Chapter 1

Stress—An Introduction
"Occupational stress is a fascinating topic in many ways that we know much about, there is much we don’t know and there is almost certainly much that we “know” about it that is not true”.

T. A. Beehr

1.1 The Context

Stress may be defined as a dynamic condition in which an individual is confronted with an opportunity, constraints or demand related to what he/she may desire and for which the outcome is perceived to be both uncertain and important. A commonly used definition of stress is that of Selye (1956), who has defined it as any external event or any internal drive, which threatens to upset the organism’s equilibrium. Hans Selye first introduced the concept of stress in life sciences in 1936. During that last two decades, the term has been widely used in relation to work organizations. Recently stress has been getting attention not only from researchers, academicians, psychiatrist and psychologist but managers as well because organizational stress has become a cause of concern in the present day organization.
1.2 Historical Background & Origin of Concept

The concept of stress is an old one. It occurs across different time periods. It is a phenomenon, which is as old as human life. From the birth till death, an individual encounters different types of threats in his life. He/she tries to neutralize the stresses by changing perceptions, attitudes and resorting to various other coping mechanisms. During prehistoric age, there was stress due to factors like threats of wild animals, natural calamities, climatic dangers, inter group conflict for searching foods and living resources etc. In the present era, human beings are under stress due to threats like nuclear threat, political & economic uncertainty, regionalism, communalism, economic and political crises, urbanization, threat of war, unemployment, poverty and job insecurity. We are living in the age of ‘Science & Development’ but in the age of ‘Anxiety’ and ‘Stress’ as well (Cooper, Deve & O’Driscoll, 2001).

The later half of the 20th century has witnessed an enormous change in the nature of society and workplace. The period of 1960’s is characterized as ‘the decade of leisure’. It was followed by ‘industrial conflict decade’ of 70’s. This decade witnessed fish fights between management and workers. After industrial relations turmoil of 1970’s gave rise to ‘Enterprise Culture’ of the 1980’s. This is also known as a decade of privatization, merger mania and joint venture. It has improved economic competitiveness in international market for developed countries. However its byproduct has been ‘Stress’ & ‘Burnout’ of employees at workplace. The early 1990’s have been dominated by phenomenal increase in recession in world’s economy and globalization. This period has also witnessed women’s entry in a big way in the job market. Another feature of this phase was growing demand of IT enabled services. Now technology and increasing automation of industry can lead to simplification of work and repetitive jobs that are
potentially stressful in terms of workload (Martin & Wall, 1989). The cardinal feature of these changes has been downsizing, flattened organizational structure rather than pyramidal ones. Such a period witnesses a shift from rigid workforce to flexible workforce. There is change of couple’s responsibility in view nuclearisation of families. Employment pattern undergoes a change. Permanent job gives way to short term contracts. By applying this pattern of recruitment, organizations are heading towards creating ‘virtual organization’ (because people perform most of the work outside the organization) with dispersed workforce. The changes witnessed in last 50 years have created newer problems for society and organizations. All the problems highlighted above contribute to and account for the phenomenon of stress in organizations & society as a whole.

1.3 The Concept

The term stress is derived from Latin word “stringere” (Edworthy, 2000). Earlier the term was used to denote a stimulus (a force or pressure that causes distress) and response to that stimulus (Adversity, affliction) (Keefe, 1988). In addition, the word stress is derived from the Latin word ‘stringere’ which means to draw tight. It was first used in the 17th century to describe hardships or affliction. During the late 18th century, stress denoted “force, pressure, strain or strong effort,” referring primarily to an individual or to an individual’s organs or mental powers (Hinkle, 1973).

The concept has been borrowed from natural sciences. During 18th and 19th century, stress denoted ‘force, pressure, load or strain’ exerted upon material object that resisted these forces and attempts to maintain its original state. Thus the term stress in engineering, physics and chemistry, implies an external force or pressure exerted on object with an intention to
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deform on which it is exerted (Pestonjee, 1999). The term ‘stress and ‘strain’ are used interchangeably in a non-scientific manner. The only difference between ‘stress’ and ‘strain’ is that strain is used only at response stage and stress may be used at any stage of stress.

Cooper and Marshall (1976, 1978) described seven categories of stress, six external and one internal to the managers’ concerned. These are:

I. Intrinsic to job (too much or too little work, poor working conditions and time pressure etc.)

II. Role in organization (role ambiguity, no participation in decision making etc.)

III. Career development (under or over promotion, job insecurity etc.)

IV. Organizational interface (company vs. family demands, company vs. own interests)

V. Organizational Structure (restriction on behavior, office politics etc.)

VI. Relations with in organization (poor relationship with boss, peers and subordinates)

VII. Individual Manager (personality, ability to cope with change and behavioral pattern).

Beehr (1988) has also defined stress, stressors and strains in order to establish a difference among them.

**Stress**

The overall transactional process

**Stressors**

The events or properties of events (stimuli) that are encountered by individuals
Strain

The individuals psychological, physical and behavioral responses to stressors

Outcomes

The consequences of strain at both the individual and organizational level

Stressors, therefore, are the antecedent conditions and strain is person’s response(s) to those conditions. Beehr’s conception suggests that the term ‘stress’ may not be used to describe specific elements of the transmission between the individual and his or her environment but rather to denote the overall process incorporating stressors, strains and coping responses (Cooper et al., 2001).

Finemann (1979) views stress as “a psychological response state of negative effect, characterized by a persistent and high level of experienced anxiety or tension.”

The term stress has also been defined as both an independent and dependent variable (Cox, 1985). As a “process” the stress has been defined on the basis of a stimulus-based model (stress as an “independent” variable) or a response-based model (stress as the “dependent” variable). Stress has also been defined as “a stimulus, a response or the result of an interaction between the two, with the interaction described in terms of some imbalance between the person and environment” (Cox, 1978). Lazarus, another acknowledged authority on stress, has defined it as “the result of transaction between the person and environment” (Lazarus, 1990). While Selye has defined the term stress as “non-specific response of the body to any demand made upon it” (Selye, 1956). These definitions focus on the relationship of the person and the environment and how stress may get generated as a result.
Person-Environment (P-E) fit model proposes that strain occurs when the relationship between the person and environment not in a state of equilibrium. That is a lack of fit between the characteristics of the person (e.g. abilities, values) and the environment (e.g. demands) can lead to unmet needs or demands (Edward & Cooper, 1988).

There is need to integrate stimulus and response definitions within overall conceptual framework that acknowledges the dynamic linkages between all elements of the stress process (Cooper, 2001). According to Cooper, the use of the term “stress as a dynamic process has created confusion among researchers in the field of social science research.

Identification of potent sources of stress is the central theme of the stimulus-based definition of stress while outcomes is the key focus for response-based definition.

It may, therefore, be noted that stress has been defined and operationalised in numerous ways. This multiplicity of definition is because or application of the term in medical, engineering, and social science research. Nevertheless, all definitions have used essentially similar terms such as misfit, mismatch, imbalance etc. to define the stress.

1.4 General Sources of Stress

The stressors are associated with the performance of specific tasks that make up an individual’s job, sometimes referred to as task content factors as well as work environment and work scheduling factors (Kahn & Byosiere, 1990). This may include variables such as the level of job complexity, the variety of tasks performed, the amount of discretion and control that individuals have over the pace and timing of their work, and the
physical environment in which the work is performed. Some of the intrinsic job stressors are as follows:

**Noise:** Certain kinds of sound (for instance language and music) enrich people’s lives and unwanted sound is referred to as noise (Cooper, 2001). A change of noise level can also be potentially more stressful than absolute noise level. Workers exposed to high noise level have been found to be more susceptible to allergies and respiratory and cardiovascular disorders (Jones, 1983).

**Temperature:** Temperature is another characteristics of the physical environment that may have significant impact on workers. In cold environment manual dexterity is reduced and may lead to accidents due to reduced sensivity, slowed movement. In addition, florescent lighting can be tiring and any illumination that is too dim or too bright may cause eyes strain and increases fatigue.

**Workload:** Workload occurs when the quantity of work expected (output) is at variance with that person’s perception of how much he / she can handle efficiently. Such overload has the potential of lowering the workers self-esteem because of their own perceived inefficiency. It is interesting that the Japanese have a word devoted to the issue, *Karoshi*, which means death from overwork. It was officially recognized as a fatal disease in Japan in 1987 (Edworthy, 2000). Table 1.1 shows the quality of the work is an instrumental as the workload in causing high stress.
Table 1.1 Types of Workload Stress

<table>
<thead>
<tr>
<th>Quality</th>
<th>Quantity Overload</th>
<th>The employee does not feel capable of undertaking a given task</th>
</tr>
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<tbody>
<tr>
<td>Quality Underload</td>
<td>The task allocated does not make use of the skills and knowledge of the employee</td>
<td></td>
</tr>
<tr>
<td>Quantity</td>
<td>The employee has too much to do in a limited time</td>
<td></td>
</tr>
<tr>
<td>Quantity Underload</td>
<td>The employee has too little to do (unlikely, but it does occur)</td>
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Source: Edworthy, 2000, p28

**Career Development:** Several career issues can act as a source of stress. These may include job insecurity, over promotion and under promotion with the increasing demand of managers and downsizing industries around the world and with attempts to reduce levels of management within organizations. Many individuals face the threat of losing their jobs. In the new millennium job insecurity may be one of the single most major sources of stress for employees at all organizational level (Cooper, 2001, p45).

Cole (1993) observed that downsizing may result in a loss of organizational “memory” and sharing of knowledge across departments and organizational levels, disruption of routines that have built over time.

Generally promotion is seen as a positive tool for one’s career development. But promotion sometimes creates problem for an employee who does not want promotion because he or she is not mentally prepared...
for shouldering additional or new responsibilities. Both under and over promotion can have serious effects on individual well-being and satisfaction level.

**Working Hour:** The sheer number of hours or change in working schedule that a person works can produce considerable strain. A technology driven service industries like communication industry requires 24 hours working schedule divided in shifts. There is now considerable evidence that shift workers and their functions, primarily because disturbances in circadian rhythms (the body clock) and disruptions to family and social life (Folkard, 1996). Another form of alternative work schedule has received some attention recently is the compressed shift schedule. Some organizations have extended their working hours from 8 to 12 hours per day into compressed schedule to enhance their productivity and avoid extra manpower. Long working hours may create conflict and resentment at home and affect the quality of time spent with family which can lead to familial difficulties.

**1.5 Approaches to Stress**

To understand the stress process there are four major approaches to stress, which are briefly discussed here.

**1.5.1 Physiological Approach:**

In the year 1936, H. Selye proposed a three-stage model known as the General Adaptation Syndrome (GAS) to describe the body’s response to stress. The GAS may be defined as “a stereotypic response to stress which involves vasoregulatory and endocrine mechanism” (Clothier, 1997). The
three stages identified by Selye were alarm phase, catabolic phase, and recovery phase (Figure 1.1).

I. **Alarm Phase:** Acute phase of the stress response is sometimes called the alarm phase. The body’s response in this phase is meant to prepare the human beings for fight or flight. There is a catalocalamine surge from the adrenal medulla. The effect of this surge is to increase heart rate and output; increase peripheral vascular resistance; inhibition of negative functions such as digestion, increased arousal, reflexes, aggression and anxiety; increase mobilization of stores (increased glucose and fatty acids, inhibition of water excretion). In addition, acute stress causes a sudden surge in cortisol, growth hormones and prolactin. If escape or victory is not accomplished by adaptations during the acute phase the individual “hunkers down” for a long battle. This occurs during prolonged illness for instance (Clothier, 1997).

**Figure 1.1 General Adaptability Syndrome**
II. **Catabolic or Resistance Stage:** The delayed or catabolic or resistance stage is primarily an endocrine/metabolic phase. The principal mediator of the catabolic phase is cortisol released from the adrenal cortex. The cortisol protects the organism not from the stressor but from the normal defensive reaction of the organism. Normal defensive reaction of organism can cause significant collateral damage of the organs. These normal defenses include, release of lymphokines, pyrogens, prostaglandin’s and other mediators of inflammatory response. Cortisol acts to inhibit the effects of these chemicals. Other effects of cortisol include, electrolyte balance, protein metabolism, effects on Central Neurotransmission, distribution of body fat and glucose metabolism (Clothier, 1997).

III. **Recovery or Exhaustion Stage:** It appears when the body’s resources are eventually depleted the adrenal glands do not function properly. This leads to a drop in blood sugar level. In long run it may even cause death (Edworthy, 2000).

1.5.2 **Engineering Approach:** This approach is based on Hook’s law of elasticity. It relates ‘stress’ and ‘strain’. The law states that if the strain, produced by given element of stress, falls within the ‘elastic limit’ of the material, the material returns to its original state when element of stress is removed. If strain passes beyond the elasticity limit of the material some permanent damage is likely to occur (the same process mechanism occurs in case of human beings under stress). Various elements have different elastic properties. Individuals, too have different level of resistance. If the level of strain goes beyond the individual’s tolerance level, permanent physiological or psychological damage is likely to occur (Edworthy, 2000).
1.5.3 Psychological Approach: This approach is based on the interaction of the person and the environment. For example; individuals exhibit different types of responses during stressful situations. Lazarus (1966) draws attention to the importance of the individual’s ability to appraise and react to the situation. So appraisal plays an important role in the psychological approach.

1.5.4 The Transactional Approach: This approach views stress as an individual’s perceptual phenomenon. It arises when there is imbalance between demand as estimated by the individual and their perceived ability to cope with demand. These imbalances give rise to the experience of stress (Edworthy, 2000).

**Figure 1.2 Steps in Transactional Model**

Cox and MacKay (1981) outline five recognizable stages in their transactional model (Figure 1.2).

1. The first stage is represented by the demands being made on the individual.
II. The second stage concerns the individual’s perception of the demands.

III. The response of an individual makes to overcome stress are seen as the third stage of the model.

IV. The growth stage concerns the consequences of the coping responses. Here, both actual and perceived consequences are seen as important.

V. Feedback is the final stage.

1.6 Types of Stress

Most of the people try to avoid stressful situation. The term stress is normally used in negative sense. The fact is that not all stress is inherently destructive or bad. In fact some level of stress is not only inevitable but also desirable. Each individual requires a moderate amount of stress to keep oneself alert and work effectively. It is harmful only when it crosses a desired level. This desired level may differ from person to person. There are two major types stress. First one is “eustress” and the other one is “distress”

I. Eustress: This is the term used to indicate that level of others that is good and necessary for an individual for achieving excellency in work.

II. Distress: Sometimes eustress may turn into distress. It is distress that is cause of worry for individuals and organizations.

1.7 Stress, Health and Costs

Chronic stress is harmful for individuals and organization as well. Stress is a risk factor for many physical ailments. Some of these are hypertension, coronary heart disease, migraine headaches, peptic ulcers, arthritis, colitis, diarrhoea, asthma, sexual problems, muscle tension, allergies, backache and cancer (Greenberg, 1993; Rice, 1992).
Organizations too bear consequences of employees’ bad health in form of absenteeism, higher medical costs, staff turnover and low productivity (Figure 1.3). The far-reaching impact of occupational stress can be assessed from data available for some other countries. It is estimated that stress costs US industry over $150 billion a year through absenteeism and low productivity (Karasek & Theorell, 1990).

1.8 Nature and Consequences of Stress

Pestonjee (1983) has identified three important sectors of life in which stress originates. These are - job and organizational sector, the social sector and intrapsychic sector. Job and organization sector includes totality of the work environment (task, atmosphere, colleagues, compensations, policies etc.).
Figure 1.4 Model of Stress Tolerance Limit

Individual Equipped with S.T.L.*

Organisation-Individual
Normal Interaction Pattern

Individual Equipped with S.T.L.*

Minor surface changes
Adaptation Attempt
A. Extra effort
B. Excessive concern about task
C. Worries
D. Anxiety

* Stress Tolerance Limit
Major Surface Disfiguration

Frontline Coping

A Extraordinary effort
B Worry and anxiety about the self
C Onset of psychological symptoms
D Aggressive tendencies

Breakdown and cracks

Failure in coping

A Work related symptoms
B Psychological symptoms
C Physiological symptoms

* Stress Tolerance Limit
Disintegration or falling apart
Dissociative Personality
A Somnambulism
B Multiple personality
C Feeling and thought disturbance
D The stage of medical or psychological help

Source: D M Pestonjee (1983)
The social sector refers to the socio-cultural context of one’s life. It may include religion, caste, language, and other such factors. The intrapsychic sector encompasses those things, which are intimate and personal like temperament, values, abilities and health. Pestonjee’s diagrammatic representation is useful to understand the process of stress phenomenon in one’s life. Figure 1.4 shows the stages that a person may undergo in experiencing various stressors.

In the first stage, the stress originating from three sectors of life is well within the stress tolerance limit (STL) of the person. In the second stage, increase in level of stress in one sector causes a dent in the person’s personality. In the third stage, stress becomes unmanageable leading to negative consequences in the form of emergence of stress diseases. In the last two stages, the complete disintegration takes place when a person shows his/her incompetency to cope with stress.

1.9 Ancient Indian Concept

The modern concept of stress is not very similar to the one found in traditional Indian texts such as Carak Samhita, Patanjali’s Yogasutra and Bhagwat Gita. However, a number of concepts developed by ancient Indian scholars can be related to the modern concepts of stress. Some of these, for example, are dukha (pain, misery or suffering), klesha (Affliction), kama or trishna (desire), atman and ahamkar (Self and ego), adhi (mental aberrations) and prajnaparadha (failure or lapse of consciousness) (Pestonjee, 1999).

The samakhya-yoga system explains that the fundamental non-cognition, which leads to phenomenological stress, is avidya. This avidya leads to asmita (self-appraisal), namely, those concerning the self, the object and
the threat are used for reality testing. The faulty evaluation can produce stress and torment. The *samakhya* system postulates that the feeling of *dукха* or stress is experienced by the individual in the course of his/her interaction with the world around him/her. This system mentions three types of stress: personal (*adhyatmik*), situational (*adhibodhik*) and environmental (*adhedevik*).

The system of yoga is analytical and not only helps the individual in understanding his own stresses but also leads him identify roots of these stresses.

Romas *et al.* (1995) has described ancient Indian concept through four level of stressors:

I. **Proupta (Dormant Stressors):** Any mental process is potentially stressful like any seed that has the potential to germinate into a sapling. For example, a student might feel that he or she is going to be severely reprimanded if he or she is late for class. This imagination would be a dormant stressor.

II. **Tonu (Tenuous or Weak Stressors):** Stressors of insufficient intensity and urgency, which are kept under check are more powerful stressors. For example, when one is hungry, the hunger response (powerful stressor) would override worrying about being late for class (tenuous or weak stressor).

III. **Vichmica (Intercepted Stressors):** These stressors are alternating between stages of dormancy and manifestation. For example, a student who is reprimanded for coming late to class subsequently tries to come on time. The student has a stressor, which will manifest when he or she becomes late. This is intercepted stressor.

IV. **Udara (Operative Stressors):** These are stressors, which is found during a course of action as a permanent behaviour. For example, a student who has conditioned his or her behavior to be present before
time for class is exhibiting this behavior because of operative stressors.

The concept and application of ancient Indian concept of stress is suitable to Indian environment. The concept is applied where supportive environment is present. Indian people still have belief in traditional Indian cultural values. Thus there is need to traditional Indian coping practices of work stress.

1.10 Stress and the Law

The legal aspects of stress are extremely complex. Although there is no exact law pertaining to stress but the origins of liability are found in common Law. Historically employers are expected to care for their employees well being and keep them safe from any type of damages.

Raymond (2000) has suggested following precautions:

i. Requiring the employer to provide employees with appropriate protective clothing and to warn them of the dangers of not wearing it.

ii. Updating knowledge base on health and safety risks, as employers can not reasonably be expected to foresee all inherent dangers.

iii. Taking greater care of more susceptible employees.

In the event that an employer has not implemented a particular safety measure on grounds of cost, they will not be able to take any action. The risk to the employees is proved to be great.
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In India, the common law developed a broader duty requiring the employer to take care of health as well as the safety of the workforce. Some of the laws pertaining to employee’s health & Safety are as follows:

i. The contract of Labor Act, 1970


iii. The Employees’ Provident Fund Act, 1952

iv. The Employee State Insurance Act, 1948

v. The Equal Remuneration Act, 1976

vi. Factories Act, 1948

vii. The Maternity Wages Act, 1961

viii. The Minimum Wages Act, 1948

ix. The Workmen’s Compensation Act, 1923

The Bonded Labor Act, 1976 prevents the economic and physical exploitation of weaker section of working people. The Factories Act, 1948 requires an employer to take measures to ensure the health, safety and welfare of employees and others sharing the workplace stress and extended to the duty to systems of work, working practices and procedures, machinery plants and equipments. The liability may also attach to work carried out by contractors under the Contract Labor Act, 1970. These industrial acts helps in controlling employers from the stress enhancing practices.
However, for both employer and victim, compensation is a poor alternate to prevention (Raymond, 2000). In the absence of earmarked law regarding stress, an employer treats stressed employee as a commodity not as human being. The law related to stress will not only protect employees’ rights of well being but also changes the attitudes of employers coping pattern. The issues related with “Law & Stress” will be further discussed in the chapter on “Management of Stress”.

1.11 Organizational Role Stress

1.11.1 Concept of Role: Role is a set of obligations generated by the ‘significant’ others and individual occupying an office. It denotes set of functions one performs in response to the expectations of the ‘significant’ others, and one’s own expectations from that position or office (Pareek, 1993, p-3).

Graph 1.5 Role as an Interacting Region between an Organization and the Individual

Source: Pareek, 1993
Organization and individual have different types of needs. Organization has its structure and goals while the individual has his/her personality and needs.

Figure 1.6 Role and Organization & Individual factors

Source: Purcek, 1993
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The interaction between two with each other and get integrated in a role. Figures 1.5 & 1.6 are shown the limit between role and Organization & Individual.

1.11.2 Office and Role: Office is a relational and power related concept while role is an ‘obligational’ concept. Office is a point in the social structure defining an office holder’s power. The role is an integrated act of behaviours expected from a person occupying the office. (Pareek, 1993 p-4) For example, the Indian mother occupies a significant position in the family structure and has different obligations with different family members. In the other words, she has different roles. Katz and Kahn (1966) have used the concept of role to explain the process of role taking. Role taking involves both role sending (by the ‘significant’ others) and role receiving (by the role occupant). Mutual interaction between role senders and role occupant may influence the role behaviour of the individual.

1.11.3 Role Systems: An organization can be defined as a system of roles. However role itself is a system. From individual point of view, there are two role systems. The system of various roles which the individual carries and performs, and the system of various roles of which his role is a part. The first, it is called as role space and second, a role set. The role space conflict arises when some other roles creates a problem to existing role. This may be understood as a discomfort between existing role and other roles. Role set conflict arises when present role responsibilities either decrease or increase. Role set conflict may be called as intra role conflict. So the role is a very useful concept in understanding the dynamism of the integration of an individual with a social system. It also helps in
understanding the problem which arise in the individual-organization interaction and integration (Pareek, 1993, pp-13-14).

1.11.4 **Job and Role:** The concept of role widens the meaning of work and relationship of the worker with other significant persons in the system. The concept of the job is more prescriptive in nature and includes the more discretionary parts of work. A job is more specific term and assumes relationship of the worker with his/her superior whereas the role emphasizes his/her relationship with all those who have expectation from him.

1.11.5 **Organizational Role Stress:** Stress is an inevitable consequences of socio-economic complexity, and to some extent, it is stimulant as well. In organizational context, organizations are closely linked with work settings which has numerous systems such as production, finance, marketing, administration as well as macro-organizational sub-systems like inter-organizational system, organizational goals, strategies, climates, cultures, structures, management styles and performance. These systems are accountable for the growth of the organization and its role incumbents on the one hand, and society at large on the other. Very often, the human being in the system is reduced to a mere insignificant cog in the wheel of total technological setup. This tends to generate feelings of powerlessness, meaninglessness, normlessness, and consequent stress. (Pestonjee, 1999, p-87)

Pareek (1983) has defined role as any position a person holds in a system (organization) as defined by the expectations of various significant persons, including himself/herself have from that position. The concept of role, and the related concepts of ‘role space’ and ‘role-set’ have a built in potential for conflict and stress. (Pareek, 1993)
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There are following ten role stressors under two sub-categories:

1.11.5.a Role Space Conflict

- **Inter Role Distance**: Stress occurs when the linkages of organizational roles become weak. An individual usually occupies more than one role. There may be conflicts between these roles. For example, the role of an executive vs. the role of a husband/wife. Such inter role conflicts are quite frequent in a modern society where the individual is increasingly occupying multiple roles in various organization and groups.

- **Self-Role Distance**: When a role provides its occupant with lesser opportunities for using his special strengths. Its efficiency is likely to be lowest. This is called self-role distance. For example, an introvert who is clerk in an office may develop a self-role distance if he/she accepts the role of a salesman in an organization. He comes to realize that expectations from the role would include him/her meeting people and being social.

- **Role Stagnation**: This is a situation appears when an individual who has occupied a role for a long time enters another role in which he/she may feel less secure. Lack of systematic HR Development is responsible for this stress.

1.11.5.b Role Set Conflict

- **Role Ambiguity**: When the individual is not clear about the various expectations that people have from his/her role. The conflict that he/she faces is called role ambiguity. Role ambiguity may be in relation to the activities, responsibilities, priorities, norms, or general expectations. Generally role ambiguity may be experienced by person occupying roles, which are newly created in the organization, role in organizations, which
are undergoing change, or process roles (with less clear and concentrate activities).

- **Role Expectation Conflict:** When there are conflicting expectations or demands by different role senders (persons having expectations from the role), the role occupant may experience this stress from his/her seniors, subordinates, peers or clients.

- **Role Overload:** When the role occupant feels that there are too many expectations from the ‘significant’ others in his/her role set. He/she experiences role overload. Time limit is the main factor for this stress (Figure 1.7).

![Figure 1.7 Time Limit and Role Overload](Image)
Role overload is more likely to occur where role occupants lack power, where there are large variations in the expected output, and when delegation or assistance cannot procure more time.

- **Role Erosion**: A role occupant may feel that the functions which he/she would like to perform, are being performed by some other role. The stress felt may be called role erosion. For example, two new roles are placed in place of one existing role may cause stress in form of role erosion.

- **Resource Inadequacy**: This type of stress is appeared when the resources required by the role occupant for performing the role effectively are not available; these may be information, people, material, finance, or facilities.

- **Personal Inadequacy**: feeling of lack of confidence or not prepared to undertake the role effectively. He/she may experience this stress. Persons who are assigned new roles without enough preparation or orientation are likely to experience this type of stress.

- **Role Isolation**: when a role occupant feels that certain roles are psychologically closer to him, while others are at much greater distance. The main criterion of distance is the frequency and ease of interaction. When linkages are strong, the role isolation will be low and in the absence of strong linkages, the role isolation will be high. The gap between the desired and the existing linkages will indicate the amount of role isolation.

Study of stress is a more complex phenomenon. This phenomenon is inseparable to human being. This phenomenon differs from time to time, place-to-place, organization-to-organization and more importantly individual-to-individual. This study has explored this phenomenon in the context of Indian insurance industry. The next chapter explains history, structure, significance, nature and human resource practices of the Indian insurance sector.