 2009).

Women were reported to seek more social support, using emotion focused coping with their mood to greater extent than men, whereas men used more problem focused coping than women (Butler & Nolen-Hoeksema, 1994; Ptacek, Smith & Dodge, 1994). However, women did more problem-focused coping with self, parenting, and problems with other people whereas men did more problem focusing with work related and miscellaneous problems (Porter and Stone, 1995). In work place, women showed more sensitivity to problems related to interpersonal relationships than men did and men had a relatively lack of concern for personality conflicts. The results are inconsistent attached with situational explanation of gender differences in coping, but are consistent with the notion that men and women cope with stress in different ways.

RESEARCH GAP

Based on the Review of Literature presented above the researcher has identified the following Research gaps.

1. Research studies were earlier conducted to identify various sources of stress. But there was no attempt to make a detailed study relating to stress among bank branch managers in the Indian context.

2. Prior research combining occupational stress & personal traits have not been done with special reference to Branch Managers of public sector banks in North Districts of Tamilnadu.

3. There exists a research gap where earlier researchers have failed to look into managerial factors which contributes to stress.

4. The public sector banks in India are now opening up to accommodate the changing face of the financial scenario across the globe, this
offers the researcher an opportunity to carry out research in the new atmosphere with a paradigm shift atmosphere.

5. The banking laws (Amendment) Bill, 2012 aims to address the capital raising issues in banks, strengthen the regulatory powers of the banking regulator, the Reserve Bank of India (RBI) and pave the way for issuance of new banking licenses puts the pressure on the Indian bankers so the researcher is all justified to carry out his research in the present title.

Therefore, the present study is a timely attempt to investigate the occupational stress among branch managers of public sector banks in India.