CHAPTER I
INTRODUCTION

1.1 Introduction

The term 'Stress' has come into wide use in behavior study only within the past two decades, Originating in the physical sciences, the term has the meaning of a force which, acting on a body, produces strain or deformation. Later stress has come to represent the bodily condition under strain. Both in the physical and biological sciences and behavioral study, the concept of stress meant an extreme condition, involving tension, perhaps damage and some form of resistance to the straining force.

There are two general kinds of stress; Firstly, there are experiences of mental discomfort often accompanied by feelings of not being able to cope, It is characterized by just a general unease that all is not well without any particular cause being apparent. Secondly there may be symptoms like, loss of appetite, sleeplessness, sweating and ulcers or other physical illnesses of various degrees. Physiological stress is described as the state of the organism following failure of the normal homeostatic regulatory mechanism of adaptation. Stress is visible through the symptoms of a General Adaptation Syndrome (Hans Selye. 1930).

The term stress in Engineering implies an inherent capacity to withstand stress. In Physics 'stress' is a force, which acts on a body to produce strain. In Physiology, stress refers to the changes in physiological function in response to the factors causing stress. In Psychology it refers to a state of the organism resulting from serve interaction with the environment. In Psycho - Physiology, the term 'stress' is that stimulates detectable strain that cannot be easily accommodated by the body and so presents itself as impaired health or behavior. The business person views stress as frustration or emotional tension; the air traffic controller sees it as a problem of alertness and concentration; the biochemist thinks it as a purely chemical event.

The concept of stress was first introduced in the life sciences by Hans Selye in 1936. It is a concept borrowed from the natural sciences. Derived from the Latin word
'Stringere', stress was popularly used in the seventeenth century to mean hardship, strain, adversity or affliction. It was used in the eighteenth and nineteenth centuries to denote force, pressure, strain or strong effort with reference to an object or person.

Stress is inevitable in our society. Researchers on stress make it clear that, to enter in to the complex area of stress, especially in to the area of occupational stress, is very difficult. Stress is an unavoidable consequence of modern living. With the growth of industries, pressure in the urban areas, quantitative growth in population and various problems in day to day life are some of the reasons for increase in stress. Stress is a condition of strain that has a direct bearing on emotions, thought process and physical conditions of a person.

1.1.1 Positive Effects of Stress

Stress isn’t always bad. In appropriate level, it can help to perform under pressure and motivate people to do their best. Their mind and body feel unnecessary stress sometimes. If the person frequently feels exhausted and overwhelmed, it’s time to take action to bring their nervous system back into balance. They can protect themselves and improve how they think and feel by learning how to recognize the signs and symptoms of chronic stress and taking steps to reduce its harmful effects.

Beyond a certain point, stress stops being helpful and starts causing major damage to our health, mood, productivity, relationships, and quality of life of people.

When one feels threatened, his/her nervous system responds by releasing a flood of stress hormones, including adrenaline and cortisol, which rouse the body for emergency action. Person’s heart pounds faster, muscles tighten, blood pressure rises, breath quickens, and our senses become sharper. These physical changes increase the strength and stamina, speed reaction time, and enhance our focus preparing people to either fight or flee from the danger at hand.
1.1.2 Types of Stress

Stress itself can fall into four categories –

1. Acute stress
2. Episodic acute stress
3. Chronic stress
4. Post-traumatic stress (PTSD)

Acute stress

Acute stress is associated with things to do with our everyday lives which tend to be short term stress related issues that don’t have time to do any damage that long term stress could. Acute stress can actually be exciting and thrilling but too much can make people feel exhausted. Symptoms of acute stress can include emotional anguish, headaches, back pains and general muscular problems. They may also include irritable bowel syndrome (IBS), dizziness, and shortness of breath and chest pains and heart vibrations.

Episodic Acute stress

Episodic acute stress is the stress which affects those who suffer from acute stress more frequently. People that tend to suffer from this always seem to be in a rush, They do not find themselves able to organize themselves to deal with demands and pressures. Episodic Acute stress can affect interpersonal skills and can make sufferers hostile towards others causing a deterioration of relationships at home and the workplace. Its symptoms include prolonged over stimulation, persistent tension, headaches or migraines, hypertension and chest pains. Episodic acute stress can be helped with certain lifestyle changes but professional help may also be needed before any chronic problems develop.
Chronic stress

Chronic stress is the stress that can wear a sufferer down making them feel “burned-out”. Chronic stress is stress that someone can feel when they can’t see a way out of the demands and/or pressures that are making them feel depressed, miserable and disheartened on a continual basis. Chronic stress can be helped with professional and medical help such as special forms of counselling and targeted behavioural therapy.

1.1.3 The external causes of stress

Common external causes of stress are:

- Major life changes
- Work or school
- Relationship difficulties
- Financial problems
- Being too busy
- Children and family

Post-traumatic stress disorder (PTSD)

Post-traumatic stress (PTSD) is the stress associated with frightening or distressing events. These can be traumatic experiences from someone’s childhood, wars, poverty, sexual or violent abuse. Sufferers of PTSD tend to feel on edge and can relive traumatic events through nightmares and flashbacks. They struggle with concentration and have trouble sleeping.

Sufferers can have strong feelings of guilt, emotional numbness, constant worry and depression. Symptoms associated with PTSD can often be very severe and have a huge negative impact on a person’s day to day life. Stress is not always bad nor is it the same for everyone. There can be different symptoms for different people all of which should be addressed early on.
1.1.4 Common internal causes of stress

- Pessimism
- Inability to accept uncertainty
- Rigid thinking, lack of flexibility
- Negative self-talk
- Unrealistic expectations / perfectionism
- All-or-nothing attitude

1.1.5 Positive Effects of stress

Stress has time and again been misconstrued to be just negative, while rarely so its positive significance and utility comes to the fore. Given that total avoidance of stress is practically impossible, telling apart good from bad stress gets all the more important if one wishes to avoid the terrible and capitalize on the good quality.

Besides these stress again has many kinds. Stress can actually be of four types, viz. Eustress, Distress, Hyperstress and Hypostress. These have been discussed as follows:

**Eustress**

This is a positive form of stress, which gets an employee ready mentally and physically to deal with the forthcoming challenges and gives the employee an opportunity for attaining inspiration and courage.

**Distress**

This is a negative form of stress. This occurs when an employee fails, mentally and physically, to deal with a change and normally occurs when things do not go as planned. This may be acute, i.e., intense but short lived or chronic, i.e., persisting over a longer time span.
**Hyperstress**

This is another negative form of stress. This happens due to an employee’s inability to deal with workload. Example: An employee finding it difficult to handle long duration of work hours. This type of stress suffered by an employee usually projects itself by way of sudden emotional outbreaks over trivial issues.

**Hypostress**

This is also a negative form of stress. This arises when a person finds nothing worthwhile of doing and constantly feels bored and uninterested. Like other two negative forms of stress hypostress should also be discouraged to avoid productivity and alertness losses, instead job rotation and other innovative methods should be deployed for making mundane jobs interesting.

Different people have different tolerance limit for stress. Some can cope with stress in their own ways while some people can’t even face small obstacles or frustrations. According to the widely validated Holmes and Rahe Stress Scale, these are the top ten stressful life events for adults that can contribute to illness:

1. Death of a spouse
2. Divorce
3. Marriage separation
4. Imprisonment
5. Death of a close family member
6. Injury or illness
7. Marriage
8. Job loss
9. Marriage reconciliation
10. Retirement

**1.2 The Psychology of Stress**

For most people work is the central part of their lives. It's the place where they spend most of their waking hours and most of their energy. Moreover, how we judge ourselves and measure our self-worth is very much determined by the work we do.
The status and rewards that society attaches to jobs is one of the primary ways others see us. Therefore, if work is unfulfilling in that it prevents workers from fully realizing their own potential and developing their human capacities, the nature of work becomes a primary stressor in our lives. Under these conditions, we experience an important aspect of our daily lives as an assault on our dignity as human beings.

The myth that our social and economic system is based on rewarding merit often results in people blaming themselves and co-workers for problems they encounter in dealing with stressful working conditions. In turn, management uses attitude to control and divide workers upon racial, ethnic, sexual, age, religious, and occupational differences.

Keeping workers divided, distrustful, and believing they are different from one another helps frustrate attempts by workers to challenge existing working conditions. Many of these strategies are devised by management consulting firms and then implemented in the workplace. So keeping workers divided has become big business and it is up to workers and their unions to make sure that the natural alliances within the workforce are maintained and strengthened.

Besides the existing divisions that have been identified as some of those often used by management to keep workers divided, the belief that "we get what we deserve" also keeps people from relating to co-workers. When we are feeling inadequate, upset, insecure, or threatened, we often hesitate to talk about it, due to the belief that we are the only ones experiencing these problems. By doing this, we keep ourselves from connecting with co-workers and the Union and, thus, end up feeling isolated. Learning to appreciate co-workers as allies is the first step in overcoming the divisions and isolation. Moreover, it is only through the union that workers can effectively develop and implement common strategies to challenge stressful working conditions.

Among the major negative effects of job stress are its impact on a person's self-image and self-esteem, which in turn, affects one's relationship with family, friends, and co-workers. The problems last far longer than the time we spend at work and are not easily left behind at the end of the day. So analyzing working conditions as a primary source of stress is an important first step in overcoming it, especially
because in many situations the long-term effects show up in our private lives and the workplace link can be lost altogether.

Both single and married people face stress from work, which they bring home with them. Single people, however, often encounter the special problem of not having anyone to listen to them while having to do all the household chores themselves.

As more and more households are occupied by two wage earners (or working people), the impact of work stress on home life becomes compounded. Homes are supposed to be refuge from the problems that are encountered at work. Yet this myth only makes things worse when home lives are affected by the tensions that are encountered at work. Both people need attention simultaneously, although neither has much to give.

Then resentments on the part of both partners often surface and spill over into relationships with children and others. In addition, use of alcohol and drugs can create further tensions at home. Since work situations make no allowances for taking care of a family, working parents are under constant pressure to juggle the demands of their jobs with those of their families.

1.3 Remedies to fight stress

The issue of occupational stress, which is closely related to the impact of new technology in the workplace, is making new demands on labor unions for creative strategies. The rapidly changing nature of work has resulted in new and far-reaching mechanisms for management control in the form of monitoring, layoffs, and changes in work rules, all of which contribute to increased levels of occupational stress.

**Time Management**

Time management” is the process of organizing and planning how to divide your time between specific activities. Good time management enables the people to work smarter not harder so that they get more done in less time, even when time is tight and pressures are high. Failing to manage the time damages performance effectiveness and causes stress. (https://www.mindtools.com/)
Good time management requires an important shift in focus from activities to results. Spending your day in a lots of activities often achieves less, because people dividing their attention between many different tasks.

**Work Life Balance**

Everyone needs to balance home along with work. This is comparatively new concept that advocates love and consider affection of family life as best medicine for stress. It is very relaxing to spend time with spouse and children after a day’s long hectic work. Evenings should be reserved to spend at home. It is advised not to carry office work to home. Nothing from office should be carried home, not even thoughts. An useful tip is to spend with light and routine work at the end of office hours and to prepare mind for total relaxation (Subbarao, 2010).

Work–life balance is a concept including the proper prioritization between work (career and ambition) and lifestyle (health, pleasure, leisure, family). The work–leisure dichotomy was invented in the mid-1800s (Burke and Peter, 1995).

The expression "work–life balance" was first used in the United Kingdom in the late 1970s to describe the balance between an individual's work and personal life. In the United States, this phrase was first used in 1986.

**Physical Exercises**

Exercise in almost any form can act as a stress reliever. Being active can boost your feel-good endorphins and distract you from daily worries. Virtually any form of exercise, from aerobics to yoga, can act as a stress reliever. The physical exercises relax the body which becomes rigid due to the day long stress in the office and prepares the body for another day (https://www.mayoclinic.org/).

**Yoga and Meditation**

Yoga offers an effective method of managing and reducing stress, anxiety, and depression. Currently, treatment for anxiety and depression involves mostly psychological and pharmacological interventions. Yoga, a form of mind-body exercise, has become an increasingly widespread therapy used to maintain wellness,
and alleviate a range of health problems and ailments. Although yoga has been practiced for over 5000 years. The practice originated in India and has been implemented to alleviate both mental and physical ailments.

Yoga is an ancient discipline designed to bring balance and health to the physical, mental, emotional, and spiritual dimensions of the individual. Yoga is often depicted metaphorically as a tree and comprises eight aspects, or limbs: yama (universal ethics), niyama (individual ethics), asana (physical postures), pranayama (breath control), pratyahara (control of the senses), dharana (concentration), dyana (meditation), and samadhi (bliss). Long a popular practice in India, yoga has become increasingly more common in Western society (http://mdcurrent.in/patients/role-yoga-stress-management/).

**Humour**

Physicians and researchers agree that stress has become one of the biggest threats to the health of people worldwide. Stress causes internal damage that isn't always visible to the naked eye. The record number of heart attacks and strokes each year can attest to one of the worst effects of stress. Heart attacks can happen during stressful situations, such as driving in heavy traffic, working in a stressful occupation, or simply getting angry with a family member.

Laughter can help to relax muscles, lower blood pressure, and increase the oxygen level in blood. Laughter lowers the serum cortisol levels in the blood and increases the T-lymphocytes (T-cells) in the body. In some cultures, laughing out loud in public is not acceptable. Being able to laugh at yourself, or your mistakes, makes it easy to relieve stress, especially at work. When one reduces the stress of a situation, it allows him/her to view a situation more clearly. Laughter can help to put some distance between oneself and a problem and allows the people to find a solution more easily.

**Introduction of easy working practices**

Monotonous working practice may reduce the performance of the employee as they do not feel motivated well enough. A good bank employee relation would introduce new and easy working practices more frequently. By doing this the bank
would be able to increase the banks output. Additionally, the new practice would be able to consider not to waste company’s resources. Hence employees will be more committed thus affecting the quality of service from banks and reduces rejections.

1.4 Occupational Stress

Research work over the past 20 years has shown that workplace stress has undesirable consequences, both for the health and safety of individuals and for the well being of their organizations. Workplace stress has been related to organization’s problems such as managerial effectiveness (Srivastava, 2009), poor job performance, turnover, absenteeism, accidents and errors,

The stress experienced by different occupation types and job roles has been explored in many studies with a number of occupations being described as experiencing above average level of stress. An estimate of the World Health Organization (WHO) Global Burden of disease survey showed that mental health disease, including stress related disorders, would be the second leading cause of disabilities by the year 2020 (Kalia, 2002).

Stress differs from pressure but is often used interchangeably. Pressure refers to surmountable demands in the workplace and only turns to stress when the emotional, mental and physical demands of a given situation are greater than the individual’s coping skills. Employers increasingly see their own role to play in mitigating and solving workplace stress as a means of increasing workplace engagement, happiness and ultimately productivity (https://www.hrzone.com/hr-glossary/what-is-occupational-stress).

Occupational stress is one of the major health hazards of the modern workplace. It accounts for much of the physical illness, substance abuse, and family problems experienced by millions of blue and white-collar workers. Also, occupational stress and stressful working conditions have been linked to low productivity, absenteeism, and increased rates of accidents on and off the job.

Work is a central part of human life. It is the expression of the basic need to accomplish, to create, to feel satisfaction, and to feel meaningful. Rewarding work is an important and positive part of our lives. However, when work denies people an
opportunity to utilize their creativity, intelligence, and decision-making ability, it causes stress.

The traditional response of management has been to "blame the victim," defining stress as an individual or "personal" problem that workers bring from home to work. In contrast to this approach that blames people for their inability to fit into an inhumane work environment, it is important to analyze the structure of job requirements and social relationships at work as the primary source of stress.

With the introduction of new technologies, many jobs have become more fragmented and job tasks have been narrowed, leaving workers more disconnected from the final product. This process of "deskilling" has created increased levels of boredom, making work less challenging and less satisfying for many workers. Offices are becoming factories with rows of workers connected to computers that are capable of monitoring every key punched. The knowledge that every minute of one's working day is being recorded has intensified the pressure of the job, which, in turn, has led to an increased rate of heart disease among office and clerical workers.

Occupational or job stress may be defined as a "mechanism whereby the human body attempts to adapt to the environment". The body has a normal mechanism for dealing with stressful situations that is known as the "fight or flight" response. As soon as the brain senses danger, it sends messages (electrical, chemical, hormonal) that stimulate the extra energy needed to fight the danger or run away from it. The stress cycle always includes the danger stimulus, the removal of the danger, and a state of relaxation.

Job stress is the strain, anxiety or the pressures that an individual faces at workplace while coping with the incessant and numerous demands or expectations put before him. Situation worsens when the capabilities fall short of the expectations or demands. Job stress is the product of mismatch between potential of an individual and the job demands made upon him; it is manifested in the form of harmful physical and mental reaction. It could also be a result of poor match between resources and requirements of an individual at work. Job stress results from the interaction of the worker and the conditions of work. Each employee will react differently to a given job condition depending upon one’s personality and coping skills.
Although the importance of individual differences cannot be ignored but certain working conditions are stressful to most people, viz. increase in work intensity, working at high speeds, working against tight deadlines, working very long hours, layoffs, harassment, a person's status in the workplace and finally greater competition and higher expectations from employees emanating from the productivity boon attributable to computer and communications revolutions. Job stress is widely prevalent, omnipresent and a costly issue. Every third executive at workplace reports a high level of stress and every fourth employee views his job as the principal cause of stress in his life. Job stress is also a costly problem in today's workplace as evidence suggests that stress is the major cause of turnover in organizations.

Job stress is omnipresent because it is very much a reality for those who have very little influence to those who make major decisions for the organization. Job stress-associated disorders cover an extensive range of conditions, ranging from psychological disorders; depression, anxiety, etc. emotional strain; dissatisfaction, fatigue, tension, etc. mal-adaptive behaviours; aggression, substance abuse, etc. and cognitive impairment; concentration and memory problems. In turn, these conditions may bring about poor work performance, injury and various biological reactions that may lead ultimately to compromised health or in extreme cases death.

The "fight or flight" response is extremely functional when we confront short-term specific dangers. When the danger or challenge is removed or has been dealt with, the body returns to a state of equilibrium.

Many of the sources of stress at work have a different character—they are more subtle, more pervasive, and come from a variety of factors. Whether it's increased workload, eyestrain from staring into computers, unpredictable disciplinary action by a supervisor, or never being complimented about the quality of work we produce, these all cause the "fight or flight" response to be triggered. Since we have "gotten used" to working in stressful environments, however, we may be unaware of the body's reaction. Yet, even if we are not conscious of it, the demands of being in a constant "on-alert" state takes its toll on our physical health and emotional well-being.
1.4.1 Occupational Stress in Banking and Insurance Sector

The workplace stress is becoming a critical problem for employees, employers and the society at large. The stress induced due to Job performed by employees at workplace has been a critical organizational stressor. The outcomes have found to be costly to the organization. Workplace stress and Job stress is a psychological construct that people may experience every day. It is a concept which is hard to avoid.

There is already a certain level of stress in banking employees work life and then encounter even more stress arising from the work pressure that banking employees face on the job. Many employees cannot cope with such rapid changes taking place in the jobs. Role conflict, service for customer, contribution, rapid technological change, lack of customer response is the great transaction of stress for the banking workers. The aim of this research is to understand roots and outcomes of job stress on the employee performance in banking sector (Manjunatha & Renukamurthy, 2017)

Top 10 Sectors in which the menace of Stress and mental fatigue has intensified in recent times at top & middle positions comprise Construction, Shipping, Banks, Government Hospitals, Star Trading Houses, Electronics & Print Media, Courier Companies, SSI, Retail & Card Franchise Cos. to deliver on deadlines. These places are becoming High Stress Zones like BPO, call centres and IT & ITEs sectors, according to Associated Chambers of Commerce and Industry of India (ASSOCHAM).

In an analysis on `Level of Stress in Workplace’ conducted by ASSOCHAM, it has been revealed that top executives in these sectors face stress and carry its adverse impact.

However, professional firms like CA, lawyers, tax consultants and sectors like automobile, infrastructure, advertising, NBCFs are found under stress but have better working conditions, says ASSOCHAM. Scheduled time period for completion of Targets & projects overloaded, work pressures throughout the year, high demand for performance working conditions, lack of staff, threats from competitors, banking sector players both public and private sector is growing at stupendous pace and each
bank trying to attract large pool of customers for their various loan and fixed deposit schemes. Recovery of loans from companies and individuals are also becoming a gigantic task for these banks in view of higher interest rates which is unaffordable to customers. It has been found that these all activities are making an impact on the mental health of Branch Manager, Marketing Manager, Sales and Customer Care Executives etc.

For stress management, ASSOCHAM has suggested that employers should set up rest rooms and employees can also learn relaxation techniques, such as meditation, biofeedback, deep breathing or yoga for 15 to 20 minutes during the work day, which can be effective stress busters. Effective time management and living in an organized way can save us from nagging day-to-day stressors

Occupational stress has become an important topic for study of organizational behaviour for several reasons.” These reasons are as follows:

1. Stress has harmful psychological and physiological effects on employees,
2. Stress is a major cause of employee turn over and absenteeism,
3. Stress experienced by one employee can affect the safety of other employees,
4. By controlling dysfunctional stress, individual and organization can be managed more effectively.

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.(Steers, 1981). 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 regard to fiscal deficit and structural changes in India so as to prepare the country to cope with the new economic world order. Globalisation and privatisation led policies compelled the banking sector to reform and adjust to have a competitive
edge to cope with multinationals led environment. The implications of the above said transformations have affected the social, economical and psychological domains of the bank employees and their relations.

Evidence from existing literature states that more than 60% of the bank employees have one or other problem directly or indirectly related to these drastic changes. Although a lot of studies have been conducted on the psycho-social 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 and insurance sector employees related to occupational stress.

When the cause of the stress can be identified and can be responded to by a specific set of positive actions that eliminate the cause, this is a healthy stress reaction. However, when the source of the stress is not identifiable, becomes excessive, repeated, prolonged, or continuous, it becomes "distress" and creates unhealthy physiological and psychological reactions.

To understand why exposure to stress, especially prolonged stress, can cause ill health, it is helpful to know what changes take place in the body during the "fight or flight" response. The heart starts beating faster in order to get more blood to the muscles, adrenaline and other hormones are released to provide more energy, additional stomach acids are secreted, and respiration increases. All these changes are intended to prepare the body for action. When these bodily processes are constantly functioning, however, our bodies are working overtime. Under these circumstances, the entire system is weakened and the weakest spots are the first to show signs of strain. If this burden continues over long periods of time without adequate chances for relaxation, the entire body may start to break down.
1.4.2 Causes of stress in banks and Insurance sector

Extensive restructuring, including through mergers and acquisitions

(Sisson & Marginson, 2000) suggest that immense merger and acquisition activity in banking and insurance have led to substantial changes in the size, structure and activity of organizations, with four main trends emerging:

• mergers between banks in the same country
• mergers between insurance companies in the same country
• mergers between banks and insurance companies in the same country
• Multi-national mergers involving one of the above. Extensive restructuring resulting from this intense merger activity may not only threaten job security of workers in the sector, but also lead to high levels of work-related stress, demotivation and declining organizational commitment (TUC, 2000; ILO, 2001).

Increased competition

Increased competition, both domestically and internationally, has resulted in organizations introducing cost-cutting and productivity improving strategies, which have resulted in increasing demands on employees (ILO, 2001). New products and ways of delivering service, such as the telephone and internet, and new entrants are competing with traditional High Street banks and insurance agents (Sisson and Marginson, 2000).

Working with cash

Work involving cash handling is potentially stressful as it requires high attention and exposes employees to constant pressures related to avoiding mistakes (Lindstrom, 1991). Furthermore, continuous contact with the public may exert psychological strain on workers (Endresen et al., 1991).
Surveillance

The nature of much of banking work which involves cash handling, means extensive security measures, including systems such as closed circuit television (CCTV) which constantly monitor activity, are taken to minimize risk. Although such systems are in place as much for the protection of employees as for deterring thefts, the feeling that one is under constant surveillance can be a major strain on workers whose every action is observed and recorded. Call centre technologies similarly enable employers to constantly keep employees under surveillance.

According to Bibby (2000) the level of control in some call centres permit supervisors to scrutinize staff to identify if they are handling calls, waiting for new calls or not working, and more alarmingly, secretly listen to conversations that are taking place. Furthermore, electronic surveillance can be carried out remotely in the case of home-based workers with the possibility that conversations are automatically recorded.

Contacts with public Employees who are in regular contact with members of the public are known to be at more risk of violence than those who work in seclusion (Budd, 2001). The danger is confounded for individuals who work with valuables or cash, as they are more likely to be targeted by criminals (Chappell and Di Martino, 2000). Bank employees who witnessed armed raids involving the threat or actual use of weapons have reported sleep disturbance and flashbacks that continue more than three months after the incident (Hodgkinson and Joseph, 1995). However, individuals react differently to stressful events such as bank robberies, and issues such as the sex of the victim, previous experiences and social support can determine long-term effects (Leymann, 1988).

New technology

Computer-based jobs are less demanding in terms of physical effort, but require more cognitive processing and mental attention. The introduction of new technology in the sector has changed not only the way people work but also how and where they work through the development of computer and satellite communication and remotely located call centres. Both banks and insurance companies have changed the
way in which they maintain contact with their customers and now offer telephone and internet services supported from call centres rather than a branch network (Sisson and Marginson, 2000). Technological developments have led to major advances in office automation. Indeed, the banking industry has been a leading investor in computer technology due to its substantial data processing requirements. The initial rapid expansion of employment, particularly in data processing, is now in decline as investment in technology is reduced.

Moreover, automation and new technologically-based delivery options have led to major redundancies in the financial services sector, predominantly affecting low-skilled workers (ILO, 2002). Consequently, workers employed in this sector are now required to carry out a multitude of tasks and possess multiple skills. Furthermore, increasing time pressures and levels of monotonous work, and decreasing levels of individual control have resulted in more incidents of psychosocial stress, job dissatisfaction and musculoskeletal complaints (Smith et., 1999).

**Gender differences**

In most industrialized nations there are still substantial differences between men and women in terms of employment status, type or grade of work if in employment, and the extra responsibilities associated with families outside the working environment (Bednar et al., 1995), even though there is evidence of significantly better educational qualifications achieved by women (Emslie et al., 2002).

**Scope of violence and stress in the financial services and its impact on the sector and its workforce**

Work and organizational climate factors influence job commitment and involvement, affecting employees’ sense of worth and job satisfaction (Sekaran, 1989). As workers often perceive change as stressful due to future uncertainty and fears over job security (Gladstone and Reynolds, 1997), the major changes implemented in the sector over the last few years have had a
substantial impact on its workers, with many reporting major negative effects on their working and personal lives.

**Scope**

Workforce cutbacks within banking, finance and insurance organizations are a priority concern for employees, with 78 per cent of a sample of union safety representatives reporting cutbacks as the major complaint raised by union members. Cutbacks have, furthermore, resulted in greater pressures on remaining workforces with increased work overloads or stress (86%), repetitive strain injuries (67%) and bullying (29%) being reported.

Workplace violence has become prominent as a result of media attention highlighting workplace homicides. However, such incidents are rare, and less severe forms of violence such as verbal abuse, pushing, punching and kicking occur more frequently and therefore need to be considered accordingly when reviewing workplace violence (Rogers and Kelloway, 1997). Individuals do not actually have to be the direct victims of violence for them to be affected. Bystanders or witnesses of violence are also likely to suffer distress. Similarly, fear of violence is something that is constantly on the minds of individuals who handle cash on a regular basis. This fear can be a disturbing phenomenon that is a major cause of mental and physical distress.

**Bullying**

Bullying in organizations can be perpetrated in understated and deceitful ways, making individuals feel demotivated and valueless. Accounting for nearly half of all stress-related sickness absences, it is believed bullying is particularly widespread in such high pressured sectors as finance due to excessive performance targets that are largely not possible to accomplish. Seifart, Messing and Dumais (1997) report that specifically within the financial services sector, performance pressures and fear of violence severely affect the mental health of employees.
Impact/effects

Besides possibly resulting in workers’ compensation claims, stress can have a detrimental effect on worker performance and result in decreasing organizational performance and productivity due to declining employee relations, morale and absenteeism. Physical effects of stress on employees also include migraine, coronary heart disease, ulcers and depression (FSU, 2002).

Mental health

Although individuals may continue to work after experiencing a traumatic event, this does not imply that they are not suffering from distress. Some may struggle on with major symptoms such as post traumatic stress disorder without it being recognized for a long while (Brom and Kleber, 1989). Stress can also cause behavioural changes in employees such as drug and alcohol dependency, absenteeism, substandard performance, attitudinal change, and unreasonable and reckless behaviour (FSU, 2002).

Physical health

Apart from the interrelationship of mental and physical stress, strain emanating from body posture while working is a major source of stress for bank employees (Endresen et al., 1991). Prolonged standing and a badly designed workplace have had a major influence on the physical health of employees working in the financial services sector (Seifart, Messing and Dumais, 1997). Moreover, musculoskeletal problems are one of the leading causes of sickness-related absenteeism (Graca and Kompier, 1999).

1.4.3 Causes of workplace violence and stress in the sector

Increasing competition within the sector and consolidation resulting from mergers and acquisitions have led to a reduction of job security, unstable employment and an increase in contingent employment (ILO, 2001). Apart from job insecurity and performance pressures, additional factors inherent to work in the financial services sector include fear of robbery and development of musculoskeletal problems.
Change and Job Security

A substantial shift has taken place in the psychological contracts of employees in financial services enterprises, which traditionally ensured individuals of long-term employment security in return for their hard work and loyalty (Giga, 2001). Organizations that have previously viewed employees as long-term assets to be developed are now beginning to think of them simply in terms of costs that need to be cut back (Gladstone and Reynolds, 1997). Inevitably, this has left post-restructuring workforces facing greater uncertainty and increasing performance pressures (TUC, 2000). The need to continuously update skills in order to keep up with new ways of work organization can be very daunting for employees, especially older workers who can find these pressures particularly challenging and demotivating due to the obsolescence of skills learnt over a long working life (Giga, 2001).

Job design

Poor workplace design along with a demanding workload can be a contributing factor to workers suffering from visual, shoulder, neck, back, wrist and hand problems. This can be a major cause of psychological distress for workers (Smith et al., 1999).

Fear of violence

Bank robberies have the potential to be particularly traumatic, with some victims suffering from psychological distress six months after the incident occurred and others reporting symptoms associated with post traumatic stress disorder (Kamphuis & Emmelkamp, 1998). Furthermore, fear of the violent incident recurring again may make individuals particularly distressed. This fear is also felt by workers who have not actually witnessed any violence but perceive themselves as likely future targets (Rogers & Kelloway, 1997).
High demand/low control

Within the financial services sector, there is evidence to support Karasek’s (1979) model associating work-related stress with jobs that are highly demanding while simultaneously allowing little control. Many areas of work correspond to this model, whereby individuals have high workloads but relatively little autonomy in completing their assigned tasks (Westman, 1992).

Personality characteristics

The moderating affects of personal disposition, such as positive affectivity and negative affectivity, may be important contributing factors to how individuals react to organizational change and adverse events (Shaw et al., 2000). Personal characteristics also have a direct effect on work motivation and play a moderating role between work pressures and negative reactions (Houkes et al., 2001)

Information collection and reporting on violence and stress in the sector

Current reporting procedures remain predisposed towards the collection of statistics covering incidents of severe acts of physical violence. As a consequence there are comparatively few statistics on general workplace violence and stress cases that are gathered at the national level (Beale, Cox and Leather, 1995).

The complicated nature of workplace violence and stress

Determining the extent of workplace violence is complicated by the fact that much of the literature and statistical information regarding the subject matter is compiled using various definitions of (1) what violence is (2) who it involves (3) whether the incident occurs within the workplace (4) if harm is intended and (5) whether it is a one-off incident (Leather et al., 1999). Psychological incidents, such as bullying and harassment, are therefore excluded from the picture. Similarly, there are a number of different models of work-related stress, which may also complicate data gathering methods.
Unions

Trade unions are increasingly becoming more pro-active in identifying issues concerning their members in this area. National level health and safety endeavours are also helping to identify the extent, causes and consequences of violence and stress.

Stress isn’t always bad. In small doses, it can help people to perform under pressure and motivate them to do their best. But when they are constantly running in emergency mode, their mind and body pay the price. If they frequently find themselves feeling frazzled and overwhelmed, it’s time to take action to bring their nervous system back into balance. They can protect themselves and improve how they think and feel by learning how to recognize the signs and symptoms of chronic stress and taking steps to reduce its harmful effects.

Job Controls and Job Demands

There are a number of working conditions that we encounter on a daily basis which contribute to making work stressful. These working conditions are called "stressors" and consist of those things which have a negative effect on a worker's physical or emotional well-being. In addition these working conditions or stressors are associated with two job characteristics: job control and demand.

Job control determines how much or how little control a worker has over her/his job. It can be defined in terms of one's ability to make decisions about how work is done and the ability to use a range of skills on the job.

Job demand determines how much or how little production or productivity pressures there are on the worker and the quality of the physical work environment.

Examples of job control stressors include:

- Lack of control over our work,
- Lack of recognition for work done,
- Job insecurity,
- Fear of layoffs,
- Harassment,
• Lack of respect from supervisors,
• Racism,
• Gender issues
• Age discrimination,
• Inadequate pay,
• Isolation from fellow employees either physically or psychologically, and
• Lack of promotion opportunities.
• Examples of job demand stressors include:
• Contracting out work,
• Fragmentation/job declassification,
• Poor ventilation and heating,
• Poor lighting,
• Forced overtime,
• Shift-work,
• Speed-ups,
• Conflicting job demands,
• Physical danger,
• Fear of accident or even death on the job,
• Poor computer workstation design,
• Monitoring,
• Lack of training, and
• Unnecessary paperwork.

1.4.4 Responses to Occupational Stress

The issue of occupational stress, which is closely related to the impact of new technology in the workplace, is making new demands on labor unions for creative strategies. The rapidly changing nature of work has resulted in new and far-reaching mechanisms for management control in the form of monitoring, layoffs, and changes in work rules, all of which contribute to increased levels of occupational stress.

Occupational stress is a major problem in today's "high tech" society. However, by using existing structures such as safety and health committees to address the issue of job stress, local unions can begin to adopt creative strategies to improve
working conditions. Some local unions have used their safety and health committees to deal with stress as a health hazard while others have established new committees dealing exclusively with stress. In both situations, the activities undertaken by these committees have included some of the following:

- Conduct regular walkthrough inspections,
- Investigate incidents that might be related to stress,
- Review health, absenteeism, and other available records,
- Assist other committees on problems related to stress,
- Train other committee members and stewards how to recognize stressful situations and workers suffering from stress,
- Collect resource material for the union's library related to stress and how to cope with it,
- Review changes in work-practices and procedures for potential as stressors,
- Recommend changes that might reduce stress,
- Participate in training programs on job stress and job design,
- Document activities and events related to potential stressful situations,
- Hold educational sessions on job stress for the membership,
- Form Local Union discussion groups,
- Include the issue of occupational stress in member assistance groups,
- Publish news articles on job stress in union publications,
- Develop stress-related materials for dissemination to members and new hires during orientation sessions,
- Conduct on and off-the-job relaxation and physical conditioning programs,
- Become actively involved with personnel at research and academic institutions developing and carrying out scientific studies on occupational stress, and
- Initiate and develop cooperative relations and activities with other unions

However, primary prevention strategy would include focusing on workers and job redesign.
1.5 Conceptual Framework of Occupational Stress

Wide idea about job stress is the strain associated with one’s work and workplace. Even so, our thorough understanding of the concept of job stress is of immense significance as it underlies all studies and theories regarding its behaviour. Different behavioural scientists have approached the problem of defining job stress in different ways.

The word ‘stress’ is defined by the Oxford Dictionary (www.oxforddictionaries.com, 2011) as ‘a state of mental or emotional strain or tension resulting from adverse or demanding circumstances’. A condition or circumstance (not always adverse), which can disturb the normal physiological and psychological functioning of an individual. In medical parlance ‘stress’ is defined as a perturbation of the body’s homeostasis. This demand on mind-body occurs when it tries to cope with incessant changes in life. A ‘stress’ condition seems ‘relative’ in nature. Extreme stress conditions, psychologists say, are detrimental to human health but in moderation stress is normal and, in many cases, proves useful. Stress, nonetheless, is synonymous with negative conditions.

As was given by NIOSH (1999), “Workplace stress is the harmful physical and emotional response that occurs when there is a poor match between job demands and the capabilities, resources, or needs of the worker”.

Beehr and Newman (1978) defined 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.” It was reported by Sreelatha (1991) that qualitative changes in the job create adjustment problem among employees. The interpersonal relationships within the department and between the departments create qualitative difficulties within the organization to a great extent.

Interpersonal factors such as group cohesiveness, functional dependence, communication frequency, relative authority and organizational distance between the role sender and the focal persons are important topics in organizational behavior.” While Beehr and Newman and Van Sell et al. underscore the importance of people’s interaction and interpersonal relationships in job stress, Pestonjee (1992) opined that
“the responsibility load creates severe stress among workers and managers”. If the individual manager cannot cope with the increased responsibilities it may lead to several physical and psychological disorders among them.

As was given by Caplan and Jones (1975), “Lack of participation in the decision-making process, lack of effective consultation and communication, unjustified restrictions on behaviour, office politics and no sense of belonging are identified as potential sources of stressors. Lack of participation in work activity is associated with negative psychological mood and behavioral responses, including escapist drinking and heavy smoking.”

According to French and Caplan (1972), “Pressure of both qualitative and quantitative overload can result in the need to work excessive hours, which is an additional source of stress.” Having to work under time pressure in order to meet deadlines is an independent source of stress. Studies show that stress levels increase as difficult deadlines draw near. Another report said common causes of excessive workplace stress are: a) Fear of layoffs b) Increased demands for overtime due to staff cutbacks c) Pressure to perform to meet rising expectations but with no increase in job satisfaction d) Pressure to work at optimum levels all the time! (www.helpguide.org, 2010).

As per one report it was stated that job stress might be caused by a complex set of reasons. Some of the most visible causes of workplace stress are:

a) Job insecurity

b) Reorganizations, takeovers, mergers, downsizing and other changes have become major stressors for employees

c) High demand for performance

d) Unrealistic expectations, especially in the time of corporate reorganizations, which, sometimes, puts unhealthy and unreasonable pressures on the employee, can be a tremendous source of stress and suffering
e) The expansion of technology computers, pagers, cell phones, fax machines and the Internet has resulted in heightened expectations for productivity, speed and efficiency, increasing pressure on the individual worker to constantly operate at peak performance levels.

f) adjusting to the workplace culture, whether in a new company or not, can be intensely stressful.

“Stress develops when an individual feels he is not competent to undertake the role assigned to him effectively. The individual feels that he lacks knowledge, skill and training on performing the role. Personal or family problems are also stress augmenters. Employees going through personal or family problems tend to carry their worries and anxieties to the workplace. When one is in a depressed mood, his unfocused attention or lack of motivation affects his ability to carry out job responsibilities” (www.lifepositive.com, 2005).

Symptoms of Job Stress The signs of job stress vary from person to person, depending on the particular situation, how long the individual has been subjected to the 17 stressors, and the intensity of the stress itself. Typical symptoms of job stress can be:

a) Insomnia

b) Loss of mental concentration

c) Anxiety, stress

d) Absenteeism

e) Depression,

f) Substance abuse,

g) Extreme anger and frustration,

h) Family conflict

i) Physical illnesses such as heart disease, migraine, headaches, stomach problems and back problems (www.lifepositive.com, 2005).
1.5.1 Implications of Occupational Stress

According to (Brief & Aldag, 1976) “There is evidence that role incumbents with high levels of role ambiguity also respond to their situation with anxiety, depression, physical symptoms, a sense of futility or lower self-esteem, lower levels of job involvement and organizational commitment, and perceptions of lower performance on the part of the organization, of supervisors, and of themselves.” (Ivancevich et al., 1982) stated, “Occupational stress is an increasingly important occupational health problem and a significant cause of economic loss.

Occupational stress may produce both overt psychological and physiologic disabilities. However, it may also cause slight appearance of gloominess that can affect personal well-being and productivity”. According to (Katz & Kahn, 1978), “A job stressed individual is likely to have greater job dissatisfaction, increased absenteeism, increased frequency of drinking and smoking, increase in negative psychological symptoms and reduced aspirations and self-esteem.

The use of role concepts suggests that occupational stress is associated with individual, interpersonal and structural variables.” Stress on the job is costly for employers, reflected in lower productivity, reduced motivation and job skills, and increased accidents.

1.5.2 Women and Job Stress

“Women may suffer from mental and physical harassment at workplaces, apart from the common job stress. Sexual harassment in workplace has been a major source of worry for women since long. Women may suffer from tremendous stress such as ‘hostile work environment harassment’, which is defined in legal terms as ‘offensive or intimidating behaviour in the workplace’. This can consist of unwelcome verbal or physical conduct. These can be a constant source of tension for women in job sectors. Also, subtle discriminations at workplaces, family pressure and societal demands add to these stress factors” (www.lifepositive.com, 2005).

In a nutshell, the main elements of job stress are as follows:
• It is a state of affair involving demand on physical or mental energy, which can disturb the normal physiological and psychological functioning of an individual.

• It is associated with individual, interpersonal, and structural variables.

• It is also associated with authority-responsibility issues and personal and family issues.

• Lack of participation in the decision-making, lack of consultation and communication, unjustified restrictions are augmenters of job stress.

• Quantitative and qualitative work overload, job insecurity, unrealistic expectations and pressures, unfavourable work culture and reorganization are all job stressors.

• It manifests itself normally in the form of depression, anxiety, absenteeism, lack of concentration, insomnia, substance abuse, family conflict, extreme anger, frustration and physical illnesses.

• Its implications include compromised performance and productivity, increased accidents, lack of motivation and low organizational commitment.

• It also leads to employee burnout, i.e., total emotional, psychological or physical exhaustion of executives.

• It adds to the health costs and so is a significant cause of economic loss for both individual and the organization.

• Women bear the brunt of it in the form mental and physical harassment; sexual harassment, hostile work environment harassment, offensive or intimidating behaviour in the workplace, unwelcome verbal or physical conduct, subtle discriminations, family pressure and societal demands.

Occupational stress is one of the major health hazards of the modern workplace as it accounts for much of the physical illness, substance abuse, and family problems experienced by millions of blue and white-collar workers. Occupational
stress and stressful working conditions have been linked to low productivity, absenteeism, and increased rates of accidents on and off the job.

Work is a central part of human life. It is the expression of the basic need to accomplish, to create, to feel satisfaction, and to feel meaningful. Rewarding work is an important and positive part of our lives. However, when work denies people an opportunity to utilize their creativity, intelligence, and decision-making ability, it causes stress.

The traditional response of management has been to "blame the victim," defining stress as an individual or "personal" problem that workers bring from home to work. In contrast to this approach that blames people for their inability to fit into an inhumane work environment, it is important to analyze the structure of job requirements and social relationships at work as the primary sources of stress.

Generally the company blames the employee and it is presumed that workers bring their problems from home to work. In contrast to this approach it is important to analyze the structure of job requirements and social relationships at work as the primary sources of stress.

1.5.3 Role of Deskilling in Increasing Occupational Stress

With the introduction of new technologies, many jobs have become more fragmented and job tasks have been narrowed, leaving workers more disconnected from the final product. This process of "deskilling" has created increased levels of boredom, making work less challenging and less satisfying for many workers. Offices are becoming factories with rows of workers connected to computers. The knowledge that every minute of one's working day is being recorded has intensified the pressure of the job, which, in turn, has led to an increased rate of cardiovascular health problems/heart disease among office and clerical workers.

Occupational or job stress may be defined as a "mechanism whereby the human body attempts to adapt to the environment."

Many of the sources of stress at work have a different character--they are more subtle, more pervasive, and come from a variety of factors. Whether it's increased
workload, eyestrain from staring into computers, unpredictable disciplinary action by a supervisor, or never being complimented about the quality of work the workers produce, these all cause the "fight or flight" response to be triggered. Since we have "gotten used" to working in stressful environments, however, people may be unaware of the body's reaction. Yet even, if they are not conscious of it, the demands of being in a constant "on-alert" state takes its toll on our physical health and emotional well-being.

When the cause of the stress can be identified, it can be responded to by a specific set of actions that eliminate the cause, this is a healthy stress reaction. However, when the source of the stress is not identifiable, becomes excessive, repeated, prolonged, or continuous, it becomes "distress" and creates unhealthy physiological and psychological reactions.

Although office work has always been stressful, several scientific studies and surveys have helped focus attention on the issue of job stress. The Framingham Heart Study, completed in February 1980, found that female clerical and secretarial workers developed coronary heart disease at twice the rate of other workers.
1.5.4 Employee performance and motivation problems due to occupational stress

Performance of the employee can play a major role for success or failure. Employees under performing would cost the organization fortune especially in a banking industry where competition is increasing every day. Factors that cause employees’ poor performance could be caused by two main issues,

1. Skills of an Employee skilled
2. Ability of the company to motivate the employee
3. Capability of an employee to do the job

Demotivated employee will not positively influence the performance of the banks. To bring about good performance everyone has to give all the effort to the organization and more importantly they should be motivated. Employee becomes demotivated because the banks processes are too ambiguous hence providing a lot hardship, the bank is experiencing continuous conflict and behavior effect.

**1.5.5 Turnover and retention concerns due to Occupational Stress**

This is another employee relation challenge that also especially banks and insurance sectors have to face. Generally turnover causes are economic issue and labor market condition they affect significantly the turnover rate. But also non-competitive compensation, poor fit of employee and the job, very poor working condition and monotony increases employee turnover. Employee more often may seek for better green pasture to improve their living standard. Sometimes some employee find the job to be too monotonous hence their morale goes down and as result affect the performance of the organization. Turnover cost for many banks are very high which include direct cost such as recruitment, selection and training of the new employees. Indirect cost include reduced productivity, increased workload for remaining employee as they have to cover and overtime expense for the colleague ([http://www.romeroconsulting.com/example_employee_relations_issues.htm](http://www.romeroconsulting.com/example_employee_relations_issues.htm)).

**1.5.6 Role of employee relations in occupational stress**

For turnover and retention problems most banks conduct training on their employees so that for example the job becomes less monotonous and challenging. Banks that have low employee turnover they are said to be employee oriented and they come up with good compensation package they always hire the right people for the job.

An interaction with the employees regularly is required so that the manager can understand they core problems. Distribution of right resource to perform task can increase performance of employees and reward systems can always boost morale of
employees. The employer should come with new approaches and practical tips for the
banks success.

Employee relations in collaboration with human resource management can
avoid conflict before they happen by understanding and identifying the strength and
weakness of the employees. Employers should assign jobs to employees that fit their
skill sets. For team conflict employer should pick a team leader who is capable to
handle pressure that teammate present. Banks should see if the employees who are
involved in conflict are affecting the performance and productivity of the
organization, once the parties involved in the conflict are identified then it will be
easy to solve problems (http://www.ehow.com/how_2076427_address-poor-
employee-performance.html).

There are advantages for organization good relationship with its employees
apart from increasing the general performance; the company will also enjoy reduced
absenteeism. Therefore good employee relation will bring benefits to the bank by
reducing the cause that mounts absenteeism such as continuous employee conflict and
job satisfaction.

A good employee relation in banks would be able to increase motivation and
morale. A motivated group of employee would be able to bring very beneficial result
that most banks are always appreciating to accomplish. Personal attention given to
employees can also boost up the morale of employees in these two sectors.

Employees would not be certain if they leave what they experience from other
banks. Bank that trains its employees more often will be able to increase confidence
of employees and hence increase their loyalty to the company. Engaged employees
are aware of the fact that they are important in the organization.

Good employee relation will reduce the employee turnover as the employee
issues that contribute to employee turnover are eliminated. Skilled employees who are
not paid well would want to move on, but a good employee relationship management
will make every effort to retain them in the organization. The employee will be given
what he/she needs since they are crucial to the banks performance. Employee
relationship management would be able to have saved recruitment and selection cost
that would come as result of high rate employee turnover.
1.5.7 Need of the Study

Stress management should be included as one of the top agendas in modern day society. Today the banking industry is one of the fastest growing sectors of India. Now-a-days Indian banking sector is becoming the sector of profit oriented and target oriented. It increases the stress in the minds of employees.

There is a need to find out certain measures or practices that would help to face the challenge. There are various factors that stress on workplace, time pressure and job dissatisfaction. Therefore, one can suggest that to improve the performance employees and reduce absenteeism for an organization is to develop stress management among their employees. In this research, it will be explained what are the causes of stress and how it affects performance in banks as well as insurance.

The gap has been identified that no such study has been conducted in these areas together with large sample size so far. Both qualitative and quantitative approaches will be used for better understanding of the variables affecting physical and psychological aspects of employees and the ways they can cope up with the stress at their respective workplace.