Chapter–I

INTRODUCTION AND DESIGN OF THE STUDY
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1.1 INTRODUCTION

Modern society is organizational in nature. Over the last few decades Indian Organizations had never bothered about the issues related with human behaviour. But presently organizational behavior has become a separate field of study and Indian organizations have also started thinking on the pattern of Multi National Corporations which are successfully running their business in India. Stress has become a very common phenomenon of routine life, and an unavoidable consequence of the ways in which society has changed. This change has occurred in terms of science and technology, industrial growth, urbanization, modernization, and automation on one hand; and an expanding population, unemployment, and stress on the other. It has become very important for management to understand behavior related problems of people working in the organisations for achieving the predetermined goals. However since the last two decades with the inflow of many corporate sectors, namely Banking and Insurance education institutions that are commonly labeled as stressful environments. During the last decade, a fast growth had observed in banking and insurance sectors. Particularly in developing countries, mostly in public and private sectors due to higher competition and organizational climate is deteriorated. Unlike the other field such as educational institutions, corporate sector, the responsibilities have increased, and now the employees are supposed to play many other roles besides their traditional roles of servicing. Due to this overburden the employees of Banking and Insurance sector have to undergo more
stress. This stress leads the employee to become unhealthy. Stress at work can be a real problem to the organization as well as it for workers. In order to keep the organization healthy the employees must not have stress.

Over the decades, research on stress had produced a large number through conferences, books, and articles, however the popularity of “stress” as a research topic, experts still do not agree a common definition The concept of stress was introduced first by Hans Selye who studied the strains which arise when people struggle to adapt and cope because of changing environments. Selye (1956) originally presented stress as a general, non specific physiological response to any stressor. Later, he drew attention to the difference between eustress or good stress, and distress, or bad stress. Stress now defined as a feeling of physical or emotional tension and a feeling of being unable to cope with anxiety and discomfort, particularly in response to change.

Stress defined as an adverse reaction that people experience when external demands exceed their internal capabilities.

From the above two definition we can derive stress as a psychological emotion of an employee when the organization exceed their demands

1.2 DIFFERENT FORMS OF STRESS

Organizations are an important source of stress, and employees’ workloads and professional deadlines have increased manifold. Stress has also been viewed as a dynamic condition in which an individual is confronted with an opportunity, constraint, or demand related to what he or she desires and for which the outcome is perceived to be
both uncertain and important (Scheuler1980). Stress has become an indispensable phenomenon for an individual both in the organisational and personal life.

One of the major areas of research appears to be organisational stress in general and stresses in particular. Researchers have focused their attention on causal factors of stress, stress manifestations, moderator, coping strategies and the relaxation techniques adopted by organisational participants. Each individual has a stress threshold, beyond which the mind and body cannot cope effectively with the pressures and anxieties of work. These advancements have created stress among employees in two forms namely, (1) Personal Stress and (2) Occupational stress.

The occupational stress, is the harmful physical and emotional responses that arise when the demands of a job do not match the worker’s abilities, resources, or needs. Occupational stress may further defined as a condition arising from the interaction of people and their jobs, and characterized by changes within people that force them to deviate from their normal functioning. The perception of the effects of stress on an individual has changed. Stress is not always dysfunctional in nature, and, if positive, can prove one of the most important factors in improving productivity within an organization. If not positive, stress can create a number of physical and psychological disorders among employees, and can be responsible for frustration, haste, and job dissatisfaction. As a result, the lack of work may cause complacency within the organization.

Therefore, stress is multidimensional, and its results depend on whether employees perceive it as a problem or a solution. For our research purpose, we can consider public sector organizations as well as the government owned organization
through which we can primarily on the administration of essential services and the control and maintenance of a country’s social and economic conditions. In contrast, private sector organizations could consider as either profit-making enterprises or community service groups that operate independently of the government.

1.3 IMPORTANCE OF ROLE STRESS

In today’s competitive and changing organizations, stress becomes an important and influential factor. It is a strong predictor of various personal and work-related outcomes. Stress defined as a physiological and psychological reaction to relative excessive demands made on a person. Kahn et al., (1964) were the first to describe organizational stress in general and role stress in particular. Katz and Kahn (1966) continued this research and suggested that an organization defined as a system of roles, and they used three categories to define role stress:

1) Role ambiguity,
2) Role conflict and
3) Role overload.

1.3.1 Role ambiguity

Role ambiguity refers to the situations where the role and responsibility deputed to the person has not been clearly defined (Kahn, 1996). Role ambiguity occurs when the individual has insufficient information to carry out his or her job adequately Keenan and

McBain, (1979). Role ambiguity is a situation where individuals are not sure what his role is, or when those around him are not clear what his role is. This may arise for a manager through:

1. Uncertainty about the responsibilities of his job;
2. Uncertainty about other people's expectations of him;
3. Evaluation of people's performance due to lack of clarity

### 1.3.2 Role conflict

Role conflict refers to a situation in which a person expected to play two incompatible roles at a time. Role conflict exists when an individual in a particular work role have torn by conflicting job demands or doing things he/she does not want to do or does not think as part of the job specification Cooper and Marshall, (1976). Role overload occurs when an individual has too many role demands given the time available to satisfy them Covermen, (1989).

The Role conflict also occurs when the individual called to act in several roles at the same time, and they are incompatible. The dual roles of a working mother, or a participative manager called upon to administer discipline.

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1.3.3 Role stress

Role stress produces many complications for individuals and organizations. They exert harmful effects on job-related outcomes. There is substantive amount of literature, which indicates the harmful effects of role stress on various individual and work-related outcomes. Ahsan et al., (2009)\(^5\) have found significant and negative relationship between job stress and job satisfaction. Studies show that role stress leads to lower job performance, job dissatisfaction, lack of confidence, lower self-esteem and intention to leave the job Babin and Boles, (1996)\(^6\); and Hughes, (2001)\(^7\). Role conflicts has been considered as a source of chronic stress and has been documented to have a significant impact on job satisfaction, psychological distress, burnout and somatic complaints Giazer and Beehr, (2005)\(^8\). Mukherjee and Malhotra (2006)\(^9\) found a significant positive effect of role clarity, a reverse construct of role ambiguity, on job satisfaction among employees.


of in-bound telephone call centers in the United Kingdom. In addition, a meta-analytic study had conducted to examine the relationship between role stress (conflict/ambiguity) and job satisfaction. Tubre and Collins, (2000)\textsuperscript{10}; and Ortquist and Wincent, (2006\textsuperscript{11}). Reveal that both role conflict and ambiguity have negative influences on job satisfaction.

1.4 SERVICE SECTOR STRESS

During the past decade, with increase competition in globalization and liberalization, the banking sector had undergone rapid and striking changes like policy changes. Due to these changes, the employees in the service sector are experiencing high levels of stress. With the advent of technological revolution in all occupations coupled with globalization, privatization policies have drastically changed conventional patterns in all sectors. Globalisation and privatization led policies compelled the service sector to reform and adjust to have a competitive edge to cope with multinationals led environment. The advent of technological changes, especially extensive use of computers in the sector has changed the working patterns of the service sectors’ employees and has made it inevitable to downsize the work force in the sector. The implications of the above said transformations have affected the social, economical and psychological domains of the service sectors’ employees and their relations.


All the factors discussed above are prospective attributes to cause occupational stress and related disorders among the employees. Maladaptive behaviour such as drinking and health conditions such as anxiety, depression, burnout, nervousness, fatigue, heart disorder had now commonly reported. Workforce cutbacks in service industries have resulted in greater pressure on remaining workforce with increased overload. This leads to the job stress among the employees.

The job stress is a continuous process. The general job stress model is probably the Michigan Model, which reflects four main groups of variables having casual sequence (Figure 1.1).

**FIGURE 1.1**

*The Michigan Model (Kahn & Byosiere, 1992)*

The organizational characteristics like company size, hierarchical structure and job description leads to stressors, such as role conflict or role overload. These stressors may lead to stress reaction or strains. Finally, strains can lead to physical illness. Aditya and Sen, (2003)\textsuperscript{13}.

1.5 **SOURCE OF STRESS IN SERVICE SECTOR**

Organization membership and work require psychological adaptations by individuals in order to accommodate the demands of the organization. The organization develops mechanisms for protecting individuals from psychological disturbance and the individual adapts to the organization. Organization change will raise some of the concerns that had kept unconscious by the adaptation process. This requires that psychological adaptation is re-worked (James, 1999)\textsuperscript{14}.

Implementing new technology in work environment exposes employees to change. Besides having to adapt to new system, implementation is often a part of wider business process re-engineering. The change may produce discomfort at the conscious and unconscious level because it embedded in the organization and may need to be addressed collectively and managerial rather than from a counseling perspective. Success depends on whether the organization and individuals can work through this. There are


many aspects to derive that service sector is a sense of stress. The aspects are given here under.

1.5.1 Pressure on Performance

The stress related to banking obviously, to be disappearing eventually when people learn to cope with new systems. Service industries have also more stable characteristics by increasing job demands. Computer processing, automation, application of customer relationship management, customers redressal systems and consistent development of service quality lead to lot of pressure in the banking industry Srivastav, (2007).¹⁵

1.5.2 Information Overload

Besides exposing people at work to change and increased efficiency demands, service industries have remarkably increased the flow of information in work environment. As a possible stressor related to banking, Information overload is frequently referred in the literature of medicine, business studies, and social sciences as well as in computing and information science Edmunds & Morris, (2000)¹⁶.


Klapp (1986)\textsuperscript{17} states that an overload in receiving information makes it difficult to process efficiently without increasing errors and other costs making information poorer due to role stress. According to Grossman and Helpman, (2005)\textsuperscript{18}: managers getting overwhelmed by information.

1.5.3. Anxiety

Anxiety is an emotion that underpins most of our behavior in organizations. It is a response to what is yet unknown in oneself or the environment Rycroft, (1968). Anxiety is experienced as undesirable and ways are devised to avoid it being overwhelming. Overwhelming anxiety is a stress where the individuals and organizations manage anxiety as a crucial part of the capacity of the employee to enter and become a member of the organizational group. The organization is very anxious about the employees based on the following facts

1. Skills

A change in service sector industries demands the employee skills. Moreover, some employees may not have any previous training or experience with Modern Banking Thomas and Velthouse, (2008)\textsuperscript{19}. This puts even harder pressure on latest skills. Studies

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of employees in high-technology industries suggest that psychosomatic symptoms related in part to high perceived mental demands in combination with lack of sufficient skills. Arnetz & Wiholm, (1997)\(^20\).

### 2. Social Support

Workplace social support provided by superiors or colleagues is to have an important role in reducing stress. The concept of “social support” used to refer the existence of good and pleasant relationships with others the availability of others, in the case of problems helps to understand the attention provided when one faces with difficulties. A distinction between four types of social support can be (House, 1991)\(^{21}\): emotional support (e.g. empathy, trust), instrumental support (e.g. direct help provided by others), informational support (e.g. advice, information, suggestions or directions) and appraisal support (e.g. feedback or social comparison relevant to a person’s self-evaluation).

### 1.6 NEED FOR THE STUDY

The service sector industry has undoubtedly helped the growth of Indian economy, but it has also caused dents on the quality of its employees. The education, insurance and banking sector is bringing not only revenue also pride of employment in India. The scenarios of service sector industry changed especially after globalization,

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liberalization and privatization. It paved the way for hectic competition in the service sector industry. The entrance of new private service sector industry questioned the survival of previous monopolies in the service sector. The mark for the success of any service sector may rests on the productivity and profit per employee. Hence, there are so many costs out measures to implement, which can increase the workload, organizational change, updating of new technology in the service sector field. The employees suffered due to increase in work load, responsibilities and non-fulfillment of existing vacancies. The performance tasks had given to all groups of employees in the competitive era. A lot of stress indirectly affects their productivity suffered by the employees. The service sectors units in which provide better stress management techniques to their employees manage the situation.

Research from the perspective of modern service sector in industries source of stress is being limited. The organizational re-engineering and the introduction of automation constitute potential stressors challenges employees. Techno-stress suggested as a term to describe the state of mental and physiological arousal observed in certain employees who are heavily dependent on computers at their work. Prediction made that psychosomatic syndromes will most likely increase in the future due to the rapid changes currently transcending working life and adverse effects of stress.

In banks, insurance companies and educational institutions the adverse effects of stress may act as an impediment to performance and to the change process. The effects may occur in poor performance, high levels of absenteeism, discontent among the workforce, high turnover of labor with the loss of “good” employees, and an increase in
recruitment and also in the training costs. Organizational problems such as low pay, absenteeism, high levels of labor turnover and lower job satisfaction related, directly or indirectly to stress.

Arroba and James, (1990), regarded as costs ultimately have an effect on overall organizational efficiency and effectiveness. Although having undeniable effects on organizational performance, stress at work understood mainly from the perspective of the individual. Recently there have been calls to understand stress as an organizational phenomenon so that it may tackle at the organization level. This shows that there is a need for a separate study on job stress among the employees, especially among the various designated employees since the degree of stress is not common.

1.7 RELATED REVIEWS OF PREVIOUS STUDIES

1.7.1 Work Stress

Karuna Sharma and Mahajan (2003)²² found that the age, salary and work experience influenced the various types of role stress among the clerical cadre employees of nationalized banks. It was also evident that both more and less experienced women suffered by more stress than their counterparts. More experienced men experienced more stress on Role Stagnation and Resource Inadequacy whereas women felt more stress on Inter-role distance, Role erosion and role isolation.

Deosthalee (2000) concluded that the type of organisation in which female executives worked had no impact on the stress experienced by them. In an organisation the stress experienced by female executives was significant, as higher the position lesser the stress experienced by them.

Singh and Singh (2004) found that the stress had been found associated positively and significantly with poor organisational structure and climate; poor interpersonal relations; work inhibitors; lack of resources; inconsiderate superior and role ambiguity. But stress had not been found associated significantly with work load, unmet financial needs, job in security, rigid roles and monotonous job.

Mihir Kumar Shome (2003) concluded that the male and female groups did not show any significant difference regarding their perception of work environment. The male employees were involved and committed to their jobs; preferred better relations with their colleagues, engaged in good planning, were always busy at their work and preferred variety, change and new approaches for betterment. The female employees were concerned and committed to their jobs, had a cordial relation with their colleagues

and they felt that the authorities encouraged them to be self-sufficient and make their own decision.

Syed Zafar and Jeyakumaran (2004)\textsuperscript{26} identifies the important causes of stress changing managing styles, the growing requirement to manage people, career prospects, organisational structure, climate at work and home interface, conflict between being a specialist or a generalist, conflict between being an individual and a team player, inadequate support and recognition from ones’ boss; poor work equipment and premises; excessive organisational change and fear of losing one’s job.

Minter (2003)\textsuperscript{27} found that work-related stress affected 40 million employees in the European Union, 28 per cent of the workforce. European union officials estimated the annual bill for job stress was $20 billion. Some 50 to 60 per cent of absenteeism had been tied to work related stress.

Varhol (2000)\textsuperscript{28} mentioned the relationship between organisational factors and stress, suggesting that different aspects of organisational design could significantly influence perceptions of job stress. Stress and accompanying depression in the workplace was now the second most disabling illness influencing workers after heart disease.


\textsuperscript{27} Minter (2003). Easing the Stress: Will employees heed the doctor’s advice and stop pushing employees so hard, occupational hazards.

Mukta Singhvi and Kamlesh Singh (2004)\textsuperscript{29} found that inside density had a significant effect on mental stress but outside density did not. The reason for this could be the fact that people seemed to less affect by the area and people living outside their residences. The number of persons present inside their immediate homes affected them.

Srinivasan and Jawahar (2003)\textsuperscript{30} concluded that there was an adverse relationship between work stress and psychosomatic systems. It established the need for stress monitoring and alleviating efforts by organisations. The extensive main effect evidenced for empowerment pointed to the efficacy of the construct as a supplementary predictor in stress research.

Adelina Broadbridge et al. (2003)\textsuperscript{31} found that the stress arising from the work of home domain could have a variety of outcomes in the work place, and similarly could impact in many ways on relationships and activities at home. The main job satisfactions mentioned by all the groups were the companionship of their colleagues. Customers were regarded as both a source of satisfaction and dissatisfaction. Lack of formal or informal appreciation or recognition by management efforts by staff to manage

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increased workloads were also major source of dissatisfaction. Female staff were within a relationship still retained the major responsibility for housework and child care duties.

1.7.2 Role Stress

Uma Bhowon and J.Ah-Kion (2004)\textsuperscript{32} revealed that perception of inequity, role overload and inadequacy of role authority were the key aspects of stress confronting employees. Dimension-wise analysis indicated that different ingredients of work stress encountered employees with varying vigour and gravity. The study also indicated that employees’ perception of organisation structure and processes determined stress experience of inequality. The organisational climate was also identified as a contingency variable for stress.

Ashish Roy (1997)\textsuperscript{33} found that junior scientists faced more role stress in role stagnation and role erosion whereas the senior scientists faced role overload. A significant relationship was identified in Inter-role distance among the boss and colleagues, in role expectation conflict among boss and wife; in role erosion among boss and subordinates, in role isolation among parents and subordinates, in personal inadequacy among boss and parents; and in self-role distance among boss and subordinates.


1.7.3 Organisational Role Stress in Education Sector

Kapse et al., (2010)\textsuperscript{34} examined the stress among female teaching professionals. The results showed that impact of stress on home concern and maintenance as “my dependence on servants has increased” score maximum and ‘my house keeping standard has been deteriorated’ scored minimum. Impact of stress on social and leisure life revealed that ‘outing and traveling has reduced’ scored maximum and shopping is no longer a pleasure’ scored minimum.

Adams (2001)\textsuperscript{35} mentioned that educators are expected to execute various diverse activities while facing enormous volumes of individual, social and professional responsibilities in today’s fast-paced world, which could lead to their experience of stress.

Kinman et al., (2006)\textsuperscript{36} revealed that there are a number of factors related to stress. University professors lend to experience higher than normal level of stress, and these high levels of stress have increased over the last six years. It is caused by the day-to-day demands for excellent balancing act in teaching, research and service.


Lily and Geetha (2009)\textsuperscript{37} showed that the respondents could not be looked after. The children and family members and more over, irrespective occupational status they hold, everyone faces a medium level of stress in their respective work.

Kyriacon (2010)\textsuperscript{38} examined the impact of coping strategies adopted by the teachers on their occupational stress. The rate of implementation of coping strategies have a significant reduction in stress among the school teachers.

Barnable and Burns (2004)\textsuperscript{39} analysed the job characteristics and motivation among the teachers. The characteristics of the job itself is a motivating element among the teachers. The teachers with high commitment are having lesser stress compared to other teachers.

Benson (2003)\textsuperscript{40} found that the style of management influence on the job satisfaction and stress among the teachers. The bureaucratic nature of management at schools leads to more role and occupational stress among the teachers.


Lortie (2006)\textsuperscript{41} exhibited the status of the teacher at the institutions and their structural strain. The higher status among the teacher lead to higher structural strain in their profession. The teachers with only teaching work have lesser structural strain.

Pastor and Erlanson (2002)\textsuperscript{42} stressed the higher order read strength among the teachers in order to reduce their job stress and also increase their job satisfaction. The higher order need strength among the teachers can be improve when there is a scope for improvement in personal abilities of the teach and also work freedom.

Conley et al., (2009)\textsuperscript{43} studied the consequences of job stress among the teachers. They mentioned that the role stresses among the teachers ends with low job satisfaction tension and physical illness.

McCormick (1997)\textsuperscript{44} identified that the positive and negative consequences of high order need strength on the stress among the teachers who are relatively high in higher order need strength than teachers who are relatively low in higher-order need strength.

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1.7.4 Organisational Role Stress in Insurance Sector

Praba et al., (2010)\textsuperscript{45} examined the role stress among the employees in insurance sector by role ambiguity, role conflict and role overload. The profile of the employees have a significant association with their level of role stress.

Pandey (1998)\textsuperscript{46} identified that there is a close relationship between personality dimension of the employees and their level of organizational role stress in a public sector organization. The higher personality score reduce the organizational role stress among them.

Srivastav (2007)\textsuperscript{47} mentioned the responsibility of organization to reduce the role and occupational stress among the employees. It is very easy to reduce these two stresses among the young employees compared to the aged employees.

Mishra and Jain (1997)\textsuperscript{48} found that stress is related to mental health. The relationship between stress and mental health is mediated by individual characteristics (eg. Commitment, control, coping and personality), situational characteristics and social


support are responsible for stress vulnerability. The extent of stress vulnerability varies across sexes and cultures.

Tang et al., (2001)\(^{49}\) found that stress resource factors of self-efficacy and proactive attitude were negatively relate to burnout, which in turn had a direct effect on negative mental health. Stress resource factors directly linked to mental health status of employees.

1.7.5 Organisational Role Stress in Banking Industry

Fayyaz and Shah (2007)\(^{50}\) found that clerks experience more stress than the officers, counterparts not only holistically but dimensionally as well. The clerks are highly stressed by role erosion, role overload, role isolation, personal inadequacy, self-role distance and role ambiguity. The clerks found their jobs boring and monotonous as they remain confined to routine operational tasks.

Bhatnagar and Bose (2005)\(^{51}\) studied the organizational role stress among the branch managers. The branch managers in private sector banks are having more stress than the branch managers in public sector banks.


Gani and Shah (2003)\textsuperscript{52} mentioned that the role stress is a predictor of job satisfaction in banking industry. They found that there is a significant negative influence of role stress on the job satisfaction among the bank employees.

Rajeswari (1992)\textsuperscript{53} studied the employees stress in banking industry. She noticed that both occupational and role stress are higher among the clerks than among the officers in the banking industry.

Keeley and Harcourt (2001)\textsuperscript{54} revealed that stress is caused by heavy work demands in the job itself which the unskilled employees with little control over how the work is done, cannot adapt to or modify. Job out backs had increased the burden on surviving members of staff, with a substantial number of employees in the financial sector required to work overtime.

Nair (2008)\textsuperscript{55} mentioned that private bank employees are the one facing high role ambiguity compared to public bank employees at work because of lack of clarity about behavioural expectation on work. Role ambiguity exists when an employee has

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inadequate information about his/her work role. Higher the level of ambiguity higher is the level of stress.

Kumar (2006)\textsuperscript{56} in his study reported that non-nationalized bank employees are getting inadequate support from their supervisors and subordinates as compared to nationalized bank employees.

Lindstrom (1991)\textsuperscript{57} mentioned that bank employees are always burdened with cash handling and with the customers. Cash handling is potentially stressful as it requires high attention and exposes employees to constant pressures related to avoid mistakes.

1.7.6 Job Satisfaction

Amudha Devi and Velayudham (2003)\textsuperscript{58} pointed out that the Government and private staff had an equal amount of job satisfaction. The work autonomy, occupational status and work schedule were perceived as ingredients of job satisfaction with their autonomy, status and the type of work schedule concerned.


Timothy Judge and Remus Ilies (2004)\(^{59}\) showed that mood did spill over outside the work environment in that the affective states experienced at work influenced mood, measured later in the day, at home. The results indicated that psychological mechanisms through individual’s mood and job satisfaction were inter-connected across work and off-work spheres and across time, and of the ways in which stable dispositions influenced these mechanisms.

Mahesh Prabha and Rodrigues (2003)\(^{60}\) found that the employees in the organisation indicated a high level of satisfaction in the dimension of safety and security whereas, training and development were rated poorly. Scope for advancement and participative management were the other poorly perceived dimensions of organisational climate. Even though, there was no significant difference between non-executives and executives in most of the dimensions of organisational climate, the non-executives had a relatively negative attitude to the organisational climate in their organisation.

Kumar and Patnaik (2002)\(^{61}\) showed that the HRD climate had a positive and substantial relationship with all the components of attitude towards work namely job


properties, organisational policies and practices, power and control, relationship with others and other facets of work situation. The HRD climate had not contributed towards improvement of role efficacy of its teachers. There was a positive relationship of HRD climate with all the components of job satisfaction namely pay satisfaction, security satisfaction, social satisfaction, supervisory satisfaction and growth satisfaction.

Bandopadhyal (2002)\textsuperscript{62} found that all psychic components of personality variables except guilt proneness had a detrimental effect on job satisfaction. Staff nurses working hard and effectively within a favourable but disciplined organisational culture, having good human relations at work, future prospects, security, rewards and recognition had relatively more on job satisfaction.

1.7.7 Performance

Anne Marie and Zhen (2004)\textsuperscript{63} felt that the nature of relationship between organisational commitment and performance similar in the case of role performance, altruism and conscientiousness. There was a stronger positive relationship between commitment and each of the performance measures for low collectivism group whereas the high collectivism group had a weaker relationship.


Nirmala (2002) found that there was significantly a negative relationship between job performance and occupational stress of cashier-cum-clerks. Four dimensions of occupational stress namely role overload, role conflict, powerlessness and intrinsic impoverishment were significantly but negatively related to job performance of cashier-cum-clerks.

1.7.8 Studies on Stress Management Techniques

Gokulananda (1997) carried out study on cause of mental tension and how to overcome mental tension. He told that self control is the only solution to the problems and the way to control the mind is to direct it to more interesting things. Khandelwal (2001) carried out study on the management concepts from Mahabharata and suggested ways to move towards a stress free and a dynamic managerial environment, which could be applied both in our day to day activities and in the competitive corporate environment one can develop own philosophy of life and excel spiritually, mentally and physically. Yogi (1966) carried out study on the transcendental meditation. He talked about the role of meditation in calming the mind, controlling the stress and creating a wholesome environment.


personality. Ritajananda (1996)\textsuperscript{68} carried out study on techniques of meditation and how to practice meditation. He told that through meditation one can get over stress and can maintain and improve physical health and mental well being. Meditation is something that gives u-turn to one’s personality. Meditation wants us to ampler both in which all our so called problems vanish and we attain the peace. Epstein (2000)\textsuperscript{69} carried study on quick games, exercises, and fun activities to reduce stress. The games explain how to use technique to manage stress. Harvey (1988)\textsuperscript{70} carried out study on techniques for transforming stress. He found that physical exercise, meditation, relaxation, balanced diet, quiet mind is a secret to effective regulation of stress.

Garg (2011)\textsuperscript{71} showed that there is a significant difference is stress level among the three levels of management. He also found that after stress management interventions, level of stress decreased significantly.

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\textsuperscript{68} Ritajananda, S., (1996), \textbf{The Practice of Meditation}, Chennai: Ramakrishna Math.


Modekurti and Chattopadhyaly (2008)\textsuperscript{72} identified the important causes for stress among low and middle level executives are role demands, more control, brushed relationships, lack of finances. Among the high level executives, the important stressors are responsibility, inter-personal relationship and workload.

Graf and Nielsen (2007)\textsuperscript{73} found that bank employees were most likely to experience workload and that is one of causes of work stress. The result attest that the occurrence and stressors in the workplace either immediately following a period of chronic stress at home, or in conjunction with other major life stressors, is likely to have a marked impact on outcome.

1.8 STATEMENT OF PROBLEM

The intensity of organizational role stress in public sector and private sector measured using ten different types of stress. The stressors grouped into occupational stress and personal stress. The important consequences of role stress are physiological, organizational, and individual consequences. Factors that generate stress in service sector are grouped into four categories Lack of career advancement, Work overload, Risk taking and decision-making, difficulty in teamwork. The major ORSFs among the employees in education and insurance sectors are resistance to change whereas among the employees in


banking sectors, it is resistance to change and role overload. The significantly influencing organizational role stress factors on the consequences of stress are self-role distance, role stagnation, role ambiguity, role conflict, role overload, and resistance to change. To overcome role stress among employees the organization can adopt stress management techniques such as stress audit, welfare programmes, participative management, reward system, team work, mentoring, job redesign and social support.

1.9 SCOPe OF THE RESEARCH

- Role stress is an important element in an organization
- It comprises work stressors, impact of job stress on life satisfaction, organizational performance, and the cause of job stress in various industries.
- This research will reveal the attention on the role stress in the service sector industries and its consequences.
- This research is only limited to the employees in few service sector industries.
- The survey conducted with respect to Dindigul district.
- To fill up the research gap with the help of proposed research model given in the Figure 1.2
- To develop its own research model to carry out the research that covers the determinants, presence and consequences of the role stress among the employee in education, insurance and banking field.
This research is useful to the organizations to know the role stress of their employees and can take measures for the same.

It is an interesting and significant area for conducting research.

This research is also useful to the management researchers to carry research on the role stress in business sectors, industries, corporate sectors etc.

**FIGURE 1.2**
**Research Model**

Determinants of Role Stress

- Components of role stress
- Overall Stress

Consequences of Stress
- Physiological
- Psychological
- Organisational
- Individual

Stress Management Strategies
1.10 OBJECTIVES OF THE STUDY

The objectives of the Research area are
i) To reveal the socio-economic profile of the employees;
ii) To exhibit the prevailing social support among the employees;
iii) To examine the existence of various components of organizational role stress and overall stress among the employees;
iv) To study the various determinants of organizational role stress among the employees;
v) To examine the various consequences of role stress among the employees;
vi) To evaluate the impact of organizational role stress on each consequence of role stress among the employees; and
vii) To analyse the implementation of various stress management strategies and its impact on the stress.

1.11 RESEARCH METHODOLOGY

Research methodology is the way of systematically solving the research problems. It is a science of studying how research conducted scientifically. Under it, the researchers acquaints with the various steps involved in the research process. In general, the research methodology includes the research design, sampling framework, data sources, data collection, framework of analysis and limitations. In the present study, the above said measures had followed systematically.

1.11.1 Research Design of the Study

Research design in the conceptual structures within which research conducted; it constitute the blue print for the collection, measurement and analysis of data. In this
research, the pre determined objectives had focused; the relevant data collected by the structured questionnaire. The collected data processed with the help of the statistical analysis. The generated research model of the study consists of so many implied hypotheses; all these hypotheses tested with the help of appropriate statistical test. This research is descriptive in nature.

1.11.2 Sampling Framework of the Study

The purposive sampling followed to identify the samples included in the research. The education, insurance and banking industries classified into public and private sector. The numbers of institutions/branches selected from each industry are 20 consists of 10 in public and 10 in private sector. In total from each institutions/branches10 employees are selected. The distribution of sampled organization and employees are shown in Table 1.1.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Industry</th>
<th>Education</th>
<th>Insurance</th>
<th>Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sector</td>
<td>Institution</td>
<td>Samples</td>
<td>Branches</td>
</tr>
<tr>
<td>1.</td>
<td>Public</td>
<td>10</td>
<td>100</td>
<td>10</td>
</tr>
<tr>
<td>2.</td>
<td>Private</td>
<td>10</td>
<td>100</td>
<td>10</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>20</td>
<td>200</td>
<td>20</td>
</tr>
</tbody>
</table>

For the research purpose, from Dindigul district 10 each private and public sector institution/branches selected as the critical sample. From each institution / branch,
particularly 10 employees are selected the sample size came to 200 employees from each industry. The total sample size is 600 employees.

1.11.3 Collection of Data

The primary data collected with the help of structural questionnaire. The questionnaire consists of four parts. The first part of the questionnaire includes the profile of employees and their social support. This follows the existence of various components of organizational role stress. An overall stress and various determinants of stress among the employees is the second part. The third part of the questionnaire covers the various consequences of role stress whereas the fourth part includes the stress management strategies among the employees and in the organization.

A pilot study conducted among each 25 employees in education, insurance and banking industry. Based on the feedback from the employees, certain modifications, additions and deletions carried out to prepare a final draft of questionnaire and used to collect the data from the employees.

1.11.4 Response Rate on the Questionnaire

The address of the employees had collected from the respective branch/institution. The questionnaire then sent by post to all employees. Initially, three months of time had been given to collect the filled in questionnaire from the employees. Since the response rate was only 31.17 per cent, second attempt taken to collect the primary data from the corresponded employees. The responses rate among the employees in three industries is show in Table 1.2
### TABLE 1.2
Response Rate among the Employees

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Sector</th>
<th>Industry</th>
<th>Education I attempt</th>
<th>Education II attempt</th>
<th>Insurance I attempt</th>
<th>Insurance II attempt</th>
<th>Banks I attempt</th>
<th>Banks II attempt</th>
<th>Total I attempt</th>
<th>Total II attempt</th>
<th>Grand Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Public</td>
<td></td>
<td>27</td>
<td>36</td>
<td>23</td>
<td>32</td>
<td>36</td>
<td>43</td>
<td>86</td>
<td>111</td>
<td>197</td>
</tr>
<tr>
<td>2.</td>
<td>Private</td>
<td></td>
<td>34</td>
<td>41</td>
<td>29</td>
<td>35</td>
<td>38</td>
<td>42</td>
<td>101</td>
<td>118</td>
<td>219</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td>61</td>
<td>77</td>
<td>52</td>
<td>67</td>
<td>74</td>
<td>85</td>
<td>187</td>
<td>229</td>
<td>416</td>
</tr>
</tbody>
</table>

|         |          |          | 138                 | 119                  | 159                 |                     |                 |                 |                |                |             |
The total response on the questionnaire among the employees is 69.33 per cent whereas the response rate in I and II attempts are 32.83 and 36.50 per cent to the total of 600 employees respectively. The response rate among the employees in education, insurance and banking industry are 69.00, 59.5 and 79.50 per cent to its total respectively. It shows that the response rate among the employees in banking industry is better than among the employees in other industries.

1.11.5 Framework of Analysis

The statistical tools selected for the fulfillment of the objectives of the research. The tools selected based on the nature of scale of data and the relevance of its application. The selected statistical tools are:

(i) Exploratory Factor Analysis;
(ii) Confirmatory Factor Analysis;
(iii) Multiple Regression Analysis; and
(iv) One-way analysis of variance ‘t’.

1.12 LIMITATION OF THE RESEARCH

This research area subjected to the following limitations:

i) The sample size of the study is arbitrarily determined. No scientific sampling procedure followed.

ii) The likert five point scales used to quantify the variable are in descriptive nature.

iii) The research is conducted to the employees working in education, insurance and banking industry at Dindigul district alone.
iv) This research completely based on the employees’ views on the various aspects related to role stress. The ‘observation’ techniques had not applied to measure the employees’ role stress.

v) The linear relationship between dependent variable and independent variables had assumed.

vi) The variables related to the concepts used in this research drawn from the previous research and the views of the experts.

vii) The response rate on the questionnaire is moderate even after the second attempt made to collect the filled in questionnaire.

1.13 CLASSIFICATION OF CHAPTERIZATION

The proposed research is classified into six chapters

Chapter I gives the introduction, different forms of stress, importance of role stress, service sector stress, related reviews, statement of problem, need for the study, research gap, research methodology, limitations and chapterization.

Chapter II encompasses the conceptual framework of the study. It explains the meaning; definitions of stress, Role stressors, sources of stress, consequences of employees role stress and variables are included to measure the role stress in this study. The factors chosen to measure the consequences of stress are Physiological Consequences, Behavioural Consequences, Psychological consequences and Organizational Consequences. To overcome role stress the employees successful stress management techniques helps employees to get relief
Chapter III gives the organizational role stress in relationship with social support of employees is discussed as one of the major areas of research appears to be organizational stress in general and stresses in particular. The attention on causal factors of stress, stress manifestations, moderator, coping strategies and the relaxation techniques adopted by organizational participants. Result shows that there is a positive and significant correlation between organizational role stress and social support of service sector employees surveyed.

Chapter IV focuses on organisational role stress and its determinants. Based on the analysis part the organizational role stress and its determinants of employees ORS measured with five-point scale. The reliability and validity of ORSFs analyzed with exploratory factor. Among the 10 variables the self-role distance measured with the help confirmatory analysis (CFA).To predict whether there is significance at five percent level. The result shows that employees in banking sector are having more stress than the other sectors viz insurance and education.

Chapter V discusses the consequences of role stress and stress management strategies in service sectors. In this chapter the physiological, psychological, behavioral and organizational consequences confined and employees are asked to rate the variables at five point scale as per their preference. During the analysis the variables influences positively on the banking services than in education and insurance sectors, whereas the behavioral consequences gives negative impact. To overcome stress among employees stress management strategies facilitate and increases the productivity of employees to create stress free and healthy working environment.
Chapter VI explains the managerial implications based on findings the suggestions to reduce stress they are stress audit, welfare programmes, participative management, counseling and career planning, reward systems, job redesign, communication system, team work and social support. Through structural equation modeling in near future will supports the determinants and consequence of role stress.