Chapter 3
Review of Existing Literature: stress and Coping
3.1 INTRODUCTION

Stress is the phenomenon of being stretched by the demands, made on an individual, beyond the limits of his or her potential to cope. Almost everyone suffers from stress. It has become a normal feature and a fall out of the life style factors of the modern age. Stress is a signal, a sign, a message from any energy system out of balance and out of control.

With all the growing concern for all the round development and for the well being of man at workplace, studies in organizational stress are getting prominence. Many research studies in India and abroad have been carried out from time to time to integrate the employee’s perception of stress in terms of what they define as stressful on the job and off the job and the extent to which they experience stress.

The present chapter focuses on the existing studies on stress. The literature on organizational stress and its work related outcome is fairly numerous and scattered. Recent literature has examined various organizational variables and their effect on work stress.

A close examination of stress literature in India indicates that the diverse elements in the work environment have been investigated. An attempt has also been made to highlight the existing literature on the influence of organizational stress with job performance, with personality, demographic factors, and job satisfaction, etc. Various coping styles adapted to deal with the stress have also been taken under this study along with the studies of public and private sector including banks.

This chapter has been divided into four sections to cover such various dimensions:-

Section I: Studies on Stressors

- Demographic factors and Stress
- Intra-Organizational Factors and Stress
Chapter 3
Review of Existing Literature: Stress and Coping

- Organizational factors
- Individual Factors (Personality and Stress)

Section II: Impact of Stress
- Stress and Job Strain
- Stress and Job Performance
- Stress and Job Satisfaction

Section III: Studies on Coping Styles of Stress

Section IV: Studies on Stress in Public and Private Sector including Banks

Genesis of the Concept Stress

There was no clear idea of the operational nature of stress response until the middle of the twentieth century when Hans Selye produced the monumental volume, Stress (Selye, 1950). Two of the Selye’s predecessors deserve special mention for their contribution to the development of our current understanding of stress because of the recognition of the importance for viewing the body as a system. Claude Bernard was probably the first to identify one of the most characteristic features of all organic systems: *their ability to maintain the constancy of their internal states* (“milieu interior”) despite changes in their environment (Bernard, 1865). (Canon, 1939) studied this characteristic of organic systems in depth and gave it a name: *homeostasis*. The work of these two investigators served to clearly establish the systemic nature of living beings and pointed up the role of the feedback process in maintaining the stability essential to the preservation and continuation of life. Building on the basic idea of these investigators, Selye (1974) after reviewing a mass research results and conducting numerous scientific experiments of his own, came up with the concept of the “General Adaptation Syndrome” (G.A.S.) as the body’s typical mechanism of response to disease and other stressors. He defined stress as the state which manifests itself by G.A.S., and, alternatively as the response (which is not specific) of the body for any kind of demand.
Selye (1974) without stress there is no life; failure to react to a stressor is an indication of death.

Palmer (1989) “Stress is the psychological, physiological, and behavioural response by an individual when they perceive a lack of equilibrium between the demands placed upon them and their ability to meet those demands, which, over a period of time, leads to ill health”.

Raymond (2000) “Stress occurs where demands made on individuals do not match the resources available or meet the individual’s needs and motivation… stress will be the result if the workload is too large for the number of workers and time available. Equally, a boring or repetitive task which does not use the potential skills and experience of some individuals will cause them stress.”

“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” (Chartered Society of Physiotherapy, 2004).

Malta (2004) “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.”

“Report on occupational stress policy by Health and Safety Executive (HSE) 2004 has identified six key areas that can be causes of work related stress, in which the support, staff receive from managers and colleagues is one of the factor that lead to stress in work place”. (Source: http://www.academicjournals.org).
3.2 SECTION I: STUDIES ON STRESSORS

3.2.1 Demographic Factors and Stress

This relationship suggests that personal factors predispose certain stress conditions. Personal variables may work as a catalytic force in increasing or decreasing the intensity of stress conditions. Biographical variables include age, experience, education and a number of demographic elements-an input for predictive diagnosis and counseling purposes.

Weiss et al. (1982) related demographic variables with stressful events and job search. They have reported age, tenure in the organization, and the hierarchical position to be negatively related with stress and job search.

1) Age

Reddy and Ramamurthy (1990) found the impact of age on stress for 200 executives. High stress was found in case of 41-50 years age group people as compare to 51-60 years of age group.

Aminabhavi and Triveni (2000) study mentioned that age, gender, and coping ways of employees at bank not affected their occupational stress.

Virk et al. (2001) found with respect to age, level of job, and type of behaviour, that, age and level of managerial personnel can have strong impact on stress related to job.

Beena and Poduval (1991) studied the sample of 80 executives of large industrial organisation and its findings mentioned that as the age advances, stress increases.

Gherman (1981) found that age was not significantly related to role strain.

Singh (1983) found that age played a much smaller role in perception role conflicts.

Bhatia and Kumar (2005) “studied on occupational stress and burn out in industrial employees in a sample consisted of 100 employees belonging to supervisor and below supervisor level; their chronological age ranged from 22-32 years and 33-42 years and found that among the industrial employees at supervisor rank and below supervisor rank, high age group employees experience occupational stress”.

(Source: http://etd.uasd.edu/ft/th7658.pdf)
Devi (2007) found the role stress of young employees is high as compared to the older employees, in a study of 180 employed females. Number of years and income was linked with role stress. Low income and greater work experience is connected with high stress levels.

2) Education

Education also provides an individual with a great deal of understanding as to how to deal with the situations. It is one way to reduce one’s stress levels. It can change person’s perspective fully.

Singh (1983) found that education played a smaller role in the perception of role conflict.

Ansari (1991) “had studied the nature and degree of stress in agriculture university teachers. Sample consisted of 235 respondents comprising 30 professors, 74 associate professors and 135 assistant professors. The result revealed that the correlation between the nature of stress and qualification of teachers in different cadres was found to be non significant”. (Source: http://etd.uasd.edu/)

Chand and Monga (2007) “examined the correlates of job stress and burn out among 100 faculty members from two universities. He found that, higher education can combat stress and burn out related problems among the faculty members”.

(Source: http://etd.uasd.edu/)

Pandey (1997) conducted a study to find the relation in personal demographics and organizational role stress. The study was conducted on 61 personnel of Indian Railways (aged 28-58 years). Role stressors were measured by administering the Organizational Role Stress Scale (Pareek, 1983c). The analysis revealed a positive but non-significant relationship of age with all the parameters related to role stress except role ambiguity. Similarly, they found positive but non-significant correlation of education with 10 dimensions related to role stress.
3) Occupation and Position

Aminabhavi and Triveni (2000) found high stress to managers as compare to clerks. It is due to the responsibility at different work levels.

Devi (2007) in a sample study of 180 working women that belong to six occupations showed professionals experiencing stress are from the field of science and technology and doctors followed by administrators and self-employed. Low amount of role stress was found amongst teachers and bankers.

Chand and Monga (2007) “examined the correlates of job stress and burn out among 100 faculty members from two universities. Respondents with internal locus of control, high social support and high job involvement experience less stress. Results also revealed that, maximum stress is reported by professors and minimum by assistant professors”. (Source: http://etd.uasd.edu)

Kaur and Kaur (2007) “attempted to make a study on occupational stress and burn out among 80 women police of 25-45 years of age and results showed with the increase in job stress, burn out levels also increases”.

(Source: http://etd.uasd.edu/)

It is concluded from the above mentioned studies that with the increase in the hierarchical levels, stress also is accompanied and increases.

4) Experience

Blix et al. (1994) found in a study that stress levels decreases with number of years in experience.

Ryhal and Singh (1996) found that stress levels increases with increase in the years of experience. Those with 35 years of experience had high stress than those with 25 years.

Pandey (1997) found that stress is related with years of experience, and a positive and negative relation was exhibited between the two.
Experience was found to be positively and significantly associated with inter-role distance, role expectation conflict, role ambiguity, personal inadequacy, role stagnation, role erosion, and self-role distance.

3.2.2 **Intra organizational factors**

3.2.2.1 **Organizational Factors and Stress**

3.2.2.2 **Individual Factors and Stress**

The Health and Safety Executive (HSE) defines stress as an “adverse reaction people have to excessive pressures or other types of demand placed on them”.

Palmer et al. (2001) in a model of work-related stress found the cause of stress as culture. For him, Stress depends upon the organization culture.

Michie (2002) “The workplace is an important source of both demands and pressures causing stress and structural and social resources to counteract stress. The workplace factors that have been found to be associated with stress and 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. Those that are intrinsic to the job include long hours, work overload, time pressure, difficult or complex tasks, lack of breaks, lack of variety, and poor work conditions (for example, space, temperature, light). 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 under promotion, lack of promotion, lack of training, and job insecurity being stressful. There are two other sources of stress or buffers against stress: relationship at work, and the organizational culture. Managers who are critical, demanding, unsupportive create stress, whereas a positive social dimension of work and good team working reduces it”.

3.2.2.1 **Organizational Factors and Stress**

There are many organisational factors that can have a lot of impact on employee at workplace. The following studies reflect clearly, how organisational factors can be a source of stress.
3.2.2.1 Stress and Working Conditions

In realizing the importance of executives in the organization, a study was conducted in the industry by Chand & Sethi (1997) to examine the organizational factors namely, role overload, role ambiguity, role conflict, under participation, responsibility for, poor peer relation and strenuous working condition as predictors of job related stress. The study was conducted in a variety of nationalized banks, 150 executives (middle level officers) were selected through purposive and incidental sampling to represent functional areas like administration, general banking, savings, lending, general services, auditing, accounting, etc. The study reveals that role conflict was the strongest predictor of organizational stress. This was attributed to the factors like incompatible role pressures, insufficient staff, meeting the annual target planned by higher authorities. Strenuous working conditions emerged as the second strongest predictor. Strenuous working conditions in banks arose due to risky and complicated assignments, complete work quickly, involvement of physical skills, excessive and inconvenient working hours and constantly working under tense circumstances. The study empirically demonstrated role conflict, strenuous working conditions, and role overload to be clearest and significant predictors of job related stress.

A study to identify stress situation and perceived behavior to such situations was also conducted on bank employees by Rajeshwari (1992) both for the official and clerical cadres. The sample consisted of 34 officers and 79 clerks from five nationalized banks. The study revealed the structured rigidity, poor physical working conditions, and extra organizational pressures to be the potent stressors inducing stress in employees. The level of stress was independent of the position occupied but it was established by the study that employees under high level of stress was independent of the position occupied but it was established by the study that those employees under high level of stress reported more stress related illness. The study also indicated significant negative relationships between stress and work experience and stress and income. When an individual repeatedly performs a particular job, he masters it and his anxiety on the job comes down. Hence the negative correlation exists between stress and work experience. Similarly as one ages, he normally becomes more mature in outlook and is in a position to respond to various events without taxing in his
biological and organizational expectations which is established by the significant negative relation existing between age and stress.

The organizational stressors can be divided into four categories. 1. Working conditions (shift work and week-end work), inadequate remuneration, working hours, and safety at the work place. 2. Relationship at workplace. 3. Role conflict and Role ambiguity. 4. Organization structure and climate. (Parikh & Taukari, 2004)

The relationship between organizational factors and stress suggests that different aspects of organizational design, such as formalization, standardization, and centralization may significantly influence perception of job stress. A stress from organization originates when it is unable to control the anxiety from different parameters of the work at workplace.

### 3.2.2.1.2 Stress and Role Factors

Vansell et al. (1981) found from the study that employees with greater levels of role ambiguity react to the situations with anxiety, depression and shows physical symptoms, low self esteem, and low level of performance from organization itself, supervisors, and of themselves.

House et al. (1970) found the organizational practices associate with role are goal conflict are inconsistency, delayed decisions, resulting into distorted and suppressed information breaking the chain of command.

Size of an organization is also a causal variable of role conflict. Alan and Stanton (1974) in their study found that medium-sized departments seemed to include more role strain than either larger or smaller departments.

Peterson (1995) found the impact of role overload stressor on mangers; and the impact of role conflict; role ambiguity, and role overload on industrial workers.

Similarly, Agarwala et al. (1979) found, that in general, role conflict is positively related with job related tension and work alleviation.
Margolis et al. (1974) explored that stress due to lack of clarity of goals i.e., role ambiguity results into job dissatisfaction, no or low confidence, low self-esteem, depression, anxiety, lack of motivation, blood related disorders such as blood pressure etc., and high or low pulse rate, and at the same time, intentions of the employees towards leaving the job.

Miles and Perreault (1976) “found four categories of conflict related to role: 1. Intra-sender role conflict 2. Inter sender role conflict. 3. Person- role conflict; and 4.Role overload”. The results showed that job stress is related with the individual factors, interpersonal and structural factors. (Source: academicjournals.org)

Buunk et al. (1998) stated that a role related conflict arises when it is difficult to meet the role expectations and job demands that are mutually not compatible.

Caplan and Jones (1964) stated that due to the peers who are supporting subordinates and, in turn, employees supporting superior-subordinate relationships have a negative relation with role conflict.

(Gupta and Adhikari, 2008) found a tremendous impact of role related stressors on employees at workplace.

(Burke, 1988; Nelson and Burke, 2000) A number of parameters at workplace related to role were found as strenuous such as role overload, role ambiguity, and role conflict.

(Kumar, 2006; Driscoll et al. 1994) Role overload, lack of senior level support, lack of group cohesiveness, inequity at workplace, role stagnation, resource inadequacy in the role, constraints of change contribute to the stress of employees.

Upadhyay and Singh (1999) found in a study comprising of teachers and executives that stress levels were higher in case of executives as compared to college teachers.

Singh and Singh (1984) studied role conflict, role ambiguity and job person fit in relation to three aspects of job strain- depression, debility, and physical symptomatic strain. They found a positive relationship among the variables.
Hasnain et al. (2001) explored the coping mechanism in three job categories (20 engineers, managers and teachers) and found that role overload and erosion were the major sources of role stress in all three groups.

Similarly, Agarwala et al. (1979) found, that in general, role conflict is positively related with job related tension and work alleviation.

Brief and Aldag (1976) reported a relationship that was found to be negative in case of role ambiguity and organizational commitment factors.

Biard (1969) observed that individuals with high role conflict reveal lower commitment and less confidence in their organization.

In Indian setting, Das and Singh (1978) found that a better organizational culture leads to high commitment while a coercive authority system affects the level of commitment negatively.

### 3.2.2.1.3 Stress and Financial Risk Stressors

Lindstrom (1991) found that jobs in which cash handling is required is found to be potentially stressful due to high involvement and attention required and a constant source of pressure over employees to avoid mistakes and be careful.

(Endresen et al. 1991) found continuous meeting with the public may be a source of psychological strain on employees.

(Sabir et al. 2003) explored that workplace stressors are also those that arise due to individual and computer interaction, such as, computer related problems including computer crash, slow speed of systems, virus attacks, etc.

### 3.2.2.1.4 Stress and Organizational Climate

Nath (1988) studied the impact of organizational climate, role stress, and locus of control on job involvement among bank professionals. He observed that subjects who experienced high role stress showed less job involvement as compared to the low role stress group. The high scoring goal group on four dimensions of organizational climate...
climate achievement, expert influence, affiliation, and dependency scored significantly higher on job involvement as compared to the groups which scored low on these dimensions.

Das (1982) highlighted a significant relationship between work group climate and perceived power to job related anxiety, which was equated with stress. The work group climate was identified as important cause of managerial stress. Lack of participation in decision making, absence of open communications, feeling of powerlessness, authoritarian leadership, excessive rule boundedness were identified as strongest cause of stress experienced by Indian managers.

Das and Singhal (2003) explored in the study of 300 male managers that job autonomy is inversely related with stress. High job autonomy employees showed low stress.

Rastogi and Kashyap (2003) found higher stress levels in case of nurse profession as compared with clerks and teachers jobs.

Latha and Panchanatham (2007) found the relationship between stressors (working conditions and chances of promotion) and job performance and results showed a negative relationship between the two.

Khanna (1985) investigated the “relationship between organizational climate and organizational role stress and their impact on organizational effectiveness”. It was observed that a lower level of stress promotes a better climate and in turn, affects organizational effectiveness. Thus (1) efforts should be made to lower the impact of stressors (2) bringing about greater job satisfaction by developing better organizational climates (3) executives and supervisors to encourage greater innovations among executives, and (4) organize training program.

3.2.2.1.5 Interpersonal Relationship and Stress

Buck (1972) found stressed employees had low participation and less freedom in making decisions and doing things in their own ways.
(Caplan et al. 1975) “Lack of participation in the decision making process, lack of effective consultation and communication, unjustified restrictions on behavior, office politics, and no sense of belonging were identified as potential sources of stressors”. Stress and relationship at workplace have always affected employees.

Madhu et al. (1990) reported the influence of relationship at workplace to occupational stress levels and significant results were found for employees of the steel industry.

Potter et al. (2002) concluded that the interpersonal stressors at workplace have the influence on the employees. Interpersonal conflicts experienced in the workplace also predict diseases and well being declines. Results proved that psychosocial environment of workplace have unique effects on employee.

Osmany and Khan (2003) found politics as the main reason of stress at workplace for unmarried female employees as compared to the strenuous peer-junior relationship, which was found to be high in case of married females.

One can reduce all stress if into social relationships and so is at workplace; cordial workplace relationship among employees can reduce stress to a great extent. McLean (1979) found that social support such as group cohesiveness and faith is linked to low level of job related stress and good health.

Ivancevich and Matteson (1982) explored that various physical and behavioral problems arise due to no group cohesiveness.

3.2.2.2 Individual Factors and Stress

3.2.2.2.1 Personality and Stress

The individual personality has a major effect on his/her behavior in organizations. Certain individuals seem to have better capacity to deal with complex situations, demonstrate a greater ability to withstand the pressures than others. Researchers have found that it is the personal characteristics or the personality that has a significant effect upon the organizational system.
Several research studies have examined the effects of certain personality variables as the cause of the work stress. Personality traits such as authoritanism, rigidity, muscularity, femininity, extroversions, supportiveness, spontaneity, emotionality, tolerance for ambiguity, and anxiety, and the need for achievement have been found by research as being particularly relevant to individual stress.

This part aims to analyze various personality dimensions and their reaction to work stress. Hardy personality can adapt positively to stressors. A number of studies have suggested that a high degree of hardiness reduces the negative effects of stressful events.

Kobasa (1979) who proposed the concept of hardy personality identified three general characteristics of them: (1) They believe that they can control and influence the events in their lives; (2) Committed to their activities in their lives; and (3) Enjoy anticipating challenges. People with Hardy personalities approach life’s events with a strong commitment to reaching their goals, believe at least some control over their life’s events as a source of challenge and personal growth and thus respond constructively by trying to find a solution. In contrast, low hardiness personality assesses stressors pessimistically, view stressful life as unchangeable disruptions to the normal course of their behavior and try to escape from stressors.

Kahn (1964) found that persons who were high in neurotic anxiety also had a sensitivity to organizational stress i.e., they had lower tolerance than their more stable counterparts to stressful situations.

Most recent attention however has centered on the “Type A Personality”. Rosenman and Friedman in early 1960s showed the relationship between behavioral pattern and prevalence of coronary heart disease. They postulated that certain individuals were more prone to heart disease than others. The researchers classified those individuals who are likely candidates for heart disease on “Type A” and those less likely to experience heart disease on “Type B”. According to them, the following characteristics distinguish Type A and Type B behavioral patterns shown in table 3.1.
### Table 3.1: Type A and Type B Personality Behavior

<table>
<thead>
<tr>
<th>Type A Behavior</th>
<th>Type B Behavior</th>
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</thead>
<tbody>
<tr>
<td>• High possibility of heart attack</td>
<td>• Low probability of heart attack</td>
</tr>
<tr>
<td>• High degree of drive and ambition</td>
<td>• High level of patience</td>
</tr>
<tr>
<td>• Extremely Competitive</td>
<td>• Easy going and relaxed</td>
</tr>
<tr>
<td>• Exhibits a high level of aggressiveness</td>
<td>• Less likely to overreact to situation in hostile or aggressive way</td>
</tr>
<tr>
<td>• Constantly working against time</td>
<td>• Unconcerned about time pressures</td>
</tr>
</tbody>
</table>

According to researchers the frequency of Type A Behavior is increasing in the industrialized world that our society encourages and rewards their behavior as a hard driving, achievement oriented persons. This is an effort to succeed in their organization, many men and women adopt personality characteristics that have dangerous implications affecting biologically and mentally thereby making them more vulnerable to heart attacks. It has been estimated that Type A individuals are three times more likely to suffer heart diseases under severe stress than Type B individual.

#### 3.2.2.2 Belief in Locus of Control

It means one’s capacity to control a situation. If one is able to control it, they are called as internals and those who cannot control the forces, are termed as externals. If employees feel that they have little control over the work environment, their job and over certain outcomes, they experience stress.

Riggio (1990) found that internals perceive their jobs to be less stressful than do externals.

Murphy (1986) categorized people on the basis of Locus of Control- Internals and Externals. Internal self confidence tends to ensure that they react well to most stressors, whereas externals believe in luck or the external factors.
3.2.2.2.3 Learned Helplessness

The classic research on locus of control conducted by Seligman (1975) revealed that the employee becomes depressed and loses initiative at work if the stressful outcome is attributed to an internal cause, while as the outcome is perceived as less stressful because of the attribution to an external cause. Based on the findings of the study, Seligman (1975) postulated a related concept: Learned Helplessness. In his initial research, Seligman used a situation where dogs could not escape electric shocks. When the dogs were later placed in an escapable situation, they didn’t escape. The researcher hypothesized that the initial learning of response outcome independence conditioned the dogs to remain passive and not attempt to escape.

3.2.2.2.4 Self-Efficacy

Self-efficacy is a concept that describes self-perceptions of how well a person can cope with situations as they arise (Bandura 1982). There is increasing evidence that people’s self-perception of their capacity to be effective and bring about change may be an important disposition in the ability to experience and withstand stress. For example, Bandura et al. (1985) found that those with high self-efficacy have relatively a low level of physiological stress arousal.

3.2.2.2.5 Psychological Hardiness

Some people seem to go to pieces at the slightest provocation, whereas others seem unflappable in the face of extremely stressful situations. Those able to cope successfully with extreme stressors seem to have a “hardiness” disposition. Kobasa (1979) found that the hardy executives had a lower rate of stress-related illness and were characterized as having commitment, welcoming challenge, and feeling in control. People with hardiness will be able to survive, but those who do not possess hardiness may suffer the harmful outcomes of stress and conflict.
3.3  SECTION II: IMPACT OF STRESS

3.3.1 Stress and Job Strain

There are many sources of stress affecting people in many different ways. How a person reacts to job stress— that is, whether he shows strain or not—is a function of both the stress he encounters and the type of person he is. It is goodness of fit between the demands of the job and the abilities of the person which will determine the amount of strain. Similarly, the goodness of fit between the needs of the person and the degree to which these needs are satisfied in the job environment will also affect the strain.

Job strain can never be forgotten, when we talk about factors of job stress. According to the demand/control model (Karasek 1998), “job strain is determined by the interactions between psychological demands and decision latitude. The first dimension, the psychological demands on the worker, relate to pace and intensity, skills required, and the ability to keep up with colleagues. The second dimension relates to the degree of creativity versus repetition, as well as the extent of freedom and responsibility to decide what to do and when to do it. Four work environments can then be derived: high-strain jobs, active jobs, low-strain (relaxed) jobs, and passive jobs” Lindström (2005).

(Singh & Singh, 1992) in their study also provided for positive relationship between stress and strain conducted on a sample of four hundred middle level managers from different departments of Bokaro steel plant, Bokaro, to find the effects of role related stress, organizational climate, and ego strength on the psychological strains namely environmental frustration, anger reactions and job anxiety confirmed that managers with role stress experienced more environmental frustration, anger reactions and job anxiety than the managers with lower role stress.

The job control and psychological demands have different impact on workers and their organizations. In case of both the parameters, high control over job and high psychological demands, the results would be growth and achievements and new learning also by putting direct action in the job resulting into low job strain. Otherwise high strain job and not motivating (Karasek, 1998).
3.3.2 Stress and Job Performance

Job performance is the ultimate outcome variable, the optimization of which is emphasized by almost all organizations. Performance is the outcomes of the job one is doing and task achievements at workplace.

“Performance is defined as an activity, in which an individual is able to accomplish successfully the task/goal assigned, subject to the normal constraint of the reasonable utilization of available resources” (Jamal 1984). Factors that exert powerful influence upon the basic body processes and internal psychological state also affect the behavior of an individual. If a high level of stress is detrimental to health, it follows that excessive stress is also likely to have an adverse affect on job performance. Job performance relation to organizational stress has emerged with the following findings.

a) Positive Linear Relationship

b) Negative Linear Relationship

c) Inverted U-Relationship

a) **Positive Linear Relationship**- In a relationship of stress and job performance exhibiting positive linear relationship, stress is equated with challenge to be treated as the occasion for constructive activity and high performance. At moderate level of stress, an individual is slightly excited for accepting a challenge, and then he/she is expected to exhibit little better performance. At a high level of stress, the experience of a substantial arousal by an individual is found and thus would be expected to display high improved performance.

b) **Negative Linear Relationship**- A negative linear relationship between stress and performance implies that stress is a noxious stimulus, aversive to most individuals. Those facing stress would waste most of their energy in coping with stress. Their performance would be negatively affected. Studies of stress performance relationship in organization often find a strong negative correlation between the amount of stress in a group, work team or department and its overall performance. A large body of research (*Kahn et al., 1964, Vansell et al., 1981*) is also supportive of

c) Inverted U- Relationship- The relationship advocates that stress arises when there is a deviation from optimum conditions that cannot be easily connected, causing an imbalance between demand and capacity.

To date, a substantial amount of behavioral research has established an Inverted-U or Bell shaped relationship, which indicates that performance improves with increasing stress to a certain level beyond which as stress continues to increase, the performance declines. The rationale behind this relationship is the ‘Motivation Factor’. As motivation and the drive to achieve increases, the level of stress level rises along with productivity and efficiency. A person working at optimum level shows enthusiasm, high morale, mental clarity, and good judgment. When a person is overly ambitious and hard driving or when the demands and the pressures of the job are unreasonable. Performance is again low as stress drains the person’s health, vigor, and perspective.

![Figure 3.1: Stress and Performance Relationship](http://www.addforums.com/forum)

In brief, one relationship is a negative linear relationship where productivity reduces with stress (distress). Second relationship is where productivity also increases as a result of stress, thereby, implying a positive linear relationship. Thirdly, there could be a U-shaped or a curvilinear relationship where even a very low stress increases the productivity in the beginning up to a peak level and then it start declining as the person descends into a state of distress.
Srivastava (1983) attempted to explore the stress performance (production) relationship. The study observed that in case of employees maintaining a constantly raised level of production experienced less role stress as compared with low production capacity.

Latha and Panchanatham (2007) found a positive impact of workplace stressor overload on employee’s job performance in a study of 40 software professionals.

Individual job performance improves with the increased level of stress, up to a certain limits. After a point, stress becomes dysfunctional and reduced performance is experienced. This is evidenced in Yerkes- Dodson model of the effect of anxiety on performance. Both too little and too much stress has a detrimental effect on performance (Cooper et al. 1988; Jones and Bright, 2001).

3.3.3 Motivation and Stress

“Intrinsic Motivation Theory is used by management teams to motivate people with intrinsic rewards. Under this theory employees desire to do a good job because they are proud of what they are doing, and want to be a part of something good”. “If a person becomes too stressed at work he or she may become burn out with his job. Too much stress can also cause illness, either physical, such as high blood pressure and fatigue, or mental such as anxiety and tension. However, a certain amount of stress is required to keep employees motivated. If things run too smoothly employees can become inattentive and lethargic”. (Source:http://voices.yahoo.com/motivational-theories-workplace-9080399.html)

“Extrinsic means external or outside of yourself. This type of motivation is everywhere and frequently used within society throughout the lifetime of an individual. When you are motivated to behave, achieve, learn or do based on a highly regarded outcome, rather than for the fun, development or learning provided within an experience, you are being extrinsically motivated”. “Trophies, medals, money, discounts, grades, entrance to programs or schools, higher commission percentages, new clothes, and losing weight are all examples of extrinsic motivators”. (Source: http://www.livestrong.com)
Selye (1974) suggested that optimum stress may be achieved at work and reflected in job performance when job provides adequate challenges, but not too little or too much pressure. Though optimum stress level is different for different individuals, each individual can sense and determine how much stress is functional for him to operate in a productive manner. In case of optimum stress, there is high energy and high motivation. Under the situations of under-stress and over-stress, boredom and apathy creep in. The implications of different levels of stress have been shown as below:

**Table 3.2: Consequences of Different Levels of Stress**

<table>
<thead>
<tr>
<th>Basis</th>
<th>Low Stress</th>
<th>Optimum Stress</th>
<th>High Stress</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Reaction</td>
<td>Boredom/Apathy</td>
<td>High Energy</td>
<td>Exhaustion</td>
</tr>
<tr>
<td>2. Behaviour</td>
<td>Low Motivation, Careless Mistakes, Psychological Withdrawal, Physical Withdrawal, Inactivity</td>
<td>High Motivation, Heightened Perception, High Involvement</td>
<td>Anxiety and Nervousness, Indecisiveness, Bad Judgment</td>
</tr>
<tr>
<td>3. Performance</td>
<td>Low Performance</td>
<td>High Performance</td>
<td>Poor Performance</td>
</tr>
<tr>
<td>4. Health Effects</td>
<td>Dull Health</td>
<td>Good Health</td>
<td>Insomnia, Psychosomatic Illness</td>
</tr>
</tbody>
</table>

Source: (Selye 1974)

According to Gavin (2005), “a professor at Concordia University, motives need to be additive in effect, which means the more reasons you find to motivate yourself to engage in a behaviour, the more likely you will continue with and persist in these behaviours; external motivators are typically not additive; the differences between intrinsic and extrinsic motivators primarily lie within the reason for doing something, in order for you to ultimately change or improve behaviour, you have to understand the reason for the behaviour. Intrinsic and extrinsic factors are important to understanding behaviours, regardless of differences”.
This relationship derives support from the activation theory of motivation (Hebb 1955). It suggests that, at extremely low and high levels of stress, performance becomes poorer. The moderate level of stress, which Pestonjee (1987) terms as optimal level of stress, would produce optimal level of performance (Kindler & Ginsberg 1990).

3.3.4 Stress and Job Satisfaction

Job satisfaction represents the pleasurable positive attitudes that person has for his job. To achieve job satisfaction among the work force of an organization, it is very important to overcome the changes people resist owing to the problems of automation and job security.

Keller (1975) conducted a study which revealed a negative relationship between role conflicts and satisfaction. Keller suggests that further study is required on the relationship of role related conflicts with its impact upon job outcomes.

Srilata (1988) attempted to find out whether stressors like role distance may arise because of certain structural factors of the organization, job factors, perception of the local person of his role set members and of his own self. It was found that high stress groups perceive their job and work situation negatively, they were dissatisfied with their job and found it uninteresting and difficult.

Tharakan (1992) found high stress for working women as compared to non working women.

(Agarwala et al., 1979) explored the relationship between general role conflict and satisfaction and a negative relation was found between conflict and job satisfaction.

Job satisfaction can be detrimentally affected by stressful conditions, although it should be noted that certain occupations are considered to be inherently more stressful than others (Cooper et al. 1988; Gherman, 1981; Sperry, 1991).
3.4 SECTION III: STUDIES ON COPING STYLES OF STRESS

David et al. (1986) examined how social support helps reducing stress and the study found a consistent relationship between the two.

Upamanyu (1997) found that breathing exercise, relaxation techniques, controlling diet, managing time well and yogasnas were mostly used coping techniques followed by working females.

Aminabhavi and Triveni (2000) explored in bank employees study and found no influence of age, gender, and coping strategies of bank employees on occupational stress.

Ahmad, Bhatt, and Ahrahad (1990) studied stress and coping strategies among executive technocrats and found that while men used defensive style more often than women, females largely used the approach style of coping.

Pandey and Srivastava (2000) explored coping ways are adopted in better ways by females at workplace as compared to other bank employees.

Gaur and Dhawan (2000) found in a study of 120 working women that, at lower managerial levels, coping adaptation is very fast, quick, and easy than those at higher (middle and top) managerial levels.

Hasnain et al. (2001) in a study of 60 employees categorized in three sections found the use of extra-persistive and inter-persistive coping styles. There was found no significant difference in case of coping mechanism followed by three sections.

Sehgal (1990) found that persons experiencing role stress used the avoidance style of coping, particularly the Impunitive and Intropunitive styles. In other words, they either developed a fantastic attitude or simply admitted that stress was unavoidable or blame them for the stress. The Intropsistive style was used as the backup coping style.

Batlivalas (1990) comparative study between Indian and American executives at the organisational and the personal level revealed that Indian executives experienced more personal stressors than the American counterparts, but they compared fairly well with their American counterparts in the organisational front. It was concluded that there is no one best coping technique and each person learns from his or her personal experience to transform stress into an asset.
Burke and Belcourt (1974) categorized coping behaviours into various categories such as talk to someone, work for long hours, shifts to some no-work process, to analyze every situation and develop a strategy accordingly and withdrawals from the situation.

Aminabhavi and Kamble (2004) explored in a study comprising of 30 technical personnel at railways workshop (age- 30-59 years) on motivation and stress coping behavior that employees having high stress were middle age group employees and were adopting coping behavior significantly in relation to the elder employees at workplace.

Kaur and Murthy’s (1986) study revealed that avoidance strategies were predominant at junior management level and approach strategies were predominant for senior level management personnel of public and private sector organizations.

Aditi and Kumari (2005) “found that the stress buffering effects of friendship and social support systems seem to be a significant contributor to raised levels of stress”.

(Source: http://etd.uasd.edu/)

Randeep and Ravindran (2005) “attempted to explore the relationship between coping strategies and coping styles among 30 marketing executives in two private sector mobile phone companies. It was concluded that in the use of coping styles such as work related strategies, logics, house front, job interpersonal relationship, and managing time, executives differ considerably with respect to their cognitive styles”.

(Source: http://etd.uasd.edu/)

Rajagopalan and Khandelwal (1988) found in a study of 120 engineering executives, positive association between role stress and avoidance style, and a negative association between role stress and approach style.

Whitten (1997) revealed that 'mind maps’ which is a method of organising thoughts and information using key words and images helps individuals in stress management. The technique is based on understanding of all aspects of the individual’s lifestyle including family, work, friends, leisure, and sports and soon, in order to help him develop appropriate stress management strategies.
Bhattacharya and Guha (2006) found coping ways such as listening to songs and watching movies, going through books and magazines and going to trips, tours, etc., were adopted by 34 lady criminal lawyers of Kolkata city.

Chand (2006) found a positive relationship between strain and escape avoidance approach of coping as compared to control and symptom based coping approach in study of 150 junior management scale I employees of banks.

Holden (1981), a stress consultant, stressed on laughter, happiness, positive outlook and a joyful heart as jolly good medicine for stress.

Sen (1981) found that Defensive style was the most frequently used strategy followed by Intropersistive style and impunitive style. Junior level managers exhibited significantly more impunitive behavior than top manager. Top and senior/middle level managers showed more self-initiated action than junior managers and clerks. Women employees obtained slightly higher Impersistive scores and lower Defensive scores than males. People in the 36-40 years age group exhibited more Impunitive style than the other group. Intropersistive style generally increased with income.

3.5 SECTION IV: STUDIES ON STRESS IN PUBLIC AND PRIVATE SECTOR INCLUDING BANKS

Srivastava et al. (1994) revealed that in private sectors stress is found to be high in case of middle level managerial personnel and less in case of top level managerial personnel.

Reddy and Ramamurthy (1990) found high job stress levels for higher authorities in the organizations.

Aminabhavi and Triveni (2000) found stress to be significantly higher in case of employees of nationalized banks as compared to non nationalized bank employees for parameters such as role related conflicts, political, and other peer pressures, and working conditions that are found to be strenuous.

Srivastava et al. (1994) explored that in case of private sectors, middle level managers face high stress and anxiety levels in relation to higher level authorities.
Sharma (1987) studied impact of motivation upon four psychological variables such as job satisfaction, participation, and alienation, and role stressors in a study of public and private pharmaceutical organizations and found the scores of private organization were significantly higher as compare to public organizations with respect to inter-role distance, role expectation conflict, role erosion, role isolation, personal inadequacy and resource inadequacy. In case of public organizations, role stagnation stressor scores were found higher significantly.