Chapter 6

Management Of Stress
Chapter 6

Management of Stress

“Stress is an everyday occurrence for all of us. However, many of us do not acknowledge that we have stress in our lives, and oftentimes this belief interferes in our coping with stress”

T.A. Beehr

6.1 Précis of Findings

In previous chapter, an analysis of Quantitative and Qualitative data was presented. Findings of the study bring out that insurance sector professionals are facing a fair amount of organizational role stress (ORS). The total organizational role stress scores have shown similarity with other related studies. The stressors that have emerged important for insurance sector are Role Erosion, Inter Role Distance and Role Isolation (Table 6.1). A separate analysis was carried out to establish linkages on Organizational Role Stress (ORS) among different sub groups. Summary results for different sub groups viz. education, hierarchy, age, types of organization and length of service are as follows:

Findings as per Educational Profile

- The overall ORS was found significant for respondents with different educational profile.
Employees with lower education background were found more stressed than their counterpart.

Role Erosion emerged as most potent stressor for employees with less and high educational background. Score on Role Erosion was highest for respondents having lower level of education.

Other significant stressors were Role Expectancy Conflict, Role Isolation, Self Role Distance and Resource Inadequacy.

**Findings as per Hierarchy**

- Employees at lower level were found more stressed than other two hierarchical groups.
- Among individual stressors, Role Erosion and Role Isolation emerged as significant stressor.

**Findings as per Age**

- Age of respondents is inversely related to overall ORS scores. Employees at younger age scored high on overall ORS. While employees at older age reported comparatively low score on overall ORS.
- Results established significant differences for total ORS scores for respondents belonging to different age profile.
- Role Stagnation, Personal Inadequacy and Self Role Distance emerged as significant stressor for respondents of different age profile.
Findings As Per Type of Organization

- Non-life insurance sector professionals have reported higher level of stress than life insurance professionals on total ORS scores.
- Stressors like Inter Role Distance, Role Erosion, Personal Inadequacy and Self Role Distance have shown significant differences between their two groups of respondents.

Findings As Per Length of Service

- Length of service is inversely related to overall ORS score.
- Stressors like Personal Inadequacy and Role Ambiguity have shown significant differences for employees' having varying length of service.

Table 6.1 Leading Stressors Summary for Insurance Sector Professionals

<table>
<thead>
<tr>
<th>Stressors</th>
<th>Mean</th>
<th>SD</th>
<th>Rank</th>
<th>Low Stress</th>
<th>Medium Stress</th>
<th>High Stress</th>
</tr>
</thead>
<tbody>
<tr>
<td>RE</td>
<td>8.54</td>
<td>3.75</td>
<td>1</td>
<td>102</td>
<td>193</td>
<td>33</td>
</tr>
<tr>
<td>IRD</td>
<td>6.61</td>
<td>4.75</td>
<td>2</td>
<td>173</td>
<td>123</td>
<td>32</td>
</tr>
<tr>
<td>RI</td>
<td>5.60</td>
<td>3.47</td>
<td>3</td>
<td>204</td>
<td>112</td>
<td>12</td>
</tr>
<tr>
<td>ORS</td>
<td>51.2</td>
<td>27.2</td>
<td></td>
<td>242</td>
<td>86</td>
<td>0</td>
</tr>
</tbody>
</table>

Low Stress: 0-6, Medium Stress: 7-13, High Stress: 14-20
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The analysis of open-ended questionnaire corroborated the findings of ORS Scale. However, on certain account it did not fully corroborate the findings of results obtained through ORS Scale. For example, the role overload (RO) emerged a least contributor to stress as per ORS Scale. But in open-ended questionnaire analysis, workload emerged as most potent stressor as evident from the responses of questions number one and two.

6.2 Economic Fallouts of Stress

According to World Health Organisation (WHO), health is a state of complete physical, mental and social well-being and not merely the absence of disease.

World Health Organisation (WHO) predicts that by 2020 depression is expected to emerge as the second largest global factor contributing to increase in the number of unproductive years in an individual’s life (ET. 2001). Although it is difficult to estimate the actual cost of stress, there are established grounds to infer that stress is costly. Therefore it needs to be managed. The finding of this study also indicates the necessity of introducing stress management interventions among insurance sector professionals.

6.3 Management of Stress

There are two aspects of the management of stress in any organization. One is the individual effort of the employees to manage stress at personal level. This effort on the part of an employee to manage stress at individual level is called coping. The second and perhaps, more important aspect is the effort of the organization to manage stress among its employees. These organizational efforts are called ‘organizational interventions’ or ‘stress management interventions’. Both coping and organizational interventions
are equally important for the successful management of stress in any organizational setting.

6.3.1 Coping with Organizational Role Stress

Research in the field of stress illustrates the growing belief that coping is a fundamental element in the relationship between stressors and strain (Oakland & Ostell, 1996). Like the concept of stress, coping also has been viewed differently by different thinkers. It has been explained as a psychoanalytic process; as a personal trait, style, or disposition; as a description of situationally specific strategies; and as a process. Traditionally, coping was conceptualised as a stable trait or some enduring behaviour or characteristics of the person (Stone et al., 1991). Transactional theory views coping as thoughts and actions that are initiated in response to specific encounter and that change over time as efforts are reappraised and outcomes are evaluated. This implies a dynamic interaction between the person and the environment (Dewe & Guest, 1990). The word coping has been used mainly with two purposes - ways of dealing with stress and the effort to ‘master’ conditions of harm, threat or challenge.

Every continuum has two opposite extremes. A phenomenon can have shades of positive as well as negative, functional as well as dysfunctional, merit as well as demerit. There are two different ways in which an individual copes with stress. The person may suffer silently or deny the experience of stress. This is called a passive approach. Alternatively, the person may decide to face the challenge and make every effort for neutralizing the stress. This is called as active approach. Parceck (1993) has identified two types of coping strategies to handle stress: dysfunctional and functional. Generally effective coping strategies are ‘approach’ strategies, which confront the problem of stress as a challenge, and increase the
capability of dealing with it. Ineffective strategies are ‘escape’ or ‘avoidance’ strategies. Denying the existence of stress is a common practice to reduce stress. These alternative sets of strategies for ten different ORS Stressors have been summarized in table 6.2.

Table 6.2
Coping Strategies for Role Stress: Dysfunctional and Functional

<table>
<thead>
<tr>
<th>Stressors</th>
<th>Dysfunctional Strategies</th>
<th>Functional Strategies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inter Role Distance</td>
<td>Role Partition / Role Elimination</td>
<td>Role Negotiation</td>
</tr>
<tr>
<td>Role Stagnation</td>
<td>Role Fixation</td>
<td>Role Transition</td>
</tr>
<tr>
<td>Role Expectation Conflict</td>
<td>Role Taking</td>
<td>Role Making</td>
</tr>
<tr>
<td>Role Erosion</td>
<td>Role Visibility</td>
<td>Role Development / Role Enrichment</td>
</tr>
<tr>
<td>Role Overload</td>
<td>Role Reduction</td>
<td>Role Slimming</td>
</tr>
<tr>
<td>Personal Inadequacy</td>
<td>Role Shrinkage</td>
<td>Role Linkage</td>
</tr>
<tr>
<td>Role Isolation</td>
<td>Role Boundness</td>
<td>Role Linkage</td>
</tr>
<tr>
<td>Self Role Distance</td>
<td>Role Rejection / Self Rejection</td>
<td>Role Integration</td>
</tr>
<tr>
<td>Role Ambiguity</td>
<td>Role Prescription</td>
<td>Role Clarification</td>
</tr>
<tr>
<td>Resource Inadequacy</td>
<td>Role Atrophy</td>
<td>Resource Generation</td>
</tr>
</tbody>
</table>

Source: Pareek, 1993

Rajagopalan and Khandelwal (1988) found a positive correlation between role stress and avoidance style and a negative correlation between role stress and approach style. These are consistent with the findings of other
studies such as, Beehr and Gupta (1979) who reported role conflict and role ambiguity as related to withdrawal strategies, and Surti (1983) who found positive correlation between role stress and avoidance styles. Kaur and Murthy (1986) studied the coping strategies of the managerial personnel at different organizational levels in public sector organizations. The results indicated a significant difference in coping strategies adopted by individuals working at different organizational levels. Avoidance strategies were predominant at junior level and approach strategies were predominant at the senior level.

6.3.1.1 Coping with Inter Role Distance

Inter role distance (IRD) is a conflict between organizational and non-organizational demands. It has emerged as a second most potent stressor for insurance sector professionals with a mean score of 6.61. A functional approach to the problem may be role negotiation. Role negotiation is the process of establishing the mutuality among roles and getting necessary help to play work and non-work roles more effectively. In other words, this is an attempt to alter other people’s expectations of a particular role. For instance, a wife may renegotiate with her husband the expectation that she should be responsible for all domestic work or vice versa. An employee may also negotiate with his / her senior officers regarding family problems. Sometimes discussion with peers and subordinates also helps a lot in this regard. Functional approach strategies include delegation and refusing to take extra work.

An alternate approach is by altering self-expectations and behaviours without changing other people’s attitudes. This involves making a personal decision to limit activities in the career, spousal, parental, and societal roles etc. These dysfunctional strategies include eliminating roles such as restricting societal and religious duties. The dysfunctional approach of
dealing with inter role distance may either be role partition or role elimination. Some persons ignore familial duties at the cost of their career growth. They work hard to get promotion for a bright future. They feel if they reach higher positions then they would manage and cope familial responsibilities in a better way. Jobs in insurance sector are transferable. So some employees put their families in hometowns to avoid conflict between day-to-day familial needs and workplace duties. Role elimination at workplace may help in coping inter role distance but it might increase the other role stressor viz. role erosion. Hence, the consideration of priority and importance of role is necessary at the time of role elimination.

6.3.1.2 Coping with Role Stagnation
The feeling of being stuck at same place or same role for a long time is called as role stagnation. On some occasions, an employee gets promotion but nature of job remains same. It results in a perception that there is no opportunity for career progression.

Role stagnation has emerged as a least contributor to overall organizational stress with a mean score of 4.52. Respondents in different age groups revealed significant differences on role stagnation. This stressor is more pronounced among respondents in lower age group. Indian insurance companies have a very wide hierarchical base with narrow top. The promotional avenues are necessarily limited. Employees working for longer periods at same positions contributing to a feeling of Role Stagnation.

Time bound promotion and promotion on the basis of reservation quota might have also created a negative feeling among employees. There may be limited impetus for learning new skills. In such a situation when a person gets promotion based on seniority, he may not be sufficiently to shoulder responsibilities of the new role. In such a situation, he may continue to play
the previous role about which he is sure, and which he has been performing successfully. This is an avoidance strategy and is called role fixation. Role transition is a functional approach to negotiate this stressor. This strategy requires learning and new skills to prepare him to assume new responsibilities. The success of this strategy depends on organization’s human resource utilization approach. The organization needs to have a comprehensive Training & Development strategy to equip employees to shoulder newer responsibilities.

6.3.1.3 Coping with Role Expectation Conflict

A person cannot please everyone while performing the role. This is a central theme of role expectation conflict. Role Expectation Conflict surfaces when expectations or demands by the different role senders are at variance. One way to deal with role expectation conflict stressor is to eliminate those expectations from the role that are likely to be in conflict with others’ expectations. This is the process of role shrinkage. It is an act of pruning the role in such a way that some expectations are given up. Role shrinkage may help avoid the problem. However, this is a dysfunctional approach as it restricts the performance of a larger role, which has its own obvious disadvantages.

The approach strategy of dealing with this conflict is establishing linkages with other roles. Introducing some new ways of negotiating conflicting expectations may solve the problem. When organization facilitates to resolve conflict then the role occupant may feel more job satisfaction and overall growth. This study has found role expectation conflict as a remote contributor to stress for insurance sector professionals with mean value 4.05. Therefore, it does not emerge as a problem area for this occupational group.
6.3.1.4 Coping with Role Erosion

Role erosion (RE) is a feeling of responsibility without power. The steady growth of information technology has influenced every aspect of human life. In organizational context, it has reduced the need for raw materials, labour, time, office space, capital and knowledge. It has become the central resource of advanced economy. The importance of conventional wisdom of public sector employee has been reduced due to automation of the industry. Employees are often required to play a limited role to play in effective performance of the job. Many jobs have become redundant or less important in the changed scenario. This may be one of the key causes for Role Erosion in the insurance industry.

Role erosion has emerged as a most potent stressor for Indian insurance professionals with high mean value 8.54. In role erosion, an individual feels that some important functions which he/she would prefer to perform are being shared or taken away by some other roles. The usual reaction in such a situation is to fight for the rights of the role and to insist on the clarification of roles. This problem can be tackled by making structural clarifications of various jobs. An approach strategy may be that of role enrichment. This can be achieved by analysing the role systematically and helping the individuals see the various strengths and challenges in the role that might not have been apparent earlier. Significant members of the role set can also help make the role more challenging and satisfying to the role occupant.

Another approach strategy might be useful if organization introduces departmental exams for every promotion. The employees for promotion should be identified in advance. These employees should be given proper training so that they can take up new roles and perform effectively. After providing necessary training, it must be ensured that they have acquired some minimum level of standard to take up the new role. Employees should
be promoted only after undergoing these exams. This will help both organization and employees regarding much-observed problem like bias in promotion.

Also, to solve the problem of Role Erosion, the organizations must also regularly undertake the exercise of job redesign to ensure that the new demands put on employees are properly articulated in the job description from time to time. This would help in reducing the problem of Role Erosion.

### 6.3.1.5 Coping with Role Overload

Role overload is a feeling of too many or too difficult work expectations from several sources. Role overload does not emerge as a major stressor. It has a mean score of 3.62 only. However, analysis of quantitative data, role overload stressor emerged as 3rd most potent stressor. It is important to tackle overload problems early before they escalate. People with too much work to do are more likely to make mistakes or miss deadlines. Problem of work overload can be solved with good assertion and delegation skills.

When an individual is feeling work overload, the role occupant may prepare a list of functions in terms of priorities. He may give priority to important functions. This prioritisation may help place things in order of importance. Delegating some functions of a job to some other individual on role sharing or role transfer basis may be helpful. This is called as role slimming. This is an approach strategy.

During last one decade, several factors have contributed to changing profile of jobs in service sector. Factors such as liberalization, application of IT enabled services, growing demands of service sector and increase in population etc. are contributing to changing profile of jobs in insurance sector professional. Newer role are being added to existing roles. However, the person may prefer to perform such functions that he may do without
additional effort. Functions that are new and emerging may remain at lower level of priority and thus remain neglected. In this sense, this approach is dysfunctional. This is an avoidance strategy. Training for newer roles may provides some guidance and direction may ensure that individual might perform effectively in the changed context.

6.3.1.6 Coping with Role Isolation
Role isolation has emerged as 3<sup>rd</sup> most potent stressor for insurance sector professionals with mean score 5.60. Role isolation is characterized by a feeling of tension and distance between two roles in an organization. Lack of cooperation between two roles is the central theme of role isolation stressor.

Significant differences have been observed on role isolation stress among respondents across hierarchical levels and varying educational backgrounds. The feeling of role isolation arises naturally when a person at junior level or in the lower age group seeks help and support from superiors and does not get proper co-operation.

Role isolation often results because of poor interpersonal relationships. Poor interpersonal relationships result in lack of communication and proper coordination among employees in the organization. These situations induce a feeling of Role Isolation. To overcome this stressor, it would be advisable for organizations to redesign jobs so that jobs don’t compete each other rather they supplement each other and result in win-win situations. This would help in greater cooperation and coordination among employees and help in reducing role isolation.

This situation impacts the organization adversely in terms of productivity and overall effectiveness. The role occupant may negotiate this problem by performing his / her role efficiently but avoiding interaction with other higher placed counterparts. The role occupant, thus, confines himself to his
her own role. This may be called role boundedness. This is a dysfunctional strategy of coping with role isolation. It does not help the individual play his role in the larger interest of the organization.

A functional or approach strategy for tackling role isolation stressor is role linkages. Johari window model might be helpful for reducing role isolation stress. It helps employees to understand situation, people and organization better. Sharing the experiences on regular basis with different hierarchical groups can make a significant impact on the organization. This practice is also helpful for increasing group cohesiveness and building team spirit.

6.3.1.7 Coping with Personal Inadequacy

Personal adequacy too emerges as a problem area among insurance sector professional with mean score (5.58). Personal inadequacy should not be equated with personal weakness. This only shows that there is a greater possibility to improve one’s potential. Organization must take this problem area as an opportunity for organizational growth. The perceived feeling of absence of competencies for effective job performance is called personal inadequacy. The role shrinkage is a quick solution to personal inadequacy stress i.e. individual may perform only such roles he/she is capable of performing. This is an avoidance strategy.

To overcome this problem it is suggested that the employees are assigned particular business area (for example, in non-life segment it could be cattle, crop, vehicle, industrial machineries, household assets etc.) at the time of induction of new employees. The employees who are given a particular area of operation should be trained in that particular area and allowed to develop their expertise in their own field. This will facilitate non life insurance companies to deal with this stressor comfortably. Also fast track promotion schemes would helps potential employees to secure their career
growth in early stage of life. This shall inspire them to divert their energies to acquire required skills for higher positions. Behavioural and technical trainings and proactive learning environment across hierarchical levels (role linkages) might be helpful in coping with this stressor positively. This is called as role linkages. Organization training program should be problem based as well as need-based.

6.3.1.8 Coping with Self Role Distance

Stress due to SRD occurs when the present role goes against the one’s self-concept i.e. mismatch between the person and his job. This is a frequently sighted problem in business organization. There are two logical outcomes of self-role distance. First, the role occupants may not take interest in their roles. Second the role occupants may overlook their self-interest. Both conditions are harmful for organization as well as individuals. Both these conditions are avoidance approaches.

Due to large number and type of products employees in non life insurance sector have to often perform functions that may contradict personal value systems. During the stage of claim settlement, often employees have to manipulate information. This may be against the personal values of the concerned employee and may result in the development of the feeling of role erosion as compared to life insurance professionals.

Self-role distance has not been found dominant stressor in data analysis. For non life insurance professional, it has emerged as a potent stressor. The non life insurance companies deal in a number of products. Large and different types of products require different skills and considerable experience. So the product specific branch for non-life insurance companies may provide some comfort to reduce this stressor among experienced employees. Self-role distance has also been found significant among respondents from different educational background. An approach strategy
to solve this problem is flexibility in work schedule or tie up with professional education institute for those who are pursuing or interested to join professional courses.

### 6.3.1.9 Coping with Role Ambiguity

Role ambiguity emerges as least contributor to overall ORS stress with mean score of 2.93 only. When role related information is unclear it may lead to a stressor known as role ambiguity. The score on role ambiguity has been found relatively higher for employees in the younger age group (3.31). Conventionally, organizations may be lax in revising outdated written job descriptions. So this may create a sense of ambiguity and confusion among new employee.

The dysfunctional coping strategies may involve two options. First among these is role prescription in which various expectations are defined clearly. Second, the individual may remove ambiguity by fitting into the role as described by other’s expectation. This process is called role taking. Both are avoidance strategies.

An approach strategy may be to seek clarification from various sources and to define the role in the light of such clarifications. A more creative option is to define the role according to one’s own strengths and take steps in making the role more challenging. This is the process of role making.

### 6.3.1.10 Coping with Resource Inadequacy

This represents a perceived feeling of lack of resources required for effective performance such as information, people, material, finance, facilities etc. Resource Inadequacy stressor has emerged as a moderate stressor for insurance professionals with mean score 4.71.

Each occupation has its own unique environment factors that contribute to stress. For example, a job that requires meticulous writing work, poor
lighting or extremely bright lighting can create eyestrain. The design or physical setting of workplace may be another source of stress. If an office is poorly designed, with relevant personnel spread across different locations, it can create difficulties in communication. This is important because many workplace stressors are rooted in poor communication process (King & King, 1990; Schaubroeck et al., 1993). This results in poor functional relationships. A better-equipped hi-tech office not only enhances productivity of employees but it attracts customers also. Employees placed in higher level in the hierarchy and those in the advanced age group have reported higher level of Resource Inadequacy stress than other employees. The changes in information technology necessitate constant learning skills. It is very difficult to achieve this through individual efforts alone. The organization can earmark required resources for infrastructural developments. This is an approach strategy for coping with resource inadequacy stress.

In sum, effective management of stress involves directing stress for productive purposes and preparing role occupants to understand nature of stress. In addition organization may provide help to understand their strengths and usual styles and equip them to develop approach strategy of coping.

### 6.3.2 Coping with Special Category Stress

This section addresses those stressful factors that has emerged important as result of content analysis of open-ended questions. Issues that have surfaced as a result of this analysis are more interpersonal in nature. The subsequent discussion is focused on key behavioural and interpersonal issues that have been reported bothersome by insurance sector professionals.
6.3.2.1 Dealing with Difficult People

A relationship among colleagues is critical for organizational health. It is crucial for the mental health of the employees. It contributes to job satisfaction as well. Lazarus (1966) has reported that supportive social relationships with colleagues at work are less likely to create interpersonal pressures and will directly reduce levels of perceived job stress. In another study Cooper & Payne (1988) have concluded that mistrust among colleagues at work contributes to high role ambiguity, poor communications, and importantly to unhealthy competition between colleagues. A certain degree of competition is desirable, but it can cause distress also, especially if it inhibits one’s natural behaviour. Some of the bothersome practices in this regard are hiding important files and papers, constantly opposing each other and turn silent when someone enters. These activities create unnecessary mental stress on other colleagues. When people engage in negative self-talk, they achieve nothing and only carry their stress, dissipating their emotional energies.

Some superiors have bureaucratic and autocratic style. At times, subordinates may confront this style aggressively. This approach might invite backlash. This situation calls for a more sensible response. This shall help them address hierarchical based power differences and rules & regulations more appropriately. Often, proposing a possible solution of the problem may work better than directly presenting a problem. Less interaction and more concentration on job could be a better strategy of handling aggressive managers. Moreover, A constructive self-talk (a positive attitude from an individual) can help and cope with the relationships better.

These issues highlight the importance of social support for coping with inter-personal conflicts. Presence of social support may help in three ways...
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(Bechr. 1995; Cohen & Wills. 1985). First, a high level of support from others may result in less stressful work environment. Second, high levels of social support may directly reduce levels of psychological, physical, and behavioural strain. That is, even if stressors exist, the existence of support may provide some comfort. Finally, it has also been proposed that social support acts as buffer for moderating effects of stressors.

6.3.2.2 Managing Time and Workplace Interruptions

Time and money are limited resources that have to be used judiciously. Out of these two resources, time is most crucial. Time can only be saved. The inability to manage time effectively is often a major cause of stress. Time management and workplace interruptions have been emerged as bothersome factors for insurance sector professionals. Some of the times wasting practices at workplaces are:

- **Coping with Habitual Delay:**

  Some people have intention of completing a work but fail to do so. As a result they offer excuses. When things move to their desk, they procrastinate. Such people postpone decisions. Procrastination of one employee hampers the work of other fellow colleagues and organization itself specially when the nature of task is interdependent or sequential. Procrastination often stems from boredom, a lack of confidence, or reluctance to seek clarification. For some employees, it may be a habitual action. Some individuals procrastinate when they are overwhelmed by work demands and are unable to prioritise the task on demand.
The following practices may help in coping with such delays:

- Break up larger task into smaller jobs. Set tentative deadlines for completing entire task. Work on it bit by bit every day.
- Individuals may organize their task on weekly, monthly and quarterly basis. It requires prioritisation of work. Prioritise each task in terms of its urgency and importance.
- Some paper works requires immediate action. So it must be carried out on a priority basis.

• Coping with The Disorganized:

Psychologically, disorganized individuals perceive their problems as stemming from work overload. They erect barricades of files around their desk as a defence against the onslaught of further work. Outwardly they give the impression of being immensely busy. In reality they achieve very little. Further more, they tend to waste other people’s time, regularly rechecking details and instructions because they have failed to initially record such information accurately or have misplaced their notes.

Such people are likely to benefit from interpersonal skills development course and office management course. Providing filing cabinet and other support items may help in this regard.

• Coping with Casual “Droppers By”:

This has also emerged as a frequently encountered problem among insurance sector professional. On occasions it might be good and help one to get refreshed. But too many interruptions during the course of the day are a waste of time. They are distracting and irritating. It has been estimated that one hour of concentrated work is worth of four hours of
interrupted time (Cartwright & Cooper, 1997). To some extent, interruptions are natural and unavoidable in service sector. Furthermore, changing attitudes towards service organization, the demands of new technology and financial constraints to use space more efficiently have prompted the open plan office system. This type of system works better for interactions of people but makes people insecure and increase likelihood of interruptions.

Coping with this type of interruptions is important for organizations and individuals both. At individual level, an employee may offer meeting with his colleagues / guest or customers away from his working place. In busiest hours or working, people may use different colours flag to prohibit the meetings with casual chatters. On the other hand, organization can provide a quiet area or a special designated room for individuals who are prone to frequent interruptions. Giving orders to subordinate to perform an important task should be well described. Lack of clarity in assigned task may also cause for a frequent interruption for clarification.

6.3.3 Stress Management Interventions

Coping with different types of stressors has been discussed in previous sections. In addition, organizations too need to initiate measures to tackle stress among employees. The various measures that are taken at organizational level are called as ‘organizational interventions’ or ‘stress management interventions’.

6.3.3.1 Proposed Steps for Stress Management Interventions

a) Recognize stress as an organizational problem (problem recognition).
b) Monitor stress signs and isolate potent stressors (monitoring & identification).

c) Introduce stress management interventions (SMI) targeting specific stressors.

d) Constant evaluation, improvement and change in interventions based on regular feedback.

6.3.3.1.a Problem Recognition

Since the organization benefits from a stress free workplace environment, employers must initiate to arrest stress in every conceivable manner. The key step in management of organisational role stress is the recognition of stress as an organisational problem and not merely an individual’s problem. This involves a paradigm shift, in which facilities and programmes aimed at reducing stress in the workplace are considered an investment rather than an expense.

The organization may not initiate action on this account because of host of reasons. e.g. (a) managers’ perceptions and beliefs about the impact of the work environment on levels of employee strain and well being (Cartwright, Cooper. & Murphy. 1995). (b) managers beliefs about who is responsible for managing individual employees’ levels of strain (Cooper. Dewe. & O’Driscoll. 2001). (c) the costs associated with making organization level changes compared with those related to teaching individuals to cope more effectively (Cooper & Cartwright. 1994; Daniels. 1996; Murphy. 1988).

6.3.3.1.b Monitoring

Every organization should monitor the sign and signals of stress on a regular basis. There are four indications that may provide a cue that employees in the organization are suffering from stress (Edworthy. 2000).
Figure 6.1 Organization's Effort to Stress Management

Evaluation / Improvement / Feedback

Prestress Intervention

Ongoing Intervention

Postvention

Introducing Stress Management Interventions (SMIs)

Isolation

Monitoring

Problem Recognition
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I) **Performance at work:** There is distinct decline in output or productivity with no clear reason; error rates increase with excessive wastage; workflow and planning deteriorates; deadlines are not met; the standard of decision making becomes poor or non-existent.

II) **Employee Morale:** Motivation decreases and commitment to organization declines; an increase in time at work does not lead to improved results; internal sabotage may occur.

III) **Relationship at work:** A team spirit is difficult to maintain; tension between colleagues increases and decisions become harder to reach; industrial relations deteriorate.

IV) **Sickness Absenteeism:** Vague illness increases; breaks from work increases; late arrivals and early departures become more frequent.

The appropriate method to explore the scope and source of stress problem in an organization depends on organization size and available resources. Group discussions among managers, labour representatives and employees can provide rich source of information. This can be used only for small organizations. In a larger organization, such discussions can be used to help design formal surveys for gathering input about location, nature, and impact of stress and employees perceptions. This is often carried out through a stress audit.

The introduction of stress audit exercise helps in finding problem areas and possible intervention strategy. The data required for stress audit can be collected through questionnaires, clinical diagnostic interviews and physical examination (Pestonjee, 1987).

The next stage of monitoring involves targeting source of stress for change with proposing intervention strategies for stress isolation.
6.3.3.1.c Introducing Stress Management Interventions (SMI)

When it is established that an organization is suffering from organizational role stress and is incurring substantial amount of visible (performance) and invisible (employees health) loss, top management ought to introduce stress management interventions on priority basis. Stress management intervention program are introduced only when an organization realizes the stress is detrimental to organizational performance. Three major steps involves in introducing stress management intervention program are:

- **Prestress (Preventive) Interventions**

  Most of the stress management programs are oriented toward responding to problems as they arise, with less emphasis on preventing potential problems. Prestress / Primary / Preventive interventions are based on the assumption that the most effective way to combat stress is to eliminate or at least reduce the sources of strain in the work environment. The underline philosophy is “an ounce of prevention is a worth a pound of cure”. This type of intervention is the most proactive and preventative approach to stress management. Careful assessment of specific stressors is the key for implementing preventive interventions successfully. It has been reported as generally being effective when implemented systematically (Burke, 1993; Ivancevich & Matteson, 1987; Murphy, 1988).

  The main focus of prestress interventions is on modifying or adapting the physical or socio-political environment to meet the needs of workers. This chiefly includes structural changes in the organization, job redesign, and changes in social systems within the organization. Prestress interventions are difficult to introduce in terms of cost, time and a possible resistance from employees. Before introducing an intervention, employees should be informed about actions that will be
taken and their time frame. This may reduce resistance from employees to structural / physical changes. It is also true that different problems require different strategies. For example, some problems require organization-wide interventions with greater investment of time and money. Other problems such as excessive workload may exist only in some departments and thus may necessitate specific solutions such as job redesign or introducing a flexible work schedule in that particular department. However, whether generate a specific top management commitment is essential for primary interventions. The establishment of fair and unbiased grievance procedures to give employees an opportunity to vent their frustrations through established channels. And ensuring that promotion, salary, and other rewards are dispensed on the basis of merit rather than favouritism or political pressure. (Elliott & Jarrett, 1994)

- **Ongoing Stress Interventions**

The majority of workplace intervention programs are designed to deal with employees’ ongoing stress related problems. Most of the programs are in the form of organizationally sponsored stress management and health promotion programs. Ideally, these programs are also thought to stem from the belief that an organization should take some responsibility for the welfare of its workers, who are their most valuable resource (Gebhardt & Crump, 1990). The ongoing stress intervention is also called as secondary interventions or ‘moderating interventions’. The scope can be both preventive and / or reactive. The aim is to modify / moderate individual response to stressors. The central theme of this intervention is to enhance stress tolerance limit. The underlying philosophy is that one should be able to understand and cope with stress. Organizations can use various training programs like sharing
stress related information, stress training, spouse involvement programs (SIP) or employee “wellness” programs to reduce or eliminate individual stressors. Secondary interventions are not very costly. They are easy to implement. Most of the organizations take ongoing stress management program or secondary interventions as a “band-aid” approach by assuming that stress is an inevitable fact of the work situation to which employees must adapt rather than attempting to change stress (Cooper & Cartwright, 1994).

Inter Role Distance emerged as a second most potent stressor in quantitative data analysis. Spouse involvement program is also an instrument for organization to reduce work-family conflicts. If spouse is involved, he / she can better appreciate job difficulties and challenges and employees get better home atmosphere. Social support is acknowledged to have moderating impact on stress by increasing resistance to stress (Cobb, 1976). A research study showed that problem-solving seminars could be useful in reducing work-family conflict. Culbert & Crenshaw (1972) worked with employees whose job of field-testing imposed a heavy travel schedule, resulting in disconnected family and social relationships. The seminars concentrated on galvanizing the analytical and problem-solving skills of husband and wife. Participants felt better equipped to cope with work-family conflict.

High levels of social support may directly reduce levels of psychological, physical, and behavioural strain. That is, even if stressors persist, the existence of support may provide some comfort. It has also been proposed that social support “buffers” the effects of stressors. (Jex, 1998, p-87)

Indian societies have greater faith in societal structure and religion. The employees are often called upon to shoulder responsibilities on this account. Introduction of V-time schedule would be the best way to cope
and balance between social-home-work duties. This stands for voluntary reduced time. *V-time* allows full-time employees to reduce working hours for a specified period with a reduction in salary.

The next stage of stress management intervention involves targeting source of stress for treatment with proposing intervention strategies for stress isolation.

- **Postvention: Dealing with the Aftermath of Workplace Stress**

This is tertiary level stress management intervention program. At this level assistance can be provided to stressed employees to help / cure the symptoms of stress. Interventions at this level are based on a “treatment” rather than prevention. Stress prone employees are main target at this level. The prime concern of tertiary level intervention is to minimize the damaging consequences of stressors by helping individuals cope more effectively. Organization can use employee assistance program (EAP) and counselling to cope with stress prone employees. EAP programs also involve procedures that identify and respond to personal issues that may be interfering with work performance.

At this stage, approach of handling this problem differs from organization to organization. Some organizations take full responsibility to their employee and some other organizations do not show interest in “problem employee” and need not to further invest in him / her.

The tertiary intervention might have three components: *Psychological, Physical and Nutritional*.

- **Psychological**: Psychological intervention is the most important and urgent part for organization and individuals as well. The actual treatment of psychologically ill people would be a better way in
coping with affected employees. Actual treatment consists of counselling, transcendental meditation, biofeedback, autogenic training and various therapies.

Direct organizational support helps other employees too. Some companies make vacations mandatory for their employees. Employees are encouraged to avail vacations. This helps them to relax and regenerate and then hopefully return to work with greater enthusiasm and effectiveness. Some companies engage their employees in volunteer work in the company’s community relations programmes in rural or far-flung areas (Cecilia, 2003). This also refreshes the employees’ psychological state.

- **Physical**: Yoga is the science of life and the art of living. Yoga is a complete system of physical, mental, social, and spiritual development of human being. Now a day’s people realize that there is no short cut for enjoying better health except reorganizing their lifestyle by way of dealing with distress, sedentary behaviour and improper dietary habits. The role of yoga is very useful to deal with lifestyles related problem. However, it is usually time consuming and difficult to perfect. A bunch of yoga techniques consisting of some important *asanas* and *pranayama* are effective in meeting the requirement of psychosomatic balance.

In many progressive companies, employees are usually provided gyms with modern facilities and well-trained instructors. This helps to ensure physical and mental wellness. Some less costly personal programmes to arrest stress include regular jogs, workouts or swimming.
Nutritional: The importance of eating balance diet plays a significant role in healthy living, helps combat daily stress and also reduces undue stress (Romas & Sharma, 1995). Though the relationship between diet and stress has not been studied extensively (Greenberg, 1993), the importance of eating balance diet to maintain health and reduce stress cannot be ruled out (Girdano, Everly, & Dusek, 1993). Consumption of a healthy diet enhances our coping abilities against various stressors and stressful events. When our meals consist of all the ingredients of a balanced diet, then our body has sufficient energy in coping with stress. A balanced diet also provides enough reserves to manage stress. Therefore, the key lies in maintaining balance with quantity and quality of food and regularity in eating. A company may arrange a workshop for employees with their spouses regarding awareness of requirement and nutritious values for different employees.

6.3.3.1.d Evaluation, Improvement and Feedback

Evaluation is the utmost important aspect of any business process. Evaluation is necessary to determine whether the intervention is producing desired effects and whether changes in direction are needed. The employee assistance program (EAP) as a tool for stress management intervention is also required. Often an intervention is effective for an organization but not effective for another organization. The same is also applicable to time and group also. There is need for constant monitoring and a periodical evaluation. Evaluation should be based on expert group advice and employees’ feedback. This helps bring necessary modification in future strategy.
6.3.4 A Summary-Stress Management Intervention (SMI) for Insurance Sector Professionals

This section contained a comprehensive discussion of Stress Management Intervention. It covered all dominant Organizational Role Stress (ORS) stressors and special type of stressors and coping strategies along with Stress Management Intervention.

Table 6.3 presents a summary of Stress Management Intervention (SMI) for insurance sector professionals. Most of the suggestions have been discussed under different coping strategies in previous sections. These suggestions are specific to insurance industry. They have proposed in the light of findings with regard to factor responsible for causing role stress in this sector.

Apart from individual and organizational efforts, there is a need to develop a broad consensus on the serious nature of stress. It requires an official recognition (from organization, society and state), of workplace stress and illness. It can be tackled through the application of health and safety legislation. Government need to recognize stress prone jobs and make it mandatory to provide for an effective prevention system. Apart from different industrial and labour laws, there should be a separate commission and laws for governing the stress related issues separately. Without such legal machinery, the contemporary practices on stress would remain unenforceable. Since last 20 years Indian business organizations have been witnessing the socio-cultural changes. There is a growing demand of specialised professional like ‘Industrial Sociologist’ as well as ‘Industrial Psychologist’ in every business settings. Former can articulate the idea and later can implement.
<table>
<thead>
<tr>
<th>Type of Analysis</th>
<th>Sig. Stresses</th>
<th>Proposed Coping Strategies &amp; SMI for Insurance Sector Professionals (Part - 1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall ORS Analysis</td>
<td>RE</td>
<td>Job rotation and Job redesign might be helpful for coping with this stressor.</td>
</tr>
<tr>
<td></td>
<td>IRD</td>
<td>Spouse Involvement Programme, Counseling.</td>
</tr>
<tr>
<td></td>
<td>RI</td>
<td>Increase employees’ participation in decision-making.</td>
</tr>
<tr>
<td>Education Profile</td>
<td>RE</td>
<td>Insurance companies may introduce employees career linked education program. This will help employees with low education background to get desired position.</td>
</tr>
<tr>
<td></td>
<td>REC</td>
<td>Provide efficiency training to employees of limited education background.</td>
</tr>
<tr>
<td></td>
<td>RI</td>
<td>Increase Co-Operation within groups.</td>
</tr>
<tr>
<td></td>
<td>SRD</td>
<td>Right people at right place.</td>
</tr>
<tr>
<td></td>
<td>Rln</td>
<td>Promoting access to organizational resources to every employee.</td>
</tr>
<tr>
<td>Analysis Type</td>
<td>Sig. Stressors</td>
<td>Proposed Coping Strategies &amp; SMI for Insurance Sector Professionals</td>
</tr>
<tr>
<td>---------------</td>
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<td>-------------------------------------------------------------------</td>
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<tr>
<td><strong>Hierarchy</strong></td>
<td>RE</td>
<td>Redesign Transfer and Promotion Policies</td>
</tr>
<tr>
<td></td>
<td>RI</td>
<td>Increase linkages between inter related roles and hierarchy Increase coordination through building team spirit among groups.</td>
</tr>
<tr>
<td><strong>Age Profile</strong></td>
<td>RS</td>
<td>Announce Promotion in advance During intervening period, organization imparts necessary training and skills for new role</td>
</tr>
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<td></td>
<td>PI</td>
<td>Number of young employees are very few in the insurance sector As a result they have to perform various types of role for which they are not properly trained This results in the feeling of Personal Inadequacy Increasing the number of employees and providing appropriate training to the existing employees can solve this problem</td>
</tr>
<tr>
<td></td>
<td>SRD</td>
<td>Above-mentioned suggestion might help in this regard</td>
</tr>
<tr>
<td><strong>Life &amp; Non Life Insurance</strong></td>
<td>IRD</td>
<td>LIC must give emphasis on Spouse Involvement Program and individual counseling</td>
</tr>
<tr>
<td></td>
<td>RE</td>
<td>Rearrange important roles. subsequently all roles associated with different positions will emerge as equally important</td>
</tr>
<tr>
<td></td>
<td>PI</td>
<td>Assign business area (viz cattle, crop, vehicle, industrial machineries household assets etc ) at the time of induction of new employees This will facilitate non life insurance companies to deal with this stressor comfortably</td>
</tr>
<tr>
<td></td>
<td>SRD</td>
<td>Above-mentioned suggestion might help in this regard</td>
</tr>
<tr>
<td><strong>Length of Service</strong></td>
<td>PI</td>
<td>Introduce fast track promotion schemes It helps potential employees to secure their career growth in early stage of life Thus they use their energies to acquire required skills for higher positions</td>
</tr>
<tr>
<td></td>
<td>RA</td>
<td>More equitable distribution of employees according to age and proper role clarity would help to cope with Role Ambiguity stressor effectively</td>
</tr>
<tr>
<td>Factors Emerged in Open-Ended Questionnaire Analysis</td>
<td>Proposed Coping Strategies &amp; SMI for Insurance Sector Professionals (Part – 2)</td>
<td></td>
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<td>-----------------------------------------------------</td>
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<tr>
<td>Office Politics</td>
<td>Introduction of effective grievance management system and transparency in system.</td>
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<tr>
<td>Poor Interpersonal Relationship</td>
<td>Inter personal development course. Organizations may provide social support in this regard.</td>
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<tr>
<td>Work Load</td>
<td>Training for newer roles and delegation skills may be helpful. Insurance companies may also provide training for seasonal workload stress.</td>
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<tr>
<td>Promotional Issues</td>
<td>Insurance companies may introduce departmental exams for every promotion. This might be helpful to cope with frequently observed Role Erosion stressor.</td>
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</tr>
<tr>
<td>Unnecessary Interference</td>
<td>Open Plan Office with shoulder height cabin structure. Special designated rooms for individuals who are prone to frequent interruption.</td>
<td></td>
</tr>
<tr>
<td>Transfer Policies</td>
<td>Transfer policy requires major change. For example, avoid transfer those employee in the age between 40-50. This period is known as ‘mid life career crises’.</td>
<td></td>
</tr>
<tr>
<td>Home Work Interface</td>
<td>Training for time management, Problem-solving seminars. V-Time Schedule. insurance companies may arrange a workshop for employees with their spouses regarding awareness of requirement of nutritious values of diet.</td>
<td></td>
</tr>
</tbody>
</table>
A fair amount of calculated risk taking should also be encouraged. The solutions that had worked in yesteryears are not considered quite appropriate today and will in all likelihood become irrelevant tomorrow. The researcher concludes this study by emphasizing that Stress is inevitable but what is not inevitable is prolonged, recurrent or intense distress. ‘Check and control’ practices at certain intervals would be beneficial for valuing the stress in terms of duration and usefulness to an organization and individuals both.