Stress is a universal phenomenon. People from every walk of life do face stress from mild to acute stress. Therefore, business organizations and employees working in the organizations are not free from stress. Stress can have negative impacts on both the employee and the organization. Employees react to stressful situation in different ways. Some coping much better than others and overcome harmful effects of stress. It depends on factors like stress sustaining capability of the individual employees and type of occupation. It has been observed that some occupations are, of course, generally more stressful than others. The very stress-strain-health relationships no doubt have obvious impact on the organization and industry and individual employees. McGrath (1976) he defined the stress as a situation in which a person is required to perform the tasks that threatens to exceed the person’s ability and resources for meeting it, under conditions where he or she expects a large difference in the rewards from meeting the
demand versus not meeting it”. Hans Selye, a biologist, had made sincere efforts in popularizing the stress idea. One of his most significant theories of psychological stress was published in 1956. The literature on stress indicates that Selye was the first and famous researcher to make use of the term “stress” to explain physical and psychological perspective to respond to difficult conditions. He explained the concept of stress considering the conditions like distress (bad stress) and eustress (good stress). Distress is means either too much or too little insist. On the other hand, moderate level of demand is eustress. Selye examined the physiological reactions to stress, as a distracted response of the body to any insist made upon it. He, further, defined stressor as any incentive that reason a stress response. If the stimulus does not decrease, a stress-response the supposed general-adaptation syndrome results, which has three distinct, stages (Selye, 1956):

1. Alarm-reaction – This is the first stage an living being is exposed to a stimulus that it has not modified to. It acts in response by going into a stage dominated by a upset response that finally leads to another rejoinder in which he begins to offset the initial alarm reaction.
2. Stage-of-resistance – This is the second stage in which he has made to order to the stressor or stimulus and any indication improve.

3. Stage-of-tiredness – Third stage if the stressor has been particularly harsh and long-drawn-out the symptoms come back and the he becomes tired.

**Definition of Stress**

Stress has been defined in many ways by different researchers. It has been defined as “a state of worry that arises from an actual or apparent demand that calls for a change behavior” (Lazarus, 1999). Stress generally has been familiar as an disagreeable emotional condition, which is said to occur when there have been extended, increasing or new force that are significantly greater than the coping resources (Siegrist, 2001). The consequences of stress include health harms and reduction in work performance. It works negatively on the organization and the individual’s physical and mental system and thereby reduces human efficiency. The outcome could be low performance, absenteeism, accidents, unprincipled behavior, displeasure and sickness. Physiological responses of a person to stress are referred to as the ‘fight or flight’ responses exhibited by him. The fight response is the body reacting to the need
to cope by reacting. Continued high levels of stress can direct to serious health circumstances including hypertension, cancer, and psychological illnesses such as sadness or collapse (Palmer, et al., 2003). It has been observed many times that when two persons are exposed to the similar stressful situation, the responses could be dissimilar may be due to the purpose nature of the variables. Reasons are many why individuals practice stress differently may include internal and external factors. The internal factors are personality, age, gender, and stress bearing capability and people past experiences. External factors to create stressful situation include atmosphere, diet, and drug. Behavioral response to stress also differs, as people choose behaviors that they think will help them grip stress (Zwickel, 1994). Job stress has been the prime issue in workplace in both developed and the developing nations as its negative consequences are undesirable. Therefore, stress has turn into a massive challenge for employers of developing nations as the employers do not give much weight and attention to the employee stress. There are several factors at the workplace termed as job stressors. The make the job demanding and complicated for employees in services and generate stressful environment. Apart from the above workplace stress, negative behavior at work, such as absenteeism, increased turnover of employee and employees
involved in theft, workplace deviance and aggression also give rise to similar type of situation. Workplace stress have a considerable consequences on employee work behavior but it is made even worse when employee receive a little support from their supervisors and boss which inadequately affect the employee behavior inside the organization. Occupational stress is becoming increasingly globalized and affects all countries, all professions and all categories of workers, as well as families and society in general (Ahmad and Ahmad, 1992).

Beehr and Newman (1978) define occupational stress 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." Job stress can be defined as the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker. Job stress can lead to poor health and even injury. When the demands and pressures placed on individual workers do not match the resources which are available, either from the organization or within the individual, stress can occur and endanger that person’s health and well-being”. Occupational stress is any discomfort which is felt and perceived at a personal level and
triggered by instances, events or situations that are too intense and frequent in nature so as to exceed a person’s coping capabilities and resources to handle them adequately (Malta, 2004). Stress has been defined in different ways over the years. Originally, it was conceived of as pressure from the environment, then as strain within the person. The generally accepted definition today is one of interaction between the situation and the individual. It is the psycho-logical and physical state that results when the resources of the individual are not sufficient to cope with the demands and pressures of the situation. Thus, stress is more likely in some situations than others and in some individuals than others. Stress can undermine the achievement of goals, both for individuals and for organizations. If key staff and large number of workers are affected, work stress may challenge the healthiness and performance of their organization. Unhealthy organizations do not get the best from their workers and this may affect their productivity.

Stress caused due to a person’s work or employment is termed as occupational stress.

The job stress or occupational stress is used interchangeably (Dollard, 2003). McGrath (1970) has provided one of the most widely accepted definitions of occupational stress: ‘apparent,
substantial inequity between demand and response ability, under circumstances where failure to convene the demands has significant, apparent cost. Occupational Stress is careful to be a person psychological state, which has to do with the person's perception of the work environment and the moving practice of it (Cox, et al., 2000). In the past decade, effects of economic globalization and quick mechanical changes have resulted in increased workloads and a faster pace in the work place. Up to date trends such as organizational downsizing, struggle for funding, and high insist jobs have led to rising occupational stress (Dollard, 2003). Jones, et al., (2001) consider that the term work-related stress has in the past been used to contain a variety of environmental stimuli, stress response and other factors that influence the association between the two. Unmanaged stress for employees can result in shorthand long term off-putting health effects including tiredness, bodily pain, depression, sleep turbulence, and even demise (Brock & Grady, 2002; Le Fevre, et al., 2003).

The origin and salient features of occupational stress have been the subject of much research. Sutherland & Cooper (2000) categorised five categories of possible sources of psychosocial and occupational stress. Other factors that are potential stressors include live events.
that may cause stress such as home, family and demands, matrimonial troubles, and conflicts between job and family demands (Sutherland & Cooper, 2000). Above definition highlights three important ideas points (a) situational demands causing persons to adapt; (b) persons be probable to react and adapt in different ways to stressors, and (c) that some form of responses will occur, be it physical and or psychological. According to Kinman & Jones (2001), there are two distinct types of stressors. One category which are found within the individual, which include personal principles, attitudes and self-concepts, and second category that kick off outside the individual, which include environmental and work related stressors.

By analyzing the definitions and research findings the concept of occupational stress can be viewed in many ways. It cannot be considered as the environmental stimulus or response to environmental demands only, but also a lively relational concept. It can be viewed as a constant communication between the person and his surrounding environment, which is a complex set of ongoing cognitive processes.
Theories of Occupational Stress

There are a good number of occupational stress theories. These explanations of occupational stress differ according to the emphasis for the induction of stress and the different outcomes for the management of stress (LeFevre et al., 2003; Dollard, 2003). Theories of occupational stress have been categorized by as either interactional (Cox, Griffiths, & Rial-Gonzalez, 2000).

Interactional Theories

Interactional theories of stress raises the issue of structural features of the person's interface with their work environment (Dollard, 2003). Prior researchers took into account fundamental input-output or stimulus-response approaches, whereby the scale to which major life events or features of work design predicted a negative outcome which may be psychological, physiological or behavioral (Jones & Kinman, 2001). In the years like 1930s and 1940s, definitions of stress based on stimulus response say stress to be an self-regulating variable which is environmental causes an individual to respond. However present definitions of stress are based on both the individual and the environment.
Recent researches on stress are based on the specific conditions under which stressors lead to nervous tension. It includes the way in which the individual factors or the environmental factors interact to determine the level of negative effects of stress (Jones & Kinman, 2001). In the researches relating to occupational stress, the environmental-stimulus-individual response definition cause what is known as the stressors and strain approach. The relationship between stress causing factors and strain happened to be considered as causal. Hence, much of the research focuses on sensing various occupational stressors and examining their relationship to diverse indices of nervous tension, which includes measuring individual and organizational factors that might be restraining such a relationship (Hart & Cooper, 2001).

According to Frese, (1999) social support is an important factor that intercede the relationship between stressors and strain. Such strain can be overcome by providing emotional support in the form of loving; corroboration of the appropriateness of one’s accounts; and instrumental support, co-workers and supervisors support one’s sense of fit in the work group. Such social support is considered to serve as a buffer-between occupational stressors and its adverse consequences on health. Further, he offered data for the ‘buffer
hypotheses. Again he found that the relationship between occupation related stressors and dysfunction changes as a purpose of difference in social support specifically when social support is lofty and the association is lesser.

**Transactional Theories**

Transactional theories of stress is concerned with the person's touching response as an outcome to the demand of their surroundings. As stated the causal model of stress has been prolonged from a unidirectional conceptualization to a transactional explanation and thereby stress is "entrenched in an ongoing procedure that involves individuals handle with their environments, making appraisals of those encounters, and efforts to cope with the issues that arise" (Cooper, et al., 2001.)

According to transactional analysis theory, occurrence of strain is because of a perception that environmental demands go beyond personal possessions (Lazarus & Folkman, 1986).

As stated by Folkman and Lazarus (1991), assessment comprises the successive processes of primary appraisal continuous-monitoring of environmental-conditions with a center on whether there are likely
to be consequences for the individual’s happiness, and secondary evaluation, what can be done should such cost occur, that is, the identification of a possible managing strategy. Coping is defined as any effortful attempt to vary environmental circumstances or in managing feelings irrespective of outcome (Lazarus & Folkman, 1991). Following to the operation of a coping plan, reappraisal of the situation, and of the final effects of the coping response, occurs. The cognitive-nature of the appraisal process and the inevitability of its influence on the success of coping construct evaluation of coping outcomes largely one-sided and, therefore, very difficult to gauge (Hart & Cooper, 2001). The discussion on the interactional or transactional theories of occupational stress exposed that the researchers have conceptualized these theories in more than a few fundamentally dissimilar ways. The central point of interactional-theories of stress is the structural appearance of the person’s communication with their work environment, whereas, the transactional-theories of stress center on the person’s moving reactions and cognitive development related to their environment.

Models of Occupational Stress

Employers and governments around the world have had an increasing interest about the occupational stress for the last two
decades and therefore, a lot of research has been undertaken in this field. Some of the more popular and widely used models are discussed below and an attempt has been made to bring to light the commonalities in the research and to draw a model suitable for the present research. Stress is multifaceted, requiring that more than one stressor to be focused on at any one time. All the models discussed below take this complexity into account.

**The Person-Environment Fit Model**

A review of the literature suggests that researchers have attempted to find a clarification regarding the possible relations that exist between stress, an individual and the environment. It has been theorized that if there is not an precise fit between the person and the surroundings, nervous tension will occur (French, Caplan, & Harrison, 1982). More specifically, a person-environment fit suggest that individuals fit positive occupations based on the communication of a huge number of variables. Lazarus and Folkman (1986b) believe that the interaction between how an individual involve the environment is a compound process that is a result of a diversity of factors and not any single variable. The theory has involved researchers who believe there is relationship to stress (Pithers et al., 1995; Sutherland et al., 2000). This theory was
lending some empirical evidence by Sutherland et al. (2000). Their research supported the idea that stress and strain is related to events of fit” (Sutherland et al., 2000).

**Beehr and Newman’s Facet Model**

Beehr and Newman’s Facet model (1978) future that occupational stress could be broken down into a number of facets that stand for categories of variables to be studied. Personal facet refers to the even characteristics that employees bring with them to the work place, the time facet, which reveals that the process of individual’s acuity of stressor in the environment is embedding with of time context.

**Occupational Stress Inventory Model**

The OSI Model examines stress-strain-coping mechanism and also the impact of the communication of these three elements on the worker. The OSI Model was developed by Dr. Samuel Osipow with an intention to assist vocational behavioral counselors in working-out programs to address occupational stress (Osipow & Davis, 1998). His model considers how stress is related to the various aspects of work roles that have been pointed out in the earlier literature. In order to determine the level of stress caused
due to different occupational stressors, individual's slanted negative responses to stress need to be measured (Osipow & Davis, 1998).

Thus, psychological strain is also measured, as stress-strain interact (Cartwright & Cooper, 1997; Kahn, 1986). Sleeping disarray, eating disorder, use of alcohol, and social removal are also examined by Osipow and Davis, 1998. They further suggested that the best measures to predict interpersonal strain are role-overload, role-boundary, and accountability. The OSI-R symbolize a comprehensive model of occupational stress-strain-coping, and is based upon the research in stress management that established association among these three factors (Spokane & Ferrara, 2001).

The OSI-R (Osipow & Davis, 1998) explores stress strain-coping through 140 questions, which are as follows:

Occupational Role
1. Role Overload: too much to do; not sufficient training; time limit
2. Role Insufficiency: underutilization; lack of career advancement
3. Role Ambiguity: vague expectations; conflicting demands
4. Role Boundary: vague authority lines; conflicting supervisors
5. Responsibility: bulky decisions; significant results
6. Physical Environment: high levels of sound

Personal Strain
1. Vocational Strain: dread; boredom; problems concentrating
2. Psychological Strain: depression; anxiety; touchiness; lack of comedy
3. Interpersonal Strain: frequent quarrels at work or home; withdrawn
4. Physical Strain: health worries or symptoms (colds, cardiovascular)

Personal Resources
1. Recreation: regular leisure activities
2. Selfcare: regular exercise program;
3. Social Support: one reliance friend for work; one person who afford love; a feeling of closeness to someone
4. Rational Cognitive: systematic approach to problem-solving; ability to set and follow priorities; ability to stay on task and get work done

Consequences of Work Place Stress
Consequences of acute stress is undesirable both for the individual employee and the organization. When affected by work stress people may develop some symptoms. The symptoms are:

- Employee becomes distressed and irritated- Acute stress make an employee increasingly distressed and irritable. For even small issue, he becomes irritated.
- Problem in relaxation and concentration on the work. Many times employees feels uneasiness and becomes unable to relax. He shows inability in paying full attention or concentration in the work.
- Facing difficulty in logical thinking and taking right decision. Severe stress many times creates difficulty for the employees to think logically. It stands as barrier for taking appropriate or right decisions. Gradually, employee’s cognitive process becomes slow resulting less decision making power.
Enjoy their work less and feel less committed. —A stressed employee enjoy their work less as compared to a normal employee. He feels less committed and exhibits less involvement in the work.

Feel tired, depressed, and anxious. —An employee who is stressed feels tired, depressed and anxious.

Have difficulty sleeping. —Employees having stress complaints difficulty in sleeping.

Experience serious physical problem such as heart disease, increases in blood pressure, headaches.

From organization point of view work place stress do affect the organizations and its functioning. The consequences are:

- Increase of rate absenteeism. —A stress prone organization experiences increasing absenteeism. When stress is acute, employees develop tendency to keep them absent from work place. Continuous absent from the work affects organizational productivity.

- Lowering commitment to work. —Employees show decreasing commitment to work.

- Higher staff turn-over. —Severe and wide spread stress among the employees lead to staff turnover. This again affects organizational productivity.

- More complaints from clients and customers. — When employees experience stress, they contribute less in their work. They show less involvement in their work. Such an environment affects quality of the products as well as the services resulting dissatisfaction among the clients and also customers.
- Leading to unsafe working practice.
- Adversely affecting staff recruitment and retention of the employees for a longer period of time
- Damaging the organization image in the mind of workers and external clients.

**Workplace Factors Causing Stress**

The workplace is an important source for causing stress and also a structural and social resources to counteract stress. The workplace factors causing stress and associated with health risks can be categorized as those to do with the content of work and those to do with the social and organizational context of work. The job intrinsic factors are longer period of working schedule, work overload, time bound work or pressure, higher difficulty level of tasks, less or no breaks, lack of variety of work and poor working conditions having no proper facilities for work. Under work or conflicting roles and boundaries can cause stress, as can having responsibility for people. The possibilities for job development are important buffers against current stress, with no proper promotion or lack of promotion, lack of training and insecurity of jobs lead to stressful situations. Other sources of stress are relationship at work, and the organizational culture. Supervisors who are critical in nature, demanding, unsupportive to subordinates and authoritarian in
nature create stress, but a positive social dimension of work and
good team working reduces stress.

Cooper (1983; 1985) summarized and categorized six factors
responsible for stress

1. Factors intrinsic to the job (heat, noise, chemical fumes, shift work).
2. Relationships at work (conflict with co-workers or supervisors, lack of
   social support).
3. Role in the organization (for example, role ambiguity).
4. Career development (lack of status, lack of prospects for promotion,
   lack of a career path, job insecurity).
5. Organizational structure and climate (lack of autonomy, lack of
   opportunity to participate in decision making, lack of control over the
   pace of work)
6. Home and work interface (conflict between domestic and work roles;
   lack of spousal support for remaining in the workforce).

Ivancevich and Matteson (1980) have classified four categories of
work stressors: physical environment, individual level (a mixer of
role and career development variables), group level (primarily
relationship-based) and organizational level (a mixture of climate,
structure, job design and task characteristic). Schuler (1982)
indicated seven categories of work stressors in organizations: Job
Qualities, Relationships, Organizational Structure, Physical
Qualities, Career Development, Change and Role in the
organization. Quick and Quick (1984) proposed four categories of
stressors: task demands, physical demands and interpersonal demands.

**Well being and Stress**

At individual level wellbeing can be defined as a sum of relations and situations that may occur and individual competencies that may be urged in order to generate results or effects at the organizational level. The ancient Roman already had a saying for it 'mens sana in corpore sano', meaning a healthy mind in a healthy body. The same can be said of an organization, and a healthy working environment is essential to ensure that an organisation's goal. Stress affect well being of the employees. The wellbeing of the employees can be assessed the way they interact with everybody and every situation. Each dimension is above the line when stress is less but it goes below the line when the intensity of stress is more/acute. Well-being and stress management issues are within the overall 'duty of care' that an employer owes to its employees, yet the consideration extends far beyond the employer's duty of care.

The subject matter of well-being has broad implications for studying quality of life - how one choose to live, from a philosophical and fulfillment viewpoint - and in some cases
potentially how long one lives and whether one enjoys health and happiness, or suffer anxiety and illness, or worse. Everyone in work has a duty to safeguard and nurture personal wellbeing at work, especially where there is no one to help other to do it. From a business organizational management point of view, wellbeing is a major factor in quality, performance, productivity and therefore business effectiveness and profit. Where a person's wellbeing reduces, his or her performance and effectiveness also accordingly reduces. Across a team or entire organization, if a staff wellbeing is undermined, many key organizational performance factors can be negatively impacted. The result may be

- Lowered productivity
- More number of mistakes and errors
- Frequent conflict with colleagues and management/subordinates
- Higher rate of grievances and disciplinary incidents
- More sickness and absenteeism in the organizations
- Employee’s morale will be low
- Creation of a negative atmosphere
- Poor customer services and poor quality of products
- More number of resignations and job terminations leading to increased staff turnover in the organization.
- Creation of bad reputation of employer and management among staff, customers

Apart from these, wellbeing at work is very closely linked to wellbeing and health in life generally. Where wellbeing is lowered,
Employee can get sick, mentally as well as physically. At work particularly, pressures involving deadlines, inadequate responsibilities, complexity of the task, challenge, poor relationships at work, close supervision, etc., can all seriously reduce our wellbeing, especially if we fail to recognise their impact and deal them properly. Where workplace culture encourages a lot of competition and challenge among managers and staff, there can be a tolerance and acceptance of stress. Sometimes there is even a sense of bravado and pride in handling stress, where pressure is regarded to be motivational and thrilling. There is a thin line however between healthy motivation and unhealthy stress. The employers need to understand the risks to workers in relation to stress and wellbeing and make requisite steps to enhance wellbeing and reduce stress.

Employee well-being is strongly associated with workplace stress, and other related terms such as stress management, reduction of stress, avoidance of stress, etc. Workplace wellbeing has many terminology and related concepts. The concepts are:

- emotional well-being
- psychological well-being
- staff/employee well-being
- 'wellness' health promotion (all broadly equating to the same thing when referred to in the workplace context) extending more specifically to:
  - natural health
  - alternative health
  - holistic health (all alluding particularly to mind/body health, as a vital aspect of well-being).
- yoga
- reflexology
- acupuncture
- reiki
- meditation
- hypnotherapy
- joy and laughter
- fresh air and physical exercise
- diet and hydration (drinking enough water)
- careful use of alcohol and drugs

Stress Reduction and Promotion of Wellbeing in the Workplace

Workplace stress has been defined by the Health and Safety Executive (HSE) as "...The adverse reaction people have to excessive pressures or other types of demand placed on them at work..." This type of stress occurs where employees feel unable to cope with work demands or environment, and can result in decreased productivity and reduction in physical or mental health. The costs to the organization are high in terms of reduced productivity, absenteeism, staff turnover, and potentially, legal cases arising from stress-related claims. The cost to the individual can be high, for example undermining quality of life, relationships, self-esteem and health.
Wellbeing and Stress Management Policy Guide

The organizational issues and measures explained here for reducing stress and promoting wellbeing can be seen merely as guiding notes for learning and for perhaps developing wellbeing strategy. Additionally these notes serve potentially as framework through which a formal organizational 'staff wellbeing policy' can be created.

1. Positive work culture

A positive work culture is one with clear vision and purpose and where staff are aware of their individual contribution. This enables staff to be engaged with the success of the company. Staff do not generally become truly involved with the aims and successes of the organization without being encouraged and enabled to do so. Where staff support each other and feel valued this tends to generate and maintain an atmosphere of confidence.

This is developed by:

- Having a clear business purpose and ensuring this is communicated throughout the organization.
- Effective and ongoing communication between all levels of the organization. Particularly, senior management must be accessible to all staff, especially those on the front line (typically 'customer facing', or 'factory floor' employees), so that concerns and issues are exposed and transparent, rather than staying buried and hidden.
- Ensuring that any conflict issues that arise are dealt with appropriately and quickly, while acknowledging confidentiality and differences in points of view.
- Providing opportunity for training and personal development.
- Encouraging teamwork through relevant training, exercises, rewards or recognition.

2. Organizational Management Structure

Flat simple management structures enable better management of staff wellbeing and stress prevention/reduction. Striving for a flat simple management structure must be balanced against other needs of the business/organization (strategy, international operations, for example) which typically act in an opposite way, i.e., increasing the depth and complexity in management structure.

IT is better to keep management structures as simple and flat as possible, because this is better for relationships, communications, and maintaining a cohesive approach to wellbeing. Where there are disconnections or gaps in organizational management structure, properly dealing with stress and wellbeing tends to be more difficult, and generally places greater onus on individuals to ensure that wellbeing needs are met.
Organizational management structure might also be referred to as 'organizational architecture' or 'management hierarchy'. Mainly this means the number of management levels in an organization. Historically management structures tended to contain more levels than in modern times, but situations are subject to wide variation still today. Management structure also includes the reporting lines and 'shape' of the organization, in terms of how teams and groups are positioned and connected, and especially management responsibilities. Some organizations have complex 'matrix' management structures, notably those with several different international operations, where managers may for example have local responsibility for staff 'pay and rations' (i.e., local matters of contractual employment, pay, holidays, office/workspace, etc), while having a much wider international responsibility for a specific brand or business unit or activity, and also for the overseas staff involved in those activities (who in turn commonly can report to a local national manager for local 'pay and rations' issues. It does not take much imagination to see that such complexities provide more of a challenge for establishing and maintaining adequate support in relation to stress and wellbeing.
In where an organization has lots of management layers, and/or complex reporting structures, this can create unhelpful separation between leadership/management and staff, and gaps where responsibility for managing stress and wellbeing can get lost. Keeping management layers and reporting complexities tight and minimal enables better management and communication of stress and wellbeing issues.

3. Training and development

This may be observable directly through increased performance, sales and/or improved customer care. Training exposes people to new and interesting learning and development, which being generally positive and motivational, tends to counteract negative stressful pressures. Training also demonstrates to the member of staff that they are valued and worth investing in for the future.

4. Pay and Remuneration, Working Hours, Pressure etc.

Contractual pay and conditions should reflect the responsibilities of the particular role, and the value the role represents to the organization.
People working overtime should be compensated fairly with either overtime payments or be given time off in lieu. When employees are expected to work longer hours with no reward, this can lead to increased stress, lower performance and staff fostering resentment towards the organization. Over a period of time, this can lead to talented and experienced staff leaving an organization. Rewarding long hours or extreme efforts is however no safeguard against risks of stress and damage to wellbeing. Sometimes the highest performers are at greatest risk, because they seem to 'thrive on stress'. Here particularly there can be a hidden and profound risk from cumulative stress levels, which might seem acceptable, but which are ultimately unsustainable, and can lead to very serious problems such depression or breakdown, or 'burnout', i.e., when somebody has absorbed seemingly tolerable levels of stress over a long period, and finally reaches a point of mental exhaustion, typically accompanied by feelings of disillusionment or emotional collapse, causing departure or long-term absence. Pay and remuneration and other conditions of employment (notably those readily perceived in financial terms) are included.
5. Job Security and Risk of Redundancy - and Organizational Change

Job security, and especially the feeling that the job itself may be at risk, is a significant source of stress for employees and tends to impact far beyond job performance, to the home and family lives of staff members. Where possible reassure staff and in the case of potential redundancies, visibility and good communication are essential. Keep staff appraised of developments wherever possible and consider specialist support packages or services for those involved in redundancy. Transparency and honesty are vital - especially if news is bad. People need care and reassurance, but they also need openness and clarity from leaders and managers, so as to plan and prepare mentally and practically for personal and sometimes very difficult change.

Organizational change is an unavoidable feature of modern work. Our grandparents expected a job for life. Our parents expected at least a career or trade for life, probably with different employers. Today's workers can expect none of these. Economies and the nature of work, especially skills and technologies, change so fast, that workers today in virtually every field must expect to have to change
their careers or trades once or perhaps several times through their working lives.

6. Communications

Aim for good communications between all levels of the organization, between departments, managers and staff, and between colleagues. This fosters a culture of trust and cooperation, which results in less conflict and more efficient working. Good communications encourage a positive work culture, which helps to promote wellbeing. There are several wonderful communications theories/concepts which can be incorporated within a wellbeing strategy/policy. These methodologies can operate on a number of levels within communications:

- People can be trained to use them, so improving communications, especially for managers and leaders in their communications with their people.
- The methodologies each enable people to know themselves better, and in many cases to develop emotional maturity and resilience to stress and wellbeing threats.
- They help improve corporate/organizational culture, by providing structures, standards, meaning and integrity to relationships and communications (which are otherwise rarely subject to standards on a genuinely sophisticated level).
7. Work/life Balance

Encourage staff to take time off after working long periods of overtime to give them chance to rebalance and maintain a healthy home life. Offering job share, part time working, flexi-time and weekend working can also be highly beneficial for wellbeing, particularly for those with a long commute, onerous family commitments, young children or elderly relatives. Offering time in lieu or overtime payments for additional work allows staff to be suitably rewarded for their efforts, which improves self-esteem and feelings of personal value, and encourages commitment and job loyalty.

8. Job fit

It is better to hire people who fit the culture and vision of the company, and obviously also the role. Further, management should review the recruitment process. One should check whether company is protecting people's wellbeing at the very beginning of their relationship with the organization, by ensuring we get the right people in the right roles? For those already employed in a role, ensure that the job is suitable for them. Otherwise proper training may be imparted to them.
Where such opportunities exist for moving people into more suitable roles, especially good quality staff, the benefits for organization and individual and be remarkably positive.

9. Confidential Counselling

Counselling can be offered to employees when there are particular issues arising in the workplace that might initiate stress. Counselling can be particularly useful for those who have reported conflict situations within their job due to manager/colleague relationships, also for those who may be under threat of redundancy or who are not coping well with changes in the work environment. Counselling can also be offered for all employees as an additional benefit.

10. Mind/body Therapies and Stress Reduction/Prevention Activities

Happily organizations today are far more open to the benefits of introducing positive mind/body activities and holistic therapies into the workplace, both to prevent stress, and to reduce it when it arises. A vast range of activities and experiences is available to imaginative employers. Consult staff. Discover what staff would enjoy and find helpful. Bringing helpful mind/body activities and therapeutic experiences into work can dramatically improve people's mood and feelings about themselves, each other, and also about their work and
the perceived quality of the employer. Nearly all employers, given their economies of scale and organizational purchasing power, have an excellent opportunity to provide all sorts of helpful therapies and activities to workers which for many people are simply not affordable on an individual basis.

11. Management Responsibilities for Wellbeing

The protection and fostering of staff wellbeing needs to be embedded in management methods and systems. Merely adding 'Protect the wellbeing of staff' to every manager's job description is not a viable approach. Consideration of staff wellbeing must be far more deeply woven into the management and leadership function. Leaders and managers should see wellbeing as a fundamental performance driver, and so should be measured and rewarded in managing it properly.

12. Monitoring and Testing - Stress and Wellbeing

Linked to management responsibility for wellbeing are organizational systems for measuring and testing wellbeing across the workforce. Like anything else, to manage wellbeing properly, it must be measured. Put another way, if you cannot measure employee wellbeing then how can you possible manage it?
13. Wellbeing Policy Commitment

Committing to formulate a strategy and policy for wellbeing is vital for successfully introducing and maintaining effective wellbeing protections in any organization. The commitment must come from the top. It will not work otherwise.

There are many ways in which a wellbeing strategy/policy can be developed within organizations. The above framework is one possible approach. Depending on the local situation, other factors may be just as important as the items listed above. Discover what they are and act on them. The best policies (for anything, not just wellbeing) are developed in a carefully tailored way. There is unlikely to be a 'one size fits all' solution for managing workplace wellbeing across all organizations, and certainly the world is some way from producing a best practice standard for organizational wellbeing, if such a standard is possible anyway. Good policies evolve and adapt. Improvements are made when new information is discovered. So it will be when you begin to manage wellbeing in this way.
Stress and Employee Performance

Stress results from an imbalance between demands and resources. Stressors intrinsic to the job include workload, poor physical conditions, low decision making latitude, role-based stress; associated with role conflict, role ambiguity and responsibility. At the same time the most obvious cause of stress at work, regardless of occupation, is sheer overload. Workers tend to underestimate the amount of overload they are being subjected to, and seem to feel as though it was their sole responsibility, thereby increasing the amount of stress.

Role ambiguity an additional source of stress may be present in the work place when an employee does not have adequate information in order to carry out the task; or does not understand or realize the expectations with that particular role. Stress arising from unclear goals and / or objectives can ultimately lead to job dissatisfactions, lack of self-confidence, feelings of futility, a lowered sense of self-esteem, depression, low motivation to work, increased blood pressure and pulse rate and intention to leave the job.

Supervisors and managers can be major sources of stress to their subordinates. Previous research shows that poor leadership
behaviors—such as when supervisors fail to be supportive of their employees or refuse to allow participation in decision making—can lead to stress. Evaluating employees for salary, promotion, or termination decisions; providing incentives and rewards; and managing their output on a daily basis can lead to stress for managers themselves. Managers are much more likely to report stress-related physical complaints than are employees such as accounts whose daily responsibilities do not include supervising others.

Working conditions of work can create stress. Dangerous tasks or work settings, toxic chemicals, high noise levels, dust, overcooling, unpleasant odours, and other stressful factors can lead to illness or disease. Assembly line work is associated with stress because it is repetitious, monotonous, noisy, and lacks challenge and control. A study of 662 blue collar workers in the Netherlands found that the percentage of workers in factory jobs, farming, and highway transport dealing with physical stressors, such as excessive noise, is as high as 30%.

A concept called the Yerkes-Dodson principle, which is applied to athletic performances, lends itself quite nicely to explaining the
relationship between eustress, distress and health. When stress increases, moving from eustress to distress, performance and health decreases and there is greater risk of disease and illness. The optimal stress level is the midpoint, prior to where eustress turns into distress. Studies indicate that stress-related hormones in optimal doses actually improve physical performance and mental processing skills, like concentration, making workers more alert. Beyond the optimal level though all aspects of performance begin to decrease in efficiency.

When there is no stress, job challenges are absent and performance tends to be low as stress increase, performance tends to increase. Eventually stress reaches a plateau that corresponds approximately with a person’s top day to day performance capability. Finally if stress becomes too great performance begins to decline, because stress interferes with it. An employee loses the ability to cope and becomes unable to make decisions and erratic in behaviors.

The severity of job stress depends on the magnitude of the demands, work under load, supervision, repetitive work, physical environment, co-workers, that are being made and the individual’s sense of control or decision-making latitude he or she has in dealing with them.
Scientific studies based on this model confirm that workers who perceive they are subjected to high demands but have little control is at increased risk for cardiovascular disease. The present research seeks to identify the relationship between the occupational stress and job performance. This study further aims to examine the level of stress in different departments in one organization and its effect on the performance of the employees.

**Can Stress Affect Performance?**

Hans Selye, the father of Stress is the first to use the term stress in a biological context in the 1930s. Stress is the nonspecific response of the body to any demands made upon it. (Hans Selye, 1956) Such a demand made upon the body is known as the stimulus or event. The technical word used for this event is “stressor”. When an individual experiences a stressor, it will lead to a physiological response. Generally, this response is known as “stress”. All stressors, however, tend to produce similar physiological responses within the body (Selye, 1956). According to Hans Selye (Father of stress-1956) there are three stages in the General Adoption Syndrome. The three stages are as follows;

- Alarm Reaction
- Resistance
Exhaustion

First stage is the Alarm reaction. When the stressor is identified by the body, there is a stress response which is a state of alarm. The body will produce adrenaline at this point so that the body will respond appropriately. This response can be a reaction against the stress or to run away from it. The second stage is Resistance. When the body realizes that the stressor is continuously present, the body will have to show some kind of resistance, Therefore, the body tries to adapt to the demands of the environment. But this situation cannot be maintained as long as expected. At the final stage, exhaustion represents the point at which all the resources in the body's are utilized and faded away. As a result, the body is unable to function normally at this stage. In case the period of exhaustion is extended for a very long time, there can be severe damages. This situation affects employee performance and his ability to work effectively.

There is a model dividing stress into eustress and distress in the work of Selye published in 1975. Where stress enhances function (physical or mental, such as through strength training or challenging work) it may be considered eustress. (Selye, 1956). Persistent stress that is not resolved through coping or adaptation, deemed distress, may lead to anxiety or withdrawal (depression) behavior. In addition
to Hand Selye the experiments of Schachter et al. (1961) which is a study on groups of assembly workers in general Electric factories showed important results after a study of performance before and after a changeover of tasks. The results showed that when individuals are placed in a stressful situation, their performance tends to be lower than when the situation is non-stressful.

As per the research conducted by the Canadian Centre for Occupational Health and Safety, 2000; Stress is a natural part of life, and occurs whenever there are significant changes in our lives, whether positive or negative. It is generally believed that some stress is favourable (referred to as “challenge” or “positive” stress) When stress occurs in amounts that individuals cannot cope with, both mental and physical changes may occur. The symptoms of negative stress are as given below;

Physical symptoms are; Headaches, Grinding teeth, Chest pain, Shortness of breath, Pounding heart, High blood pressure, Muscle aches, Diarrhea, Fatigue, Frequent illness, Anxiety etc.
Psychological symptoms are; irritability, sadness, defensiveness, anger, mood, hypersensitivity, depression, slowed thinking or racing thoughts, feelings of helplessness, hopelessness, or of being trapped.

Behavioural symptoms are overeating or loss of appetite, impatience, quickness to argue, increased use of alcohol / drugs, increased smoking, withdrawal or isolation from others, neglect of responsibility, poor job performance, changes in close family relationships.

As described above, many theorists and researches suggested different views on the Job Stress and its relationship with the worker performance.

Many authors declare a negative linear relationship between stress and performance. Some researchers suggest that the relationship between the stress and performance is an inverted-U shape. It suggests following relationships;

- At high and low level of stress, individual performance will be lower
- At moderate levels of stress, individual performance is optimal
Research findings also suggest that when an individual comes under stress, his cognitive performance and decision making may be adversely affected. Under conditions of stress following can take place;

- Individuals are likely to behave in an unexpected manner
- The task completion time may be increased
- Accuracy can be reduced
- Communication effectiveness may be reduced
- Individuals can be emotionally exhausted
- Organizational commitment can be reduced

Negative stress can cause many physical and psychological problems, whilst positive stress can be very helpful for man. Here's how they differentiate between them.

**Eustress**

This is a positive form of stress, which prepares the mind and body for the imminent challenges that it has perceived. Eustress is a natural physical reaction by your body which increases blood flow to your muscles, resulting in a higher heart rate. Athletes before a competition or perhaps a manager before a major presentation would do well with eustress, allowing them to derive the inspiration and strength that is needed. So the performance of employees are likely to be increased.
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. They can be categorized into acute stress and chronic stress. Acute stress is intense, but does not last for long. On the other hand, chronic stress persists over a long period of time. Trigger events for distress can be a change in job scope or routine that the person is unable to handle or cope with. This type of stress has negative impact on human performance.

Hyperstress

This is another form of negative stress that occurs when the individual is unable to cope with the workload. Examples include highly stressful jobs, which require longer working hours than the individual can handle. If one suspects that one is suffering from hyper stress, he is likely to have sudden emotional breakdowns over insignificant issues. It is important for him to recognize that his body needs a break, or he may end up with severe and chronic physical and psychological reactions. This greatly affects employee performance at the work place.
Hypo-stress

Hypo-stress occurs when a person has nothing to do with his time and feels constantly bored and unmotivated. This is due to an insufficient amount of stress, hence some stress is inevitable and helpful to man. Organizations should avoid having workers who experience hypo-stress as this will cause productivity and mindfulness to fall. If the job scope is boring and repetitive, it would be a good idea to implement some form of job rotation so that there is always something new to learn.

These are also typical causes of stress at work. Following are some of them generally known to the public:

- bullying or harassment, by anyone, not necessarily a person's manager
- feeling powerless and uninvolved in determining one's own responsibilities
- continuous unreasonable performance demands
- lack of effective communication and conflict resolution
- lack of job security
- long working hours
- excessive time away from home and family
- office politics and conflict among staff
- a feeling that one's reward is not commensurate with one's responsibility
• working hours, responsibilities and pressures disrupting life-balance (diet, exercise, sleep and rest, play, family-time, etc)

According to the review of the existing literature, it is seen that the research problem of exploring a proper relationship between Job Stress and Employee Performance has not been directly addressed in the most of the related research work. The major emphasis in most of the research work was identifying what is job stress and the causes of job stress. Some of the research work also concentrates on the consequences of stress as well. However, there is more to be explored on the direct impact of job stress on employee performance in organizations.

Bank Employees and Stress

Job stress has become a major challenge for the organizations due to its immense occurrence. The employees work behavior is greatly affected due to stress. It is understood that employees are the most important assets for the organizations due to their major role in running the organization effectively and successfully and cannot be treated like machines. The employees who experienced less stress are more cooperative and serve as assets for an organization but
when the organization ignored its employees stress and needs, then the results are increased absenteeism, cost, low productivity, low motivation and usually legal financial damages which eventually effect the employee work behavior and leads him/her towards the counter-productive work behavior.

During the past decade, the banking sector had undergone rapid and striking changes like policy changes due to globalization and liberalization, 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. The advent of technological revolution in all walks of life coupled with globalization, privatization policies has drastically changed conventional patterns in all sectors. The banking sector is of no exemption. The 1990s saw radical policy changes with regarding to fiscal deficit and structural changes in India so as to prepare her to cope with the new economic world order. Globalization and privatization led policies compelled the banking sector to reform and adjust to have a competitive edge to cope with multi-nationals led environment. The advent of technological changes, especially extensive use of computers in the sector has changed the work
patterns of the bank employees and has made it inevitable to
downsize the work force in the sector. Although, a lot of studies
have been conducted on the psychosocial side of the new policy
regime in many sectors, there are only few studies, as far as the
banking sector is concerned, while the same sector has been
drastically influenced by the new policies. In this juncture, the
present study is undertaken to address specific problems of bank
employees related to occupational stress. This throws light in to the
pathogenesis of various problems related to occupational stress
among bank employees. The study will be helpful to drawn up
further policy on the related fields and act as a secondary data for
further research.

Significance of Study

In the present day competitive environment, all service oriented
organizations believe their employees to be the most important
assets of the company. Organizations have to pay a very heavy price
for stress because it affects productivity due to increased
absenteeism, sick leave, medical costs, and high turnover rates.
Indeed, recruiting and retaining employees are the major challenges
for any organization today.
Workplace stress is caused when a person is subjected to unusual situations, demands, extreme expectations, or pressure that are difficult to handle. Workplace stress can be defined as the most harmful physical and emotional responses that occur within a human being when the requirements of the job do not match his capabilities, resources or even needs. The productivity of the work force is the most decisive factor as for as the success of an organization is concerned. The productivity, in turn, is dependent on the psychosocial well being of the employee.

This particular research aims to study the causes of workplace stress and its impact on performance and wellbeing of the employees of private & public sector banks. It is very essential to understand and manage workplace stress because it affects not only the individual and the organization but also the society at large. This research discusses the different categories and stages of workplace stress and suggests various approaches to manage it for the betterment of banks employees and the banking organizations.