CHAPTER – III

AN OVERVIEW OF STRESS MANAGEMENT

A) SOURCES AND CAUSES OF STRESS

INTRODUCTION

“Add wants to your life; not life to your wants. If peace cannot be maintained with attainment, it is no longer peace”. Pressure is part and parcel of all work and helps one motivated. But excessive pressure can lead to stress, which undermines performance, which is costly to employers and makes people ill. Stress is a condition of strain that has a direct bearing on a person’s emotions, thought process and physical conditions. The action of all human beings are goal oriented. Executives admit that stress is affecting their jobs, family life and health. Unpredictable economy, pressure to maintain profitability and increased responsibilities are main causes of stress. Human behavior is directed towards the fulfillment of aspirations, needs, drives, cues wants etc. Human wants are endless and reach-less. When an individual’s aspirations and needs are neglected there occurs inevitable behavioral consequences of annoyance, antagonism, irritation, excessive complaint and frustration, which ultimately results in stress. In this materialistic world, every individual strives hard to make progress in life, and aspires to lead a peaceful life and a prosperous life, which is a great challenge.

“In the 15th century, the term stress was used to describe troubles or pain. A century later, the term was used to describe burden, force or pressure, especially on a person’s body or soul. In the 17th century stress denoted hardships, strains, adversity or
affliction. During the 18\textsuperscript{th} and 19\textsuperscript{th} centuries it meant, force, pressure, strain or strong effort”. The 20\textsuperscript{th} century was called the “The Age of Anxiety”.

**STRESS**

Stress has become one of the major concerns of present times. It has become a buzzword and a legitimate concern of the time. Every walk of life is a victim of stress, which denotes pressures and irritants people feel in life. People who involve with their work and who spend lot of energy to finish the job are supposed to be highly stressed and vice versa. “Stress is used either to label situations that tax a person’s physical or psychological resources or to refer to the emotional response of the person to such situations”.

A stress is any force that pushes a psychological or physical factor of a human being, beyond its range of stability, producing a strain within the individuals.

Hanselye ‘The Father of Stress’, defined stress as “The force, pressure or strain exerted upon a material Object or a person which resist these forces and attempt to maintain its original state”. Stress is a major problem in our society. 75\% of bodily diseases are said to be stress related. For reasons not yet fully understood, severe and prolonged stress tends to lead to suppression of the body’s immune system, which normally fights off invading bacteria, virus, fungi etc. “Stress at work creates as well as promotes employee’s inclination towards the job, thus enhances the performance. However, it has been more frequently observed that high level of stress acts with body process, to tear it away”.

Occupational Stress

Stress is a general term applied to the pressures felt in life. Stress at work is inevitable in many jobs. Work occupies a major portion of one’s life in terms of both time spent and importance. Work contains the potential for many forms of gratification, challenge and harm. It is not surprising that many people at times, find work life stressful. An employee enters into an organization with a dream of ‘bright future’. Their inner peace is tortured, while quenching the thirst for peaceful and harmonious working conditions. Any employee likes to carryon the work only in an appropriate climate. Job satisfaction is the most important goal of an individual. It may be rightly revealed that, an employee prefers both physical and psychological comforts to perform the task perfectly, which means matching of personal goals with that of the organizational goals.

Dr P.N. Singh in his research revealed that job related stress arises directly from the nature of the job being performed. It is produced, when the executive is not capable of meeting the challenges inherent in the job. He might lack certain skills due to which he is not able to perform his job effectively.

The advent of technological revolution coupled with the globalization and privatization, policies have drastically changed conventional patterns in all sectors. Banking sector is also not exempted from this. The banking sector has undergone rapid and striking changes due to globalization, liberalization and increased competition due to the entrance of more private (corporate) sector banks, downsizing, introduction of new technologies, etc. Due to these changes, the employees in the banking sector are experiencing a high level of stress. It affected the social, economical, physiological and psychological domains of the bank employees and their relations.
The following are the perplex characteristics of stress:

The word stress portrays the idea of a ‘system in tension’. This will be true for people who possess strong moral values of good and bad deep sense of personal and organizational responsibility. Tension may arise because one might have to content with the whistle blowing against one’s own colleagues, time deadline, which force an employee to perform the job hurriedly and some other undesirable consequences, which have to be pitted against one’s sense of duty.

‘Stress is intangible in nature’ which can neither be seen nor touched but its presence can be felt through its damaging but sometimes to take a turn for the better.

‘Stress is highly individualistic and impulsive’ as stress pressurizes or induces an employee’s inclination towards the job and thereby enables an employee to attain the individual as well as organizational goals.

“Stress is a strong predictor of various personal and work-related outcomes. In the encyclopedia of stress, Flick (2000) defines stress as real or interpreted threat to physiological or psychological integrity of an individual that results in physiological or behavioral response”. It is a response to challenging events.

‘Stress taxes a person’s physical and psychological resources’. A person for whom no success is satisfying, who is provoked to anger and hostile towards those on whom the employee should depend and who constantly worries about the risk of future
and also about the next project and complicated tasks, keeps himself/herself under an undue degree of stress.

‘The outcomes of stress are not only negative but also positive’. It has positive effects on an individual. However, “excessive and persistent stress is aversive for employees”.

“The word stress conveys the idea of a system in tension, a natural adjustment when a person’s energies are concentrated on solving a problem”.

**Good Stress Vs. Bad Stress:**

Stress has often been misunderstood to be negative, with few people acknowledging the importance and usefulness of positive stress. In our daily life, stress is everywhere and definitely unavoidable; hence our emphasis should be on differentiating between what is good stress and what is bad. Negative stress can cause many physical and psychological problems, whereas positive stress can be very helpful for everyone. There are four main categories of stress. They are as follows:

**Eustress:**

This is a positive kind of stress. This prepares a person to get ready for the allotted work, to finish the work on time without any delay and it provides inspiration and strength that is needed to accomplish the work. “Eustress” is the pleasurable stress that accompanies possible events.
Distress:

It is a negative form of stress. This occurs when the mind and body is unable to cope with changes, and usually occurs when there are deviations from the norm. This type of stress can be acute or chronic, which can be intense or lasting long respectively. Distress is the unpleasant stress that accompanies negative events.

Hyper-stress:

This is another form of negative stress that mostly occurs when an individual is unable to cope with the workload. This arises when the job is highly stressful or the work that may require longer working hours than an individual can handle. If a person suffers with hyper-stress, he / she may get emotional break downs over insignificant issues just like the proverb ‘a straw at the camel’s back’.

Hypo Stress:

Finally, hypo stress arises when a person has nothing to do with his / her time and constantly bored and unmotivated. This is due to insufficient amount of stress; hence, some stress is inevitable and helpful to us.

Non-Fulfillment of Expectations:

“Job frequently needs pain to give its birth”. At this present competitive world, the human element is disregarded and ignored. The human being is considered merely as a factor of production. Thus, the importance of resourcefulness of a human being is not at all realized. This is because the labor market is stuffed with ready availability of skilled,
educated, and qualified laborers and also because of the installation of computers and other mechanical devices. Isn’t there more stress to-day than ever before? There are and there might be.

When the expectations of the employee’s match those of the employer, the employee will be more productive and may be more satisfied with the job. They come forward to sell their labor for reasonable salary and other benefits either monetary or non-monetary. An employee renders great services to the organization and expects great rewards from the organization. When the expectations are rejected or refused an employee becomes frustrated, irritated, aggressive, agitative and losses courage. All these adverse effects lead not only to reduction in contribution for the growth of the organization but also run into the risk of deterioration in health. An employee’s life itself becomes an encircling gloom, because of anticipation. “Stress is a general term applied to the pressures felt in life. Stress at work is almost inevitable in many jobs”.

Existence of stress-Is it negative or positive?

Though stress is often discussed in negative manner, it also has positive value. It is progressive at the same time problematic. Stress does not always lead to adverse effects. Sometimes stress motivates as well as promotes employee’s inclination towards the job and enhances the performance of the employees. “Victimized by the stressful world, many executives have accepted stress as a necessary component for their existence”. Absence of stressful situation is dysfunctional both to the individual and to the organization, since boredom and apathy set in and performance tends to decline. The employee may not
experience excitement from the job. But the presence of stress could make the assignment more challenging rather than resorting to job simplification.

**STRESS AND JOB PERFORMANCE**

Performance is an important process, which enhances improvement in production and profit. Performance of an employee will be good, only when there are no serious problems and interruptions in the smooth functioning of the organization. If the employees are squeezed without providing any needed facilities and amenities and if employees do not have satisfactory mind regard to their work, stress creeps in. At such unpleasant situations, stress can either be ‘helpful’ or ‘harmful’ depending upon the quantum of stress. When there is no stress, job challenges are absent and performance tends to be low. As stress increases, performance tends to increase because stress helps a person call up resources to meet job requirements. At this point additional stress tends to produce no more improvement.

Finally, if stress becomes too great, the performance of the employee begins to decline because stress interferes with it. At this stage, one loses ability to cope and becomes unable to make decisions and is erratic in behavior.

The logic underlying in the inverted ‘U’ is that low to moderate levels of stress stimulates the body and increase its ability to react. The task performance of an employee at this stage becomes better and intensive. Too much stress places un-attainable demands on a person which leads to poor performance.
Organizational stressors:

Stress may arise due to the difficulties at one’s own job. If the working conditions are not fully utilized, if the job totally exhausts a person after accomplishment, if there are time dead line, Monotonous work, non-availability of resources, lack of co-ordination and many other reasons, which call an individual to be a serious person, the role occupant is pressed under the evils of stress in such situations. Stress perverts a person from his/her right path and leads to indulge in destructive activities. The four commonly related terms to stress in the literature are Stress, Strain, Conflict and Pressure. Stress reduces the contribution of the role occupant. When they want and thirst for peace and freedom increase, it reduces the contribution of the individual.

The occupational stress arising from various job dimensions deteriorates employee’s mental and physical health. It makes the employee tensed, depressed, worried
and emotionally unstable, to press the psychological and physical well-being. Since the symptoms are just a siren blown against danger, it should be given due attention to carry-on the work without interruption and dissatisfaction.

**LEVELS OF STRESS**

The nature of stress has the stages of High or Medium or Low. But high and low levels of stress are not conducive to an individual and organization.

But there is an ‘**optimum**’ level or medium level of stress for every individual, under which he/she will perform the work undertaken to the fullest capacity. If the stress experienced is below this optimum level, then the individual gets bored, the motivational level to work, reaches a low, and apathy sets in. If one operates in a very low stress environment and constantly experiences boredom, the person is likely to psychologically or physically withdrawn from work. Psychological withdrawal will result in careless mistakes being frequently made, forgetting to do things etc. and physical withdrawal will manifest itself in increased rates of tardiness and absenteeism which may ultimately lead to increased turnover.

**Duration and intensity of stress:**

The period of prevalence of stress is very important for job performance and satisfaction. Stress can either be temporary or long term, mild or severe, depending mostly on how long its causes continue, how powerful they are and how strong the employee’s recovery powers are. If stress is temporary and mild, most people can handle it or at least recover from its effects rather quickly.
The following table visualizes and explains the levels of stress and its consequences.

TABLE NO. 3.1
LEVELS OF STRESS AND ITS CONSEQUENCES

<table>
<thead>
<tr>
<th>STRESS LEVEL</th>
<th>LOW STRESS</th>
<th>OPTIMUM STRESS</th>
<th>HIGH STRESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reactions</td>
<td>Boredom/Apathy</td>
<td>High energy</td>
<td>Exhaustion</td>
</tr>
<tr>
<td>Behaviors</td>
<td>Low motivation careless mistakes</td>
<td>High motivation</td>
<td>Anxiety and nervousness</td>
</tr>
<tr>
<td></td>
<td>Psychological withdrawal</td>
<td>High perception</td>
<td>Indecisiveness</td>
</tr>
<tr>
<td></td>
<td>Physical withdrawal</td>
<td>High involvement</td>
<td>Bad judgment</td>
</tr>
<tr>
<td></td>
<td>Inactivity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Performance</td>
<td>Low performance</td>
<td>High performance</td>
<td>Poor performance</td>
</tr>
<tr>
<td>Health effects</td>
<td>Dull health</td>
<td>Good health</td>
<td>Insomnia psychosomatic illness</td>
</tr>
</tbody>
</table>

FIGURE NO.3.2
PERFORMANCE BASED ON STRESS LEVEL

Source: Individual dimensions of organizational behavior – Uma Sekaran
“Though optimum stress level is different for different individuals, each individual can sense and determine how much stress is functional for him or her to operate in a productive manner”

The figure clearly indicates that at low level of stress, performance is also at low level, then as gradually stress starts to increase and reaches optimum level, the performance is also increased and at high-level stress, the performance gets decreased and reaches a very low level of performance.

**Determinants of stress:**

Conditions that are responsible for stimulating stress or tend to cause stress are mentioned as “stressors”. Usually stressors combine to pressurize an employee in a variety of ways until stress develops and coping strategy is adopted.

**FIGURE NO. 3.3**

CAUSES, TYPES AND CONSEQUENCES OF STRESS

Source: Organizational Behavior –Stephen R. Robbins
The above figure reflects that employees may respond to these stressors, with either positive or negative stress which may result in constructive or destructive consequences for the individual as well as the organization. The determinants of stress are discussed below:

**Determinants of stress:**

Modern day stresses can take the form of monetary needs or emotional frictions. Competitions at work and an increased work load can also cause greater levels of stress. What causes stress? The following briefing will enable to understand it. There are many different causes of stress which is known as “stressors”. Let us analyze it individually.

**a. Personality characteristics:**

An important factor contributing to the stress level of an employee is the personality of the individual himself. “It builds up stress to such a level that role occupant might attempt suicide.” A very competitive man will regard a situation in which he had the worst of it as more threatening than someone who is not competitive. This competitive person lives under time pressure and worries about lack of time. But there are people who possess some personality predispositions of high tolerance for ambiguity, self esteem etc. and handle high level of stress effectively. A high level of tolerance for ambiguity allows individuals to experience very little anguish, while operating under conditions of insufficient information or in an uncertain environment.

**b. Role conflict**

It is the simultaneous occurrence of two or more sets of pressures such that compliance with one would make more difficult compliance with the other. Role
conflicts are more for the employees who are not given proper instructions of work by the higher authorities, in the work place. It is quite likely that the role occupant experiences some incompatibility between two expectations from his or her role. Though the situations may not be conflicting, the individual may perceive these as incompatible and suffers with ambiguous situations.

c. Role Ambiguity:

A role occupant experiences this situation due to lack of information available to him/her or due to lack of understanding of the clues available to him/her. Role occupants in some organizations do not have sufficient information about what they are expected to do and especially about how they have to perform a task. As a result, they are suppressed with role ambiguity. The role occupants are left with no option but to ponder over what should be done next. Too much role ambiguity may cause psychological and physiological complaints. Hence, role ambiguity is the most powerful stressor.

d. Role overload:

At this stage, the role occupants are faced with a set of obligations which require them to do more than they are able to do within the time available. The employee may be bombarded by expectations, which he/she eventually cannot cope with. People suffer with lack of time and too many activities, which are termed as qualitative and quantitative stress. When the employees perceive the job responsibilities beyond their capacities, or has no time left over for their friends and families or if they get totally exhausted after finishing the work, the employee is upset both physically and mentally.
e. Role erosion:

The act of taking away the sand particles by the river is “river erosion”. In the same way, when the employees feel that something being taken away which genuinely should have belonged to them may create tension and stress. The role occupant feels stress if some functions which he/she would like to perform are being performed by others or taken away from them and given to the next colleague.

f. Role stagnation:

The most threatening aspect in the work spot is, monotonous work or work lacking challenges, whereby time seems to stand still. Some people develop a strong aversion to their job in the organization but secondary working conditions are sometimes so favorable that people stay on involuntarily with their job dis-satisfaction. Here promotion will also be lacking which automatically creates stress.

g. Role Incompatibility:

This creates an agreement between an individual and the job environment. This depends on individual’s capabilities and the possibilities presented by the job. If there is no co-ordination between the individual and the environment (job), then strains and stresses sweep away the employee’s physical and emotional well being.

h. Self -Role distance:

People are stressed with this by experiencing a distance between a role and the self, which will indicate the extent to which the role is integrated with the self. When a role occupant does not enjoy a particular role or does not get involved in it, there is
i. Scientific Developments:

The fast development of mechanized system in all fields has thrown out so many employees from their jobs. Not only that, understanding the operation of such technological advances is great difficult and it needs fresh training. Some level of adaptation will be necessary and may involve stress reactions.

j. Inter personal and group factors:

The role occupant though suffers from any one of the above stressors, is not exempted from this stressor also. This includes factors such as conflicts, unpleasant relationships and poor communication from the group. Working amongst the watchful eyes of the superiors or sub-ordinates with whom one does not get along can be a source of stress. Though some people have tolerance for such conflicts and misunderstandings, majority however find it difficult to cope with such situations and build internal stresses for them-selves. When poor communication and unpleasant relations have to be faced with work environment, individuals try to avoid the stresses by remaining absent as frequently as possible or even start working for other organizations i.e. may quit the job or may even seek voluntary retirement.

k. Nature of the job:

The nature of the job performed by the individual can often cause stress. If a job is too routine, dull and boredom or happens to be too demanding in terms of frequent
transfers on constant traveling, attaining targets which limits the time that can be spent together with the family, the individual is likely to experience stress. Some of the jobs can also be hazardous or if morally conflicting to the individual. People working in an explosives or bomb deactivators factory or if people perceive that lack of cordial relations exists, or if the work calls for heavy work load and exhausts an employee after the work in such case the employee may get stressed. A role occupant may be forced to work in this environment, which might be a constant source of severe stress and anguish to the role occupant.

l. Organizational structural factors:

However, the above said stressors could be avoided in one way or other, this situation has to be spared with by the role occupant. Work environment factors such as noise, heat, poor, lighting, radiation and smoke are stress inducing agents. Poor lighting causes headache and poor vision leads to mistakes. Sometimes an individual may be forced to work with noisy environment, which may not only cause interruption but also impair role occupant’s hearing. Insufficient resources such as time-budget, space or man-power, money, materials, may cause further stress.

m. Pay scale and promotion:

Wages and salaries are recognized to be significant factors. Money not only helps people to attain their basic needs but also is instrumental in providing upper – level need satisfaction. Fringe benefits are also essential but they are not as influential. In addition, promotions take a number of different forms and have a variety of accompanying rewards. Promotions are the rewards of past performance and recognition. Promotion will
certainly lead to a positive change in work which may involve increased responsibility for people and production. When these benefits are denied, and an employee is deprived of all blessings that could come from the work spot, then automatically it annoys the employee and creates stress, frustration, fatigue and worries.

**n. Inter Personal Relations:**

Stress may result from feelings of being unaccepted or being discriminated. Authoritarian individuals making unreasonable demands may evoke frustration. But Friendly, co-operative co-workers are the modest source of peaceful working group which would support, comfort, advice and give assistance to the individual worker. A” good” work group makes the work more enjoyable. On the other hand if the reverse conditions exist, the people are difficult to get along with. So an effective work group should exist. If not fear, tensions and confusions will surround any worker, which affects the performance of the employee.

**o. Decreased Motivation:**

If the workers are less motivated or not motivated either through monetary or non–monetary basis, they lack enthusiasm to work and become dull and idle and will not give their best for their organization. Hence the workers should be bestowed with all emoluments in order to extract work from them. If not, an worker will feel neglected, loses interest, becomes aggressive and would involve in all sorts of unwanted activities.

**Non –work stressors:**

Not only work environment but also the social factors affect an individual very much. It includes the physiological needs and other social factors.
A. Physiological needs:

Man lives by bread alone, as long as it is not available. Once it is available, it ceases to have importance for the time being. For a man who is extremely and dangerously hungry, no other interests exist but food. He dreams food, he remembers housing facilities, he thinks about clothing and then wants to satisfy the needs like freedom, love, community, feelings, respect, philosophy, sexual behavior etc. A person who is lacking food, cloth, social, personal and material benefits, safety, love and esteem would be stressed heavily than anything else.

B. Absence of social support:

Relations with others both at home and Work are often crucial for an employee’s well being. This makes high demands upon social skills. There should exist good relations between the employee and family, employee and people who are around him/her, employee and the management. When an individual is placed in an awkward, irritable situation, he/she should get the support of the society along with the colleagues. Social support may take the form of advice, monetary and non-monetary assistance. Since the individual struggles with the severe effects of stress, he/she should find compatible situation to manage stress.

SYMPTOMS OF STRESS:

Because of these stress or pressures, employees develop various symptoms of stress that can harm their job performance. Often people who are under stress may become nervous and develop chronic worry. They are easily provoked to anger and are
unable to relax. They may be un-co-operative and might use alcohol, drugs, excessively in certain cases.

Stress also leads to physical disorders due to the physiological changes that take place in order to cope with stress. It causes short-range disorders such as an upset stomach, less sleep etc. Others are long range such as stomach ulcers, diseases attached with heart, kidneys, blood vessels and parts of the body. The following figure visualizes the various symptoms of stress.

**FIGURE NO. 3.4**

**SYMPTOMS OF STRESS**

<table>
<thead>
<tr>
<th>Symptom</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chronic Worry</td>
</tr>
<tr>
<td>Excessive use of alcohols &amp; drugs</td>
</tr>
<tr>
<td>Problems with sleep</td>
</tr>
<tr>
<td>Un-co-operative attitude</td>
</tr>
<tr>
<td>Feeling of inability to cope</td>
</tr>
<tr>
<td>Emotional instability</td>
</tr>
<tr>
<td>Digestive problems</td>
</tr>
<tr>
<td>High blood pressure</td>
</tr>
</tbody>
</table>

Source: Human Behavior at work – Davis and Newstrom

The following are the symptoms of stress, as observed in practical situations of industrial life.
a. Physiological Symptoms:

This is connected with physical ailments and cause increased blood pressure, increase in heart and breathing rates, ulcers, head-ache, common cold and mild strokes.

b. Psychological Symptoms:

Not only physically affected but the individual will be suffering mentally due to the presence of stress. It causes job dissatisfaction, which is the most obvious psychological effect. At this stage, one becomes mentally upset and unable to think further. Anxiety, aggression, boredom, depression, fatigue, frustration, guilt, hyper sensitivity, mental blocks, threat and tension encircle a person and imprisons a worker under its cruel arms.

c. Behavioral Symptoms:

This relates to changes in productivity, turn over as well as changes in eating habits, increased consumption of alcohol, rapid speech and sleep disorders, impaired speech, loss of appetite, impulsive behavior, emotional out bursts etc.

The occupational stress arising from various job dimensions deteriorates employee’s mental and physical health. It makes employee tensed, depressed, worried and emotionally unstable, to press the psychological and physical well being. Since symptoms are just a siren blown against danger, it should be given due attention to carry on the work without interruption and dissatisfaction.
Impact on Organizations:

Absenteeism, Poor industrial relations and poor productivity, labor turnover rates, poor organizational climate, antagonism at work and job dissatisfaction etc. will affect the running of an organization severely.

CONCLUSION

With the advancement of technology, globalization and liberalization, the stresses faced at work have also increased. Therefore, stress management has become the need of the hour. Stress can induce risky body-mind disorders. Hence, it is important to keep this in mind to manage the stressors before it takes a toll over the productivity and the health of an individual employee.

B) STRESS AT WORK – COPING UP STRATEGIES

INTRODUCTION

In this difficult unstable competitive and computerized world, one may find it harder than ever to cope with challenges on the job. Both the personal and occupational stressors increase the pulse & pressures of human kind. Every individual has special abilities, aptitudes, capabilities, potentialities etc. However, if the same characters are not utilized properly or not recognized properly, he/she may feel reluctant or frustrated. Some stress is a normal part of life; excessive stress interferes with one’s productivity and reduces the physical and emotional health. Hence, it is important to manage and reduce stress at work.
Coping with work stress in to-day’s uncertain climate

For workers everywhere, the work situation is like an emotional roller coaster. “Lay offs” and “Budget Cuts” have become by words in the work place and the result is, increased fear, uncertainty and higher levels of stress. The effects of stress are multifarious but one should try to catch stress, before it hatches. Coping has been treated as a single unidimensional trait. Therefore, it is very much important to beat stress. The ability to manage stress in the work place can make the difference between success and failure on the job. Stress is contagious and stress has an impact on the quality of one’s interactions with others because it transfers its bad characters to others.

When an individual and the organizations experience role stress, they adopt so many ways of coping with stress. This is stress management. The better you are managing your own stress, the more you will positively affect those around you and the less other peoples stress will negatively affect you. Stress control is a leadership responsibility. Those who ignore the prevailing stress levels are negligent in their duties. One should be diligent in combating stress. Understanding the concept of stress and reducing stress one step at a time, can have an amazing impact on controlling the evil effects of stress. There are two strategies to cope up with the stressors.

a. Avoidance strategy:

This Strategy is used to avoid stress in the hope that time will take care of it.
b. **Confrontation Strategy**

Instead of avoiding problems, this strategy helps an individual to face the problem and work out a solution. There are simple techniques available for individuals to alleviate stress and its desirable effects can be moderated or dominated.

**Strategies for Reducing or Managing stress:**

**I. Implications for the Individuals**

The productivity of the workforce is the most decisive factor as far as the success of an organization is concerned. The productivity in turn is dependent on the psychological well being of the employees. In this highly dynamic and competitive world, human kind is exposed to all types of stressors that can affect all realms of life. Though it is impossible to scrap problems totally, there are certain ways and means to tackle the cruel effects of stress. Stress management is the ability to maintain control, when situations, people and events make excessive demands.

It is not the presence or absence of the stress that may affect the working of the organization and the physical and psychological well being of an individual but it is the way in which the stress is managed is important/ impeccable.

**A. Recognize Stress**

The existence of stress should be recognized initially. Stress symptoms include mental, Social and physical manifestations. When stress on the job is interfering with
your ability to work, care for yourself and find out what is nagging you. Once if you identify the presence of stress, start retaliating to it.

**B. Acquiring knowledge about the job**

Job related stress arises when the worker is not capable of meeting the challenges, inherent in the job, May be the employee lack some skills. The best way to reduce this type of stress is to acquire knowledge and skills on one’s job according to his or her capabilities.

**C. Prioritize the tasks**

One should make a list of tasks that should be done, and arrange them in the order of importance. Start with the high priority items. If any work is unpleasant to do, get it over with early. The rest of the day’s work will be accomplished more peacefully. If an individual is suffering with too many expectations from several sources, the role occupant should prepare a list of all function in terms of priorities. This kind of prioritization may help put things in order, and make his/her functions easier. Plan your day and stick on to the schedule. You will feel less overwhelmed.

**D. Plan the work**

Any employee working in an organization should plan his/her task clearly. When, what, how and why all such interrogative questions should be answered before starting a work. A work well planned will end well without any chaos. It will not create any unnecessary tensions or worries. So, plan the work that is to be performed. Planning ahead will improve the quality of the work and would prevent unnecessary confusions.
E. Managing the time

Analyze your schedule, responsibilities and daily tasks. All work and no play is a recipe for burnout. Try to find a balance between work and family life, social activities and daily responsibilities. Avoid scheduling things back to back or trying to fit too much into one day. Drop tasks that aren’t truly necessary to the bottom of the list or eliminate them entirely if they are of least importance.

Try to reach the office 15 minutes early and don’t add to your stress level by running late. Make sure to take short breath. Finishing the day’s work on time and stepping away from work place to relax and recharge will help an employee to be more productive.

F. Ambiguous work situations

If people are uncertain about their jobs and careers, there is a feeling of helplessness and of being out of control. When the role is ambiguous due to lack of communication or due to the gap between role sending and role receiving, it is better to clarify the roles with the management and get it defined in a proper manner. Clear communication is required between the individual & the management.

G. Activities Vs Results

Simply engaging in different activities does not ensure that the desired results are being accomplished. It reduces the quality of work and exhausts the role occupant entirely. Therefore, one should not fall into the trap of being constantly busy, without being able to show a result.
H. Delegate responsibilities

If it is possible for the role occupant to share and divide the work, it has to be done in order to reduce unnecessary work tensions. If other people can take care of the task why not let them? So it will be possible to let go the unnecessary stress in the work process.

I. Sharing the problems and ideas about the work

Sharing the happenings in ones work or the pressures at work with co-workers and also with the family members should be habituated. This really minimizes the quantum of stress.

J. Relations with the peers

Relations with peers should be cordial. This could be possible, only when an individual respects the feelings of his/her co-workers. Hence developing mutual trust and confidence of the employees within a team is necessary.

K. Resist perfectionism

No project, no work or no person would ever be perfect. If an employee puts undue stress on himself/herself by trying to do everything perfectly then he/she is trying to catch air in one hand and oil in the other hand. When a person sets unrealistic goals for herself/himself, or try to do much, its implied that he/she is up to fall short. Do your best and you will do fine?
L. Flip the negative thinking

If a person looks into the downside of every situation and interaction, he/she will find drained of energy and will be demotivated. Try to think positively about the work and avoid negative thinking.

M. Relaxation

Relaxation relieves a person from the bondage of stress. It implicitly strengthens interpersonal relationships at the job and home. Relaxation reduces maladaptive behaviors, a Sense of insecurity, hostility and loneliness.

N. Meditation and Laughter

Meditation helps employees to rejuvenate from stressful working schedule. Laughter is the spice and essence of life. There is an ancient Indian saying, which states that “People, who laugh more, live long”; however the real importance of this saying has been recognized only in the context of stress. Laughter is a strong antidote against stress.

O. Cast the burden on God

God has created every individual according to his own image. He is the creator of the mankind. God knows about the functioning of each organ in a human body. If his children are worried, toiled and moiled he comes to rescue. So try to approach god whenever you are stressed or depressed. He will take care of everything and provide solution for all problems. More than anything else, we need to become spiritual to overcome ‘stress’ in our daily life emphasizes Dr. Shetty.
Measures to be taken by the management to cope with stress

The officials and higher authorities must try to keep the employees free from role stress for maximizing job involvement and productivity. At the same time, it is also essential to improve organizational Climate in order to make it conducive for achieving the goals of the organization.

A. Right Person at the Right Job (Recruitment)

The management has to be very careful while selecting employees for their organization. They have to select the right people through competency screening, psychometric tests, aptitude tests etc. Competent, potential, callipered and able employees should be selected in order to avoid creeping up of unnecessary tension in the work spot.

B. Proper Communication

An employee should be communicated clearly and thoroughly about the work to be performed. Company policies, the details about the job its method of doing it, time within which the work has to be completed, salary structure, incentives and other monetary and non-monetary benefits etc. The employee should not have any doubt about the job he/she performs, their supervisor’s job responsibility, performance expectation and positive values for which the company stands etc. Poor communication, ups and downs, the Chain of Command, which leads to decreased performance and increased stress. In the expected way. The employee should be given the manual to follow the work. The training period transforms a person into a better person. Anybody
with little awareness about the job too can understand well and can prosper well in their given work.

C. Training

Regular training programme must be imparted to the employees to help them gain certain new skills and improve on their competencies. Due to less knowledge of certain new skills, people spend so much of time and energy on small tasks, which otherwise could have been completed in no time. Such programmes really help employees to feel motivated with enhanced productivity and efficiency. Training transforms a person to be a better person.

D. Conducive Working Environment

People are considered as assets and hence it becomes very important for companies to provide an effective and conducive working environment to the employees. Proper lighting, heating, open, transparent, comfortable, airy, spacious, furnished rooms could accommodate a person very well. If the working environment is pleasant, the worker will be more satisfied with the job without finding faults.

E. Grievance cell to be set up

The management should have a person to talk to each employee at regular intervals listen and solve employee complaints and problems, as much as possible. Fairness and impartial treatment by seniors is important. The grievance cell should help the employees to manage stress both at work and if possible, off work too. The employees should be treated well and in a dignified manner.
F. Mentoring the employees in a methodical Way

The Management is expected to provide a stress free work environment. People want to enjoy their work. Make work and work place cheerful and fun filled as possible. Employee’s performance appraisal done by the management shouldn’t create enmity amongst the employees. Management should make sure that the employees are committed to their work and should inculcate the importance of their work to the organization. A kind of advisor/advisee system could be followed to create a healthy campus.

G. Motivating the employees

The feeling of ‘valued by their employer’ is a key to high motivation for an employee. Therefore, the management has to recognize the strengths of the employees and help them to find out the grey areas and make them improve their talents. Employees are to be rewarded, recognized and appreciated. Employees can be offered periodical raise in their salary, career growth, prospects encouragement etc. and in order to retain them in service

H. Career Development

A host issues can act as a potential stress factors throughout ones working life, lack of job security, fear of redundancy, obsolescence or retirement and innumerable performance appraisals, frustrations of having reached one’s ceiling or having been demoted lower etc. can cause pressure, strain and might result in extreme stress.
Management should have an eye over all these causes and try to convince the employees to restrain from all these stressors by being with them. Career Development Programmes can be conducted for the employees in order to caution them about their future, which minimizes the stress level.

I. Fair and unbiased management

A management of trust and fairness is just as any other management tool. If employees cannot trust the management, performance goes down. Everyone is affected even if one employee is treated unfairly. This situation keeps everyone on edge and uncertain about the future. Everybody should be treated alike without being partial. Therefore, the management has to make sure that everyone is treated fairly – in fact and perception. The management should not reward office politics in any way and should not be influenced unduly.

J. Magic of appreciation

Every employee working in the organization expects a word of praise from the employer. This keeps them motivated highly. Failure to show appreciation for employees would generate stress that endangers future efforts.

K. Counseling cell:

As and when an employee feels de-motivated or stressed, the employees should have an option to approach an external or a neutral counselor who can guide the employee to cope with the stressful situation effectively. Counseling on work related and personnel problems and support from a team of welfare, health and Counseling practices
could be extended to the employee’s family level, including dependents and relatives. So
that, the inner feelings of the employees can be extracted and accordingly they can be
treated and advised to make their work and life at ease.

CONCLUSION

From this chapter the researcher has got detailed information which benefited her
to get a wide idea about how work place motivation and job satisfaction factors could
influence the stress level of executives and employees in a Banking sector Industry. A
saying goes like this, “happiness can be contagious”. So make sure the work place is a
happy one which every employee would love to spend time. In the present complex
organizational life, each individual has to mange stress or be its ultimate victim, with
poor performance, imbalanced psychological well being or a rundown physical health.
The greater the belief in one’s ability to influence the environment, the lower is the
reported job strain. Stress arises, only when people find that they can’t cope up with it.
Stress goes up, as people scramble to adapt stressful situations. Now a day’s executives
and employees are attacked by the contagious curse of stress, which keeps them under
contemptuous situation. Therefore, in this present complex organizational and social life
one has to combat stress or else would be caught under the clutches of the terrible hands
of stress, which squeezes the physical and psychological well being of an individual.