Chapter 2

Review of Literature

2.1 NEED AND IMPORTANCE

Review of literature is the study of already established knowledge pertaining to the area that enables us to perceive clearly what is already lighted up in that area and what still remains enveloped in darkness. It has universally acknowledged that no work can be meaningfully conceived and soundly accomplished without critically studying what already exists in relation to it, in form of general literature and in the shape of outcomes of specific studies. Literature means writings and a body of literature refers to all the published writings in a particular style on a particular subject. According to Cooper (1988) “A literature review uses as its database reports of primary or original scholarship, and does not report new primary scholarship itself. The primary reports used in the literature may be verbal, but in the vast majority of cases reports are written documents. The types of scholarship may be empirical, theoretical, critical/analytic, or methodological in nature. Second a literature review seeks to describe, summarise, evaluate, clarify and/or integrate the content of primary reports.”

The purpose of a literature review is fourfold: The first is to summarize and assess the state of existing knowledge on the topic. What knowledge exists and is generally accepted with regard to the topic? Are there important differences or disagreements among scholars? Are there significant problems or limitations with any of the research studies? Which research methods were employed in the various research studies, which were not, and with what consequences? What questions remain unanswered? What aspects or approaches seem relatively unexplored? Through the process of reviewing existing knowledge we can also develop a more nuanced understanding of the topic, the second reason for conducting a literature review. This new understanding leads to the third reason, to raise questions for further research. In
other words, what has been left wondering? What questions or aspects of the issue find have been unanswered, underexplored or overlooked? How would our understanding be improved by pursuing those questions or angles? The final purpose of the literature review, based on the sources that have been assessed and the new questions that have been raised, is to identify one specific and significant research question that identifies a gap in the current state of knowledge or analysis about the topic.

The relevant literature reviewed for the present study is described as under:

2.2 Studies related to stress

2.3 Studies related to coping

2.2 STUDIES RELATED TO STRESS

Beehr et al., (1976) studied a sample of 79 male and 64 female members of a white-collar union employed in drafting, mechanical, and technical/clerical jobs in a large Midwestern manufacturing company to measure ‘role overload’, ‘role ambiguity’ and ‘non-participation’ stresses. Job dissatisfaction, fatigue and tension were three measures of individually valued states whereas effort toward quantity, effort toward quality and involvement were three measures of organizationally valued states. The employees’ higher order need strength was measured by averaging ratings of the importance of 7 things. The data showed that ‘role overload’, ‘role ambiguity’, and ‘non-participation’ were related to individually valued states, thereby extending previous findings to a white-collar union population. Since the satisfaction of higher order needs depended upon the successful performance of a challenging role, various stresses might frustrate higher order needs by preventing successful role performance. Effort toward quantity was related only to role overload. Effort toward quality presented a different picture; it was related only to role ambiguity. People experiencing ambiguous role expectations or lacking the opportunity for participating in work-related decisions felt less involved in their work. However, more work involvement was reported by those who experience role overload.
Higher order need strength did not moderate the relationship between role stress and motivation. While people with strong higher order needs were especially likely to feel the aversive consequences of stressful roles, the impact of stress on organizationally valued states was no more apparent for individuals in this group than for those with weak higher order needs. The findings suggested that role stresses were undesirable because of their aversive consequences on the individual’s welfare.

Burke, (1976) investigated the relationship between 14 measures of occupational stress and 12 aspects of job satisfaction. A sample of 228 males, employed full time, from 3 professional associations, was used. The most stressful situations were, not being able to get needed information, too slow job progress, and too heavy workload. The least stressful situations reported were; not feeling qualified to handle their jobs, concern that someone else might get the higher position they sought and too much responsibility. The most satisfactory job situations were; having congenial co-workers as colleagues, working on difficult and challenging problems, and doing a variety of tasks and activities. The least satisfactory job situations were; advancing in administrative authority and status, advancing in professional respect of colleagues and chiefs and growing and learning new knowledge and skills. The correlation between the occupational stress index and the job satisfaction index was statistical significant. There were a number of occupational stress items that related positively to each (or most) of the job satisfaction items and there were also a smaller number of occupational stress items that related negatively to each (or most) of the job satisfaction items. The 9 items relating positively to job dissatisfaction had some common features. Some represented a lack of organisational support to an individual on a job (e.g. lack of information about job duties, promotional opportunities, standing with one’s boss, lack of information needed to do the job properly), others conveyed a sense of powerlessness or lack of control over the work situation (e.g. too little job authority, little influence with one’s boss on his decisions that affect you). Another way to interpret these pressures is as factors that interfere with or prevent a person’s doing his best job. Too much responsibility, too heavy a work-load, feeling of not fully qualified and making
decisions that affect the lives of others were positively related with job satisfaction.

**Gupta & Beehr, (1979)** study attempted to determine the extent to which job stress was a predictor of important withdrawal behaviours (absenteeism and turnover). The study also examined the joint contribution of job stress and personal variables in the prediction of withdrawal. The ability of four job stressors (i.e. ‘role ambiguity’, ‘role overload’, ‘resource inadequacy’, and ‘underutilization of skills’) to predict absenteeism and turnover was examined. Personal or background characteristics considered were age, sex, marital status, number of children below the age of 18 years, family responsibility, company tenure, problems with working hours, and problems with travel to and from work. 651 employees from 5 Midwestern organizations were interviewed for approximately 90 min each during non-work hours. These organizations were a printing company, a small research and development Company, two automotive supply companies, and four service departments of a hospital. Approximately 18 months after the interview, researchers returned to 3 of the 5 companies (the hospital and two automotive supply companies) to obtain absenteeism and turnover measures from the companies’ records for several months after the interview. The data showed some, but not strong support for the hypothesis that job stresses are positively related to subsequent absenteeism. It was also found that job stresses are related more strongly to subsequent absenteeism than to prior absenteeism. The joint effect of stress and background characteristics on absenteeism was investigated using only the subsequent absenteeism measure as the criterion. It was found that there is a significant increase in the predictive power of the model when two sets of variables, stress and background characteristics, were used simultaneously. The findings of the study showed that while each of the stresses bears a significant relationship with intention to turnover. Only one stress, under-utilization of skills, is a significant predictor of voluntary turnover, thus supporting partially the hypothesis that job stresses are positively related to intention to turnover and voluntary turnover. The correlations of stress with intention to turnover are stronger than those of stress with actual voluntary turnover. It confirmed the hypothesis that job stresses are more positively related to intention to turnover than to actual turnover.
Howard, (1980) studied 300 managers from 12 major Canadian companies and were asked what they found to be the principle sources of stress on the job and how they dealt with it. Response analysis indicated 4 very general characteristics of management jobs that seem most stress producing, feeling of impotence or helplessness, too much work, Urgency, Ambiguity and Uncertainty. These underlying dimensions of stress originate in many different situations:

- Poor Management
- Lack of Authority or Blurred Organizational Relationships
- Promotion and Recognition Concerns
- Basic Business Problems
- Company Politics
- Personal Problems
- Work Volumes
- Unfamiliarity

Miscellaneous (It included problems concerning personal shortcomings and the price paid for being a perfectionist. Fear of decision making was also a concern, especially when it involved the careers of others).

Parasuraman & Aluto, (1981) carried out an investigation of antecedents of work stressors. They divide antecedents into three categories:

- Contextual Variables (subsystem, shift)
- Role Variables (job level)
- Task Variables (autonomy, complexity, interdependence, reutilization and closeness of supervision).

They considered seven work stressors in their study which include inter-unit conflict, technical problems, efficiency problems, role frustration, staff shortages, short lead times and too many meetings. The data was obtained from organisational records and questionnaires completed by 217
employees of a medium sized food processing firm. The results indicated that both job level (low, medium, high) and subsystem (administration, production limited variety, prediction wide variety, technical support and boundary) were significantly related to levels of work stressors. Work shift had an effect that approached statistical significance. There were significant main effects of job level and subsystem on five of seven stressors (technical problems, efficiency problems, role frustration, short lead times and too many meetings). These findings showed that both horizontal and vertical differentiations have important relationship to levels of experienced work stressors. The administrative subsystem exhibited fewer technical and efficiency problems, short lead-time and role frustrations. The higher job autonomy and lower reutilization and closeness of supervision might also had helped its members cope better with various stressors. The data also revealed systematic differences in the pattern of work stressors across organisational levels. For managers and supervisors, the highest-level group, the main stressors were those of quantitative overload and time constraints (efficiency problems, short lead time, too many meetings). Individuals in middle or lower levels reported frustrations and technical problems.

Parker & DeCotiies, (1983) used a sample of 367 managers employed by a major restaurant chain who constitute 61 per cent of the total managerial employees ranging from entry-level trainees through regional managers. The sample was 97.5 per cent male and over 99 per cent white. The result of a partial test suggested that there were at least two dimensions of this feeling but did not rule out the possibility of additional dimensions. A number of potential stressors were found to be associated with one or both of the dimensions of job stress, indicating some commonality of the determinants. But with differences in the patterns of determinants of interest was the finding that a number of variables that were expected to be related to stress were not. For example, it was somewhat surprising that variables such as emphasis on achievement, fairness, decision-making and feedback were not predictive of these stress dimensions. Some of the stressors are related to one form of job stress, but not both. A number of such beliefs that upper level of management was out of touch with day-to-day managerial problems, opinion about the quality of company training programs, and beliefs about whether rewards were based on
merit, apparently affect both dimensions of stress. However, in addition to the shared stressors, each dimension of stress had associated with its unique pattern of stressors. For example, time stress was uniquely determined by autonomy, the perception that there was limit on the relationship between pay and performance, the openness of communication, support from the boss, and cohesiveness. In contrast, anxiety was uniquely determined by formalization and role conflict.

Kumari, (1992) examined “A Study of Stress, Job Outcomes and Some Personality Variables of Women and Men in Various Job Categories” the level of stress experienced by men/women across the four categories of job namely white collar masculine sex typed job, blue typed masculine sex typed job, feminine sex typed job and homemakers and level of anxiety across these categories. Type A behavior, locus of control and personal efficacy was compared across the four categories. Effect of mental ill health and job outcomes was assessed. Effect of sex on mental ill health and outcomes was assessed. The sample of the study consisted 300 employees (120 male and 180 female). Only those respondents were selected who had an experience of at least 5 years in the present job. The nine psychometric devices were simultaneously administered to the selected subjects personally. The study indicated that negative job stress significant positive correlation with negative personal life stress, type A behaviour and hysterical traits and symptoms. Negative personal life stress was positively correlated with total negative life stress and with trait anxiety. Type A behaviour was observed to be positively associated with Factor H and performance. The study indicated that factor S was positively related with obsessive trait and symptoms, somatic concomitants anxiety and negatively related with factor H. The findings of the study suggested that masculine white-collar job female professors did not differ from their male counterparts on stress, anxiety, locus of control, personal efficacy and type A behavior. The study found that male professors experience more stress, had greater anxiety were more job involved, more hard driving and competitive than male blue collar workers, but in comparison to female blue collar workers they felt less stress, had less anxiety, were less impatient but more job involved and hard driving. The study also found that female professors experience more positive stress and harder driving but less anxious and less aggressive and impatient than male blue-collar workers. Based
on results, it was concluded that a high degree of stress exerted a deteriorating effect on the mental health and job outcomes. It was also found that males maintain better mental health and were more satisfied with their jobs in comparison to their female counterparts.

**Summers et al., (1994)** model consisted of four categories of variables, personal characteristics, structural organisational characteristics, procedural organisational characteristics, and role characteristics all of which have been implicated as factors, which lead to job stress. The purpose of the present study was to develop, through exploratory path analysis, a model of stress using a unique measure of felt stress that allows for individualized reactions to, or manifestations of potential stressors on the job and for the said purpose 365 managers were surveyed. It was found that procedural-organisational characteristics and role characteristics were much more important as stressor than were personal characteristics or structural-organisational characteristics. It indicated that policies and procedures introduced by organizations were important sources of job stress. The measure of performance feedback was found to be strongly related to a number of variables of interest, e.g., role conflict, role ambiguity, extrinsic satisfaction, and intention to leave the organization. The patterns of relationships obtained suggested that the present measure of felt job stress was potentially useful.

**Quah & Campbell, (1994)** examined the “Role Conflict and Role Ambiguity as Factors in Work Stress among Managers in Singapore: Some Moderator Variables”. The sample included 194 managers who were enrolled in the part-time MBA programme or the Diploma of Business Administration at the National University of Singapore. Questionnaires were distributed to these managers and they were asked to complete them and return them to the researchers. Sixty-four questionnaires were received with a response rate of 33%. Questionnaires were also distributed with the same instructions to 244 managers at a large oil company and a major bank in Singapore. Of these, 80 were returned which again resulted in a response rate of 33%. Response rates of 30%. The respondents were all at the lower-middle levels of management within their companies. The mean number of years in management was three for each sample. The dominant ethnic group was Chinese (94%). Of the managers 72%
were male while 28% were female. After discarding 13 incomplete questionnaires, a total sample of 131 was available. Role conflict and role ambiguity were assessed through the use of a 14-item scale developed by Rizzo et al. (1970). Scores for role conflict could range from 8 to 56 with higher scores representing role conflict; scores for role ambiguity range from 6 to 42 with higher scores representing role ambiguity. Locus of control was measured using Rotter’s 29-item Internal-External Locus of Control Scale (1966). High scores (maximum 23) reflect a high degree of externality while low scores (the lowest possible score is zero) reflect a high degree of internality. The 16-item Tolerance - Intolerance of Ambiguity Scale developed by Budner was used to measure tolerance of ambiguity. Scores range from 16 to 112 with higher scores reflecting intolerance of ambiguity. Work stress was measured by the 18-item Stress at Work Scale developed by Jenner (1986). Scores on this scale range from 18 to 90 with high scores reflecting high perceived stress. Finally, job satisfaction was measured by the 18-item Job Satisfaction Index (Brayfield & Rothe, 1951) which also had been used extensively by researchers and which has sound psychometric properties. The possible range of scores on this index was 18 to 90 with 54 as a “neutral” point and higher scores representing increased job satisfaction. The study showed that role ambiguity and role conflict were positively and strongly related to work stress. Work stress and job satisfaction were shown to be highly negatively related. The results stated the greater the work stress the more likely the manager is to report job dissatisfaction. It was stated that a degree of both role conflict and role ambiguity was inevitable in complex organisations. It was not possible to eradicate those role stressors completely. Perhaps they could be contained at levels which were tolerable and which did not add to greater job stress. The results in the present study of the use of two personality variables, locus of control and tolerance of ambiguity, proved disappointing. The results of the analyses using locus of control as a moderating variable failed to uncover any moderating effects. A simplistic explanation for this might be that both role ambiguity and role conflict were so prepotent that individual differences like locus of control play a minimal role.

Kaushal, (2001) in his study on “Organizational Role Stress on Some Officio- Demographic Issues in Banks” described that job stress
perceived by employees are not so much. However female employees found highly stressed for their dual responsibility at workplace as well as at home. Higher qualified employees felt more stressed in comparison to graduate ones, for their increased expectations. Younger employees were more stressed because of under utilization of energy, fresh view points, lack of proper inputs and pending promotions and urban background employees perceive strain caused by dual career constraints and nuclear family problems. The major stressors identified were role stagnation, role erosion; inter role distances which all were inter-related with each other, one giving way to another. Therefore a need had been felt to examine job stress in general and these stressors in particular. Frequent stress audit would help to identify the stressors and consequently their resolution.

Pelfrene et al., (2002) studied, “Job stress and cardiovascular risk factors Results from the BELSTRESS study” the relationship between job stress and conventional cardiovascular risk factors. Cross-sectional findings from the BELSTRESS study among 16,329 men and 5,090 women working in 25 large companies all over Belgium, were presented. Job stress was measured according to Karasek’s expanded demand-control model, in which the most adverse health outcomes are expected in workers having 1) “high strain” jobs characterized by high job demands and low job control, and 2) low worksite social support. The findings showed that the job demands were positively associated with blood pressure and with total cholesterol in men, as well as with hypertension in women after adjustment for age and level of education. Job control showed an inverse adjusted association with the waist/hip ratio in men as well as with diabetes in both gender. Social support only showed a positive adjusted association with regular smoking in men. Job strain was found to be related only to regular smoking, in men and in women perceiving low worksite social support. A consistent relationship with biomarkers of inflammation was neither observed. The preliminary results from the BELSTRESS study showed that the perception of job stress was not strongly related to conventional risk factors and do not support a strong or consistent association with mechanisms that relate to inflammation. The job strain model had mainly been used in studies of CHD but it had now also been tested in studies with other endpoints such as
sickness absence, exhaustion, depression, musculo-skeletal symptoms and even traffic accidents, cancer and reproductive behaviour. For most of these outcomes the literature indicated that job strain had unfavourably affected the health and quality of life. The demand-control model had inspired research efforts in the field of psychosocial and environmental health.

Singh, (2002) “Organisational Stress and Coping Behaviour of Employees in The Electronics Industry in Punjab” conducted study with the objective to measuring stress, identification of organisational stressors and coping strategies employees use to cope with stress in the Electronics Industry in Punjab. The sample of the study consisted 214 employees of both production and service units of the electronics industry of Punjab. The results of the study indicated that stress had been found associated positively and significantly with ‘Poor Organisational Structure and Climate’, ‘Poor Interpersonal Relations’, ‘Work Inhibitors’, ‘Time Pressure’, ‘Inconsiderate Superior’ and ‘Role Ambiguity’. It revealed that the above mentioned organisational factors were the sources of stress among the respondents surveyed. Stress had not been found associated significantly with ‘Work Overload’, ‘Unmet Financial Needs and Job Insecurity’, ‘Rigid Rules’ and ‘Monotonous Job’ which revealed that these organisational factors were not the source of stress. The study revealed that ‘Organisational Structure and Climate’, ‘Interpersonal Relations’, ‘Nature of Superior’, ‘Role Ambiguity’, and ‘Work Inhibitors’ had emerged more important sources of stress than ‘Work Overload’, ‘Unmet Financial Needs and Job Insecurity’, ‘Rigid Rules’ and ‘Monotonous Job’. This indicated that people were not bothered much by ‘Work Overload’, ‘Financial Aspects of the Job’, ‘Monotonous Nature’ of the Job and ‘Job Security’ if the factors like ‘Good Organisational Structure and Climate’, ‘Good Interpersonal Relations’, ‘Considerate Superior’, ‘Clear Role’ and ‘No Work Inhibitor’ were made available. Stress had been found correlated positively and significantly with ‘Escape/Avoidance’ coping and ‘Symptom Management’ which revealed the dysfunctional nature of ‘Escape’ and ‘Symptom Management’. It had been revealed that the more, people used ‘Escape’ coping strategies, more was the stress produced subsequently. Stress had been found correlated positively but insignificantly with ‘social support’. ‘Social support’ had also been found
associated with ‘Problem Solving and Positive Thinking’, ‘Escape’ and ‘Symptom Management’ coping. It revealed that the role of ‘Social Support’ was not clear; whether it was a ‘Problem Solving’ or it was an ‘Escape’ coping strategy. The coping strategy ‘Problem Solving and Positive Thinking’ had been found correlated negatively and significantly with stress. This revealed the functional nature of ‘Problem Solving and Positive Thinking’ coping. It meant that the more ‘problem solving’ coping strategies people used, lesser was the level of stress they experienced. Also, people with ‘Positive Thinking’, perceived less stress, since they used ‘Problem Solving’ coping.

Chandriah, K. et al., (2003) investigated the effect of age on occupational stress and job satisfaction among managers of different age groups in “Occupational Stress and Job Satisfaction among Managers”. For the purpose of study sample taken was of 105 industrial managers working in different large-scale organizations. The Occupational Stress Index by Srivastava & Singh (1983) and Job Descriptive Index by Smith Kendel (1963) were used to assess the level of job stress and job satisfaction. The results of the study showed that the young adults and early middle aged were experiencing more stress due to role overload, role ambiguity and strenuous working conditions compared to late middle aged. On factors like group and political pressures, those late middle age were found to undergo more stress than the early middle aged. The stress regarding powerlessness and intrinsic impoverishment was found to be higher among the younger adults than the other two groups. The study concluded that individuals under excessive stress tend to find their jobs less satisfying. Some of their intrinsic or extrinsic needs might be thwarted or not met sufficiently. The age was found to be of importance in the study. The results of the study reiterated the significance of demands at each career development level and the individual encounter crisis at each development stage, significantly decreasing stress and increasing job satisfaction with increasing age was found among the managers.

Domenighetti et al., (2003) examined the prevalence of work condition factors which influenced the level of stress and insecurity. “Health Affects of Stress among Employees of Banking Sector. Comparison with Employees of Other Sectors.” The study consisted the sample of 425 banking sector employees and 859 other economic sector employees. The results indicated
that there was a significant increase in the prevalence of subjective morbidity and medical consumption with fear of dismissal and continuous level of stress. The study revealed that the employees of banking sector were more prone to stress than other economic sector. In the case of other economic sectors one out of five employees declared stresses while in case of banking sector one out of three employees declared themselves stressed. The results indicated that the principal factors determining high levels of stress in dissatisfaction with the work carried out, in the lack of support from superiors and colleagues, in continuous pressure (both physical and psychological) on the execution of work and in the threat of unemployment. The results indicated that degree of satisfaction and chances of realization were higher outside the banking sector. The study indicated that the conditions and rhythms of work which characterized employees activities, the importance of psychological pressure while doing work, satisfaction towards the work done, the levels of uncertainty and insecurity, regarding the maintaining the job, and harassment at the workplace seemed to be the principal determinants that have an influence on the levels of stress and health of the employees.

Krantz et al., (2003) analysed that how paid work, unpaid household tasks, child care, work–child care interactions and perceived work stress are associated with reported symptoms in male and female white-collar employees, “Total workload, work stress and perceived symptoms in Swedish male and female white-collar employees” The sample consisted 743 female and 595 male respondents with at least 35 hours of regular employment a week and a participant age of between 32 and 58 years. It contained items relating to total workload (hours spent on paid work, unpaid household tasks and childcare), subjective indices for work stress and symptoms. Gender difference in symptom prevalence was tested by analyses of variance. Odds ratios were used to estimate the bivariate associations between work-related variables and symptom prevalence. A multivariate analysis estimated the effect of paid and unpaid work interaction, work–childcare interplay and possible synergy. Results showed that the frequency and severity of symptoms was higher in women than in men. Employed women's health was determined by the interaction between conditions at work and household duties, whereas men responded more selectively to long working hours, i.e. >50 h/week. However, childcare (<21 h/week) appeared to
have a buffer effect on the risk of a high level of symptoms in men working long hours. The study stated that working life and private circumstances and the interplay between them need to be taken into account to curb stress-related ill health in both men and women. Socio-demographic data reveal that somewhat more men than women were in top level positions, while more women than men (19% women and 11% men) lived without a partner. Of these, 75 (53%) women and 11 (17%) men had at least one child younger than 18 years of age living at home. Women had a higher TWL than men and spent more time on household work and childcare but fewer hours in paid work than men did. Furthermore, women obtained higher scores on all the subjective TWL indices than men and a statistically significant difference was obtained through analysis of variance. Symptom frequency was higher in women than in men for all symptoms and, moreover, more women than men rated their symptoms as moderate or severe. Employed women's reported symptoms were determined by an interaction between conditions at work and at home, whereas men responded more selectively to work conditions. On the other hand, a limited amount of childcare was able to reduce the observed symptom reporting from excessive paid work in this group of highly educated men. The possible conflict between demands from paid work and family obligations as a reason for ill-health, especially among women, was not confirmed in our study even though the women devoting much time to both paid work and household work were at a high risk of symptom reporting. Rather, this study lends support to the beneficial effects of multiple roles and a plausible explanation is that academics, as compared to blue collar workers, often have sufficient job flexibility to reduce work-family conflict and heighten levels of job satisfaction, which will positively affect health outcome.

Hina, (2003) examined the relationship between occupational stress and a functional area of an organization. The study is essentially a correlation study. A randomly selected sample of 20 private and public organizations. The alpha reliability of the scale was calculated which was significant. Results showed that job insecurity and stress were significantly positively correlated. It also showed that long work hours and stress were significantly positively correlated and there was a more stress in Human resource, IT as compare to accounting and marketing departments. Sample consisted of 94
employees and middle level managers from different private and public (20) organizations located in Islamabad and Rawalpindi. The subjects were selected at non stratified sampling. Employees and middle level managers were chosen as subject because they are the one who really know the significance of the stress. In this research “Chronic Work Related Stress Evaluation” instrument had been used for the measurement of occupational stress. The correlation coefficient for work hour and stress was 0.550. Since 0.550 was relatively close to 1, this indicated that long work hour and stress were positively correlated. The correlation coefficient for job insecurity and stress was 0.458. Since 0.458 was not relatively close to 1 or -1 this indicated that job insecurity and stress were not strongly correlated. Factors other than stress may contribute to job insecurity. Since significance level or p-value is 0.000 which indicates a very low significance and it showed that job insecurity and stress were significantly positively correlated. HR department as compared to marketing the same results were found that more stress was experienced in HR department as compared to accounting, administration and other departments. Comparing marketing department with HR, accounting, admin., IT and others department reflected that marketing department experiencing less stress. The results showed that department of an organization was experiencing more stress as compared to IT department. Admin department employees experienced more stress than Human Resource Department. IT department employees’ experienced more less than Human resource department.

Ernest & McMahan, (2003) studied the, “The Relationship between Job Stress and Job Satisfaction among Industrial and Technical Educators”. The sample consisted randomly selected 133 industrial and technical teacher educators. Spielberger & Vagg’s (1999) Job Stress Survey was used to assess job stress. Respondents rate the intensity of 30 common workplace stressors on a 9-point scale by comparing each stressor to an event perceived as producing an average amount of stress The Job Stress Survey consisted of three scales. The Job Stress Index (JS-X) measures an individual’s overall stress level; the Job Stress Severity (JS-S) represents an individual’s average 41 intensity rating for the 30 stressors; and the Job Stress Frequency (JS-F) indicates the average frequency of occurrence for the 30 stressors within the past 6 months. In
addition, the survey had six subscales: (a) the Job Pressure Index (JP-X) assesses the combined intensity and frequency of 10 stressor events reflecting pressures directly related to the job’s structure, design, or duties; (b) the Job Pressure Severity (JP-S) measured an individual’s average level of intensity of the 10 stressors associated with job pressures; (c) the Job Pressure Frequency (JP-F) indicates the average frequency of occurrence of the 10 stressors related to job pressures; (d) the Lack of Organizational Support Index (LS-X) measures the combined intensity and frequency of occurrence for 10 stressor events related to organizational policies or other people involved with the organization; (e) the Lack of Organizational Support Severity (LS-S) indicated the average level of intensity an individual perceives in regard to the 10 stressors related to lack of organizational support; and (f) the Lack of Organizational Support Frequency (LS-F) reflected the average frequency of occurrence of the 10 stressor events involving lack of organizational support. Spielberger & Vagg reported coefficient alphas ranging from a low of .80 for the JPX and the LS-X to a high of .89 for the JS-S and the JS-F. Job satisfaction. Spector’s (1997) Job Satisfaction Survey (JSSa) was used to measure job satisfaction. The JSS consists of 36 items comprising nine facets: (a) pay, (b) promotion, (c) supervision, (d) fringe benefits, (e) contingent rewards, (f ) operating conditions, (g) coworkers, (h) nature of work, and (i) communication. Respondents rate each item on a six-point Likert scale from 1 (disagree very much) to 6 (agree very much). Individual facet scores can range from 4 to 24, and overall job satisfaction scores can range from 36 to 216. Spector reported coefficient alphas ranging from .60 for the coworker facet to .91 for the overall measure. Correlation analysis revealed significant relationships among facets of job satisfaction and stress-related factors. The study revealed that of the 90 relationships between facets of job satisfaction and stress related factors measured 55 were significant at the .01 level; 9 were significant at the .05 level, and 26 were not significant. Of the 26 non-significant relationships, 23 involved factors related to job pressures. In comparison, only one of the non-significant relationships involved lack of organizational support. Results of the z-tests indicated significant differences ($p < .05$) between the job satisfaction facets of contingent rewards, coworkers, communication, and total job satisfaction and the frequency of and intensity of lack of organizational support stressors. In each case, the frequency of the lack of organizational
support stressor correlated significantly higher with job satisfaction than did the intensity of the lack of organizational support stressor. Likewise, the frequency of overall job stress correlated significantly higher \( (p < .05) \) with the job satisfaction facets of benefits, contingent rewards, operating conditions, and total job satisfaction than did the intensity of overall job stress.

**Nasurdin et al., (2005)** determined the influence of organizational variables (conflict, blocked career, alienation, work overload, and unfavourable work environment) on job stress among managers and, second, to examine whether this relationship varies according to the individual’s level of neuroticism in “Organisational Stressors and Job Stress among Managers: The Moderating Role of Neuroticism”. Participants in the study consisted of managers attached to twenty randomly selected electronic firms (both local and foreign) located on the island of Penang, Malaysia. A total of 400 questionnaires were distributed in proportion to the population of managers in these firms. Of the 400 questionnaires sent out, 285 useable responses were obtained representing a response rate of 71.25%. They concluded from investigation that three out of five organizational variables namely conflict, blocked career, and alienation had positive relationships with job stress. Neuroticism was found to moderate the relationships between three organizational stressors (alienation, work overload, and unfavourable work environment) and job stress. For employees with low neuroticism, when the alienation level was low to moderate, their stress level showed an increasing trend and a decreasing one when the alienation level moves from moderate to high. For employees with high level of neuroticism, their job stress level decreases with low to moderate alienation level and increases as the alienation level moved from moderate to high. The finding suggested that low to moderate levels of work alienation would be more preferable among employees with high neuroticism whilst moderate to high levels of work alienation would be more preferable among employees with low neuroticism. In terms of work overload, the stress level of employees with low levels of neuroticism showed an increasing trend when the work overload level ranged from low to moderate and increases but at a decreasing rate when the level of work overload moved from moderate to high. For employees with high neuroticism, their job stress level decreases with low to moderate level of work overload and increases at a slow
rate as the work overload level moves from moderate to high. This finding suggested that low to moderate levels of work overload would be more preferable among employees with high neuroticism. The stress levels for employees with low neuroticism, however, continue to increase for various levels of work overload. Additionally, the stress level of employees with low levels of neuroticism showed an increasing trend when the level of unfavourable work environment increases from low to high. Specifically, the increase in job stress was at an increasing rate when the level of unfavourable work environment is perceived to range from moderate to high as opposed to when the level of unfavourable work environment is perceived to range from low to moderate. For employees with high level of neuroticism, their job stress level seemed to remain constant when the level of unfavourable work environment is between low to moderate. In contrast, the job stress level experienced by employees who had high neuroticism tend to decrease when the level of unfavourable work environment ranges from moderate to high. This finding suggested that moderate to high levels of unfavourable work environment would be more preferable among employees with high neuroticism. On the other hand, the stress levels for employees with low neuroticism continued to increase for various levels of unfavourable work environment. From the managerial point of view, the findings from this research suggested that employing organizations needed to attend to organizational factors that were likely to act as job stressors. In order to reduce stress among managers, organizations should communicate clearly its expectations, provide sufficient opportunities for their managers to move to higher positions in the organizational hierarchy, and build cohesive crossfunctional work teams.

Kumar, (2006) investigated and compared the level of stress experienced by employees of the nationalized and non-nationalized banks in the Kottyam and Erranakulam district of Kerala in his research “A Study on Job Stress of Nationalized and Non-Nationalized Bank Employees”. The sample consisted 200 employees from the banks in selected districts of Kerala. The research followed the systematic random sampling method. Only male population was considered for the study. The findings of the study suggested that there was significant difference in the level of occupational stress between nationalized and
non-nationalized bank employees. The occupational stress among the employees of non-nationalized banks were found to be higher as compared to employees of nationalized banks. Among different occupational stress variables - role overload, role ambiguity, role conflict and lack of senior level support contributed more to the occupational stress among non-nationalized banks’ employees as compared to employees of nationalized banks.

Kaur, (2006) examined the “Occupational Stress Amongst Engineers in P.S.E.B.” The study consisted the sample of 525 engineers of junior engineers, assistant engineers, senior executive engineers, superintending engineers and chief engineers, revealed that individual factors causing stress in engineers were, lack of time for leisure activities, work on weekends and holidays and working more than working hours, Organizational factors causing stress were found to be inadequacy of raw materials, late promotions, organizational and political pressure, noisy environment and work overload. Stress was found highest in the engineers of age below the age of 30 years. Younger employees due to late promotions and under or over utilization of capacity felt more stressed.

Lehel, (2007) examined the organizational role stress and job satisfaction among various executives in the whole state of Punjab. “A Study of Organizational Role Stress and Job Satisfaction among Executives in Punjab”. The study was carried out further to compare the executives of public and private sector as well as to compare men and women executives based on role stress and job satisfaction. For the purpose of study, a sample of 100 executives of public and 100 of private sector undertaking was chosen using convenient sampling technique. The findings of the study revealed that executives in public sector were less stressful and in the same sector, female executives were more stressful. In private sector where overall stress level was very high, male executives were more under stress than females. The overall results indicated that the position of public sector is stronger in case of the two variables, organizational role stress and job satisfaction. A study of relationship between these variables, with the help of correlation technique indicated a negative relationship and explained that if stress is high, job satisfaction level will be low or vice versa. That study reached at conclusion, that to reduce stress level in private sector, workload
should be reduced and role clarity needed to be improved. In this sector, male executives were more stressful than females due to their long working hours. Therefore, this indicated that salary is not the main issue.

Kazmi et al., (2008) conducted a study on “Occupational Stress And Its Effects On Job Performance : A Case Study Of Medical Houses Of District Abbottabad” examined that there was an inverse relationship between job stress and job performance indicating that there was high job stress in the house officers, resulting in low job performance. Correct stress management should start from improved health and good intrapersonal relationships. The prevention and management of workplace stress required organizational level interventions, because it is the organization that creates the stress. Success in managing and preventing stress would depend on the culture in the organization. A culture of openness and understanding, rather than of criticism, was essential. Those house officers who had high level of job stress had low job performance. All the factors affected male house officers more than the female house officers. The major stress factors in male house officers were lack of resources, work overload and lack of communication and comfort with supervisors and colleagues. Lack of resources was the factor observed in all the departments. Female house officers did not experience much stress compare to males as they have support from their supervisors and colleagues. So the support from supervisor and colleagues was the major factor to reduce the stress level and make an individual to perform at his/her best. A possible explanation was that employees usually look up to their supervisors and if they do receive their support, they might feel that their work was appreciated and become more secure in regard to their job which might decrease their stress level.

Srivastava & Verma, (2008) investigated the effect of education and experience on the stress level among married women professionals “Organizational Role Stress among Women in Private Sector”. The compared the level of stressors among married and unmarried women. The study consisted the sample from eight different private sector organizations. The standardized ORS scale (by Udai Pareek) was used which measures 10 role stressors, on a 5-point scale containing five items for each role stress and a total of 50 statements. The ten role stressors being Self role distance, Inter role distance, Role Erosion, Role
Overload, Role Stagnation, Role expectation, Role Conflict, Role Ambiguity, Resource Inadequacy, Role Isolation and Personal inadequacy. The hypotheses tested under study were that the level of stressors among married and unmarried women are same, all stressors contribute equally towards ORS in the category of married women as well as unmarried women, the level of stress among unmarried women with higher education was less than compared to less educated and the level of stress among married /unmarried women with more experience was less than comparatively less experienced. The main findings of the study were that stress level in married women was higher and role overload was a highest contributor to stress whereas other stressors contribute equally. However, in unmarried women Inter Role Distances contributed higher towards stress whereas all other stressors contributed equally. The average IRD and RO for postgraduate general qualified unmarried women was found to be significantly higher than those with postgraduate professional qualification. The other stressors were found to not be differentiators. In married women for IRD, RS, REC, RE, RIn, SRD and RI education level was observed to be significant differentiator and postgraduate general were least stressed and undergraduates were highest stressed. Job experience was found as an ineffective coping resource for stress in married women. The experience as coping resource in unmarried women was found as not being differentiator in level of stressor RI, but it was a differentiator for stressors IRD and RO. The conclusion of study was married women employees are significantly high on stress in comparison to their unmarried women colleagues.

Jayashree, (2009) studied on “Stress management with Special Reference To Public Sector Bank Employees in Chennai” and investigated the level of stress experienced by the employees of the Nationalised banks in Chennai. The study ascertained the level of stress and analysed the various attributes which influence organizational stress on bank employees. The sample of the study consisted 100 public sector bank employees. It was revealed that that majority of the respondents 97% working in public sector banks were stressed, and whereas only a few 3% respondents felt that they were not stressed. It was revealed that major causes of stress among the bank employees were excess of work load (21%) and lack of cooperation among the impatient customer
(17%). Hence it was found that employees felt that they were facing severe work pressure, as they were expected to handle multiple roles and responsibilities. Time stress was created by a real or imaginary deadlines; encounter stress was created by contact with other people (both pleasant and unpleasant), and the employees suffered from stress because of lack of support from the management and colleagues. Various attributes related to stress; work life imbalance is one of the major attribute which contribute to stress for an employee. This can be regarded as a factor building up stress because a lot of employees complained that they were unable to balance both the personal and professional fronts successfully. Extra work pressures and demands from work environment at times led to neglect of personal front. Work life imbalance was one of the major attribute which contribute to stress for an employee. The study suggested that Stress Management Program that focuses on different leave categories of employees at all hierarchical level should be organized, adequate steps should be taken to redesign jobs, which are taxing to employees’ abilities and capacities, . Adequate role clarification would be there to be made whenever necessary to eliminate role ambiguity, more job oriented training programs would be introduced to improve employees skill and their confidence to work effectively, encourage open channel of communication to deal work related stress, undertake stress audit at all levels in the organization to identify stress area improving conditions of job and alleviating job stress, and ‘Pranayam’ (Brain Stilling and control of Vital Force) as a holistic managerial strategy to deal with occupational strategy would be introduced.

Bashir & Ismail, (2010) examined the relationship between job stress and job performance on bank employees of banking sector in Pakistan. The study conducted among employees of a well reputed growing bank in Pakistan who has three categories under which employees fall those are FTE (Fixed Tenure Employees) bank contract and third party contract employees. The data was collected by means of a structured questionnaire with the help of supervisors and managers, copies of the questionnaire were given to respondents by hand. As the study pointed towards employee stress and job performance, target sample source was well reputed growing bank in Pakistan, due to time and budget limitations convenient sampling technique was used to explore the
relationship between stress and job performance of employees. The study consisted of the sample of 144. The majority of respondents were male (87%) and married (79%). The average respondent was 39 years of age. The purpose of this study was to find out the relationship between the job stress and job performance of employees of banking sector in Pakistan. As per hypothesis job stress had a negative relation with job performance that when stress occurs it affects the performance of employees negatively and lower the stress it increased the performance so both were inversely proportional to each other as to the results of correlation analysis showed both job stress and job performance is negatively correlated. The study concluded that the management support helped in reducing or increases stress in employees. Management support worked as a cushion which acted positively in decreasing work related stress in employees. Banks timing is mostly from 9am to 5pm in Pakistan but originally there was no time limit so employees had to work for longer hours as compared to other jobs which was also a reason of concern.

Sharma et al., (2010) studied “Stress and Burnout as Predictors of Job Satisfaction amongst Lawyers”. The objective of the study was to determine the impact of burnout and psychosocial stressors on the job satisfaction among male and female lawyers from different courts of Himachal Pradesh (India). The objective of the study was to determine the impact of burnout and psychosocial stressors on the job satisfaction among male and female lawyers from different courts of Himachal Pradesh (India). The sample of the study consisted of 150 equal number of male and female lawyers from different courts of Himachal Pradesh. Three subscales of burnout and psychosocial stressors named Job Satisfaction Scale (Singh & Sharma, 1986), Maslach Burnout Inventory (Maslach & Jackson, 1986) and Stress Questionnaire for Lawyers (Verma, 2008) were used as predictors (independent variables) of job-satisfaction (dependent variables) among 150 equal numbers of male and female lawyers. The statistical treatments included Pearson’s product moment coefficient of correlation along with descriptive data (means, standard deviation and t-test for gender difference). Regression analysis was also computed to find out the best set of predictors of job satisfaction. The results indicated that job-satisfaction was significantly and negatively related to emotional exhaustion,
depersonalization, reduced personal accomplishment, stress, strained interpersonal relationship, over-expectations, poor economic position, jealously, poor social position, competition and conflict between values and practice for both male as well as female lawyers. The study resulted that job-satisfaction was significantly and negatively related to work overload and poor seating place only for male lawyers. The results stated that job-satisfaction was significantly and negatively related to non-availability of resources and work under load for females. The study further indicated that male lawyers had more job-satisfaction as compared to female counterparts and female lawyers appeared to experience more burnout and psychosocial stressors as compared to male counterparts. The study suggested that it might not be possible to decrease the demands of the job but some issues could be addressed in the first instance by providing support and improving working conditions and counseling services after stressful events and stress management training were amongst the approaches that may be beneficial in reducing the stress levels among the lawyers working in the courts and adequate resources i.e. material technical and human should be extended to perform the job effectively. The study further suggested that availability of resources was an important component of working conditions provided to a lawyer and there should be clarity in the role and performance expectations and there should be psychological counseling and therapy that could be recognized stress should be easily accessible and available for troubled lawyers. The study further suggested to extend the counseling practices at family levels including dependents and relatives.

Katuwal, (2011) examined, “A Study on the Job Stress in Association with Personal Attributes of University Employees in Nepal” the level of stress among the employees of Purbanchal university, the difference of occupational stress between faculties and administrative employees at the university and evaluated stress in association with the personal and job variables of the university employees. The sample respondents were selected based on accidental representative sampling technique and thus sample was comprised with 44 respondents (i.e. 7 from administrative category and 37 from academic group). The necessary information for the study was collected by means of the questionnaire. The questionnaire was concerned to obtain the information about
personal attributes (demographic, economic and job related attributes) and perception of respondents towards the different elements of stress, in five point Likert scale ranging from 1 to 5 points. The job stress part of the questionnaire was comprised with 53 statements, measuring different 11 elements of occupational stress. These elements were (i) salary and other financial benefits, (ii) working conditions, (iii) job security, (iv) role-overload, (v) nature of work, (vi) relationship at work, (vii) role ambiguity, (viii) role conflict, (ix) career development, (x) organizational structure and climate and, (xi) physiological and behavioural problems. The personal attributes of the respondents were used for the assessment of the relationship between individual differences and the stress of the respondents. For the purpose of the measurement of individual differences of perceived job stress, the respondents were divided into different categories of personal attributes and their association was calculated with the perceived total score of the respective respondents. The finding indicated that the teaching faculty had perceived their job comparatively stressful than the administrative employees in the selected campuses. The finding was also supported by the significant value of Z test (i.e. Z= 2.28, significant at 0.5 level) and the mean score of stress. As a whole, the average score of all respondents indicated that employees working in the campuses of Purbanchal University were skewed towards moderate level of job stress. Among all, the greatest stress perceivers were female respondents with 163.75 point of average stress score (ASS) and the respondents whose monthly income was in between Rs. 5000.00 to Rs. 9000.00 were belonged to small stress perceiver (ASS=126). Although the all respondents were moderately stressed, the perceived stress of respondents was found different within their sub-groups. Among them, comparatively greater perceiver were those whose monthly family income was Rs. 17000.00 to 21000.00 (ASS=156.38) followed by the respondents in contract or partial job (ASS=153.75), per month personal income of Rs. 21000.00 to 25000.00 (ASS=152.4), 48-52 years of age group (ASS=152.00) and monthly family income of Rs. 21000.00-25000.00 (ASS=151.67). Likewise, the respondents of 43-47 years of age (ASS=149.75), 3-6 working hours (ASS=148.00), personal income of Rs 9000.00-13000.00 (ASS=147.50), monthly personal income of Rs. 17000.00-21000.00 (ASS=146.93), job experience of 9-12 years (ASS=146.55), 3-6 members of family and monthly family income Rs. 25000.00 - 29000.00.
had also perceived the stress score greater than the average score. The respondents with the monthly family income of Rs. 41000.00-45000.00 personal monthly income Rs. 25000.00 and more, 3-5 person dependants, 38-42 years of age, married and living in nuclear family structure had also expressed greater stress than the average respondents had perceived. This extreme of perceived score within the sub-groups implied that Nepalese working female, even in high qualification required job like in university, were still facing the problem of job stress due to role ambiguity and dual role career. At the same time, the lowest ASS of the employees in the lowest family income group denotes that other than the economic factor creates stress among the university employees though they were weak in economic condition. The factors may be problem of job security. Similarly, as the high level of income group had shown a comparatively greater level of stress, the study indicated that the university employees in Nepal are not satisfied with their present earnings. Likewise, higher level of average stress score of contact/partial jobholder (153.75) within the group indicate that their source of job stress was the problem of job security along with the burden of large and joint family. However, in statistical terms, only the gender and age specific demographic characteristics, among all, were found significant at 0.5 percent and 0.1 percent respectively with the perceived job stress of respondents. One-way ANOVA showed that marital status, family structure, family size, number of dependents, personal and family income, experience, nature of employment and working hours could not be strong predictors of stress among the university employees. In overall, concentration of all most all respondents (93.18 percent) in the moderate form of job stress indicates that the university was in a dangerous zone of high level of job stress prone behaviors of employees. Consequently, it may turn into serious problem of job stress if the university could not formulate the plan and policies to address the stress prone behavior of employees properly. The data analysis proves that the employees of the Purbanchal University were not comfortable from the perspective of job stress. So that university should keep in mind the demographic and work characteristics of individuals while developing the programs and policies for acquisition, development, utilization and maintenance of human resources. At the same time, stress prone characteristics provided a guideline for university authorities to understand and predict how employee would perceive
different types of job stress. Thus, authorities were suggested to formulate appropriate plan, policies and program for the prevention of occupational stress among the staffs, recognizing the affect of different demographics and work characteristics of employees.

**Sowmya & Panchanatham, (2011)** conducted study on “Job Burnout: An Outcome of Organisational Politics in Banking Sector”. The objective of the study was to analyse the factors influencing Job Burnout and to give suggestions to the Banking sector about the Employee Burnout Reasons in order to reduce the feeling of the same. The methodology of the study was based on the primary as well as secondary data. The study depended mainly on the primary data collected through a well-framed and structured questionnaire to elicit the well-considered opinions of the respondents. The study was confined to a few selected Public and New Private Sector Banks in Chennai. Multi-Stage Random Sampling Method was used in the study to select the sample. The study consisted sample size of 100. The study was confined to a few selected Public and New Private Sector Banks and for this purpose the following 8 Public Sector Banks and 5 New Private Sector Banks were considered as the sample domain. A six item scale was used to test the job burnout in banking sector. The six items were six different problems that cause burnout in the banks. The most important reason was found using the T-Test showing highest mean value in the analysis discussed. The study concluded that the public sector and private sector bank employees always felt that their efforts had been totally used and they employed their hard work with extensive commitment. They also profoundly believed that they had been tethered by various responsibilities and commitment in the work environment. The public sector and private sector bank employees sometimes felt that they were emotionally drained and burned out by their work and at times felt strained to work with people. The Indian Managers operate in an environment full of uncertainties, turbulence & even hostility. Competition had increased manifold with its attending consequences both good as well as bad. It was logical to surmise that stress levels have gone up leading to burnout as a result. The most disturbing factor was the high burnout level at comparatively younger age levels. It was found that more young managers were suffering from psychological distress, depression, anxiety, burnout syndromes & physical ailments. The study
gave valid suggestions to the banking sector of the popular metropolitan Chennai city. The banking sector had to identify the reasons for such burnout and should take steps to resolve the problems as quickly as possible as per the priority of problems in order to avoid further outcomes such as job anxiety thereby leading to turnover intention & absenteeism in organizations.

Sharma & Devi, (2011) studied the “Role Stress Among Employees: An Empirical Study Of Commercial Banks”. The objective of the study was to systematically investigate the factors causing role stress amongst bank professionals. The sample consisted 100 frontline employees from various public and private sector banks in the state of Jammu & Kashmir of India. The anonymous responses of the bank employees were taken through questionnaire during the period of August, 2009 to January, 2010. Majority of the employees (38 per cent) belonged to the age bracket of 21-30 years and maximum (34 per cent) were found to earn a salary between Rs. 21000 to Rs. 30000 per month. Of all, maximum numbers of the respondents were married and majority of the sample respondents had a graduation degree. Public and private sector commercial banks had an equal representation in the sample and the mean work experience of the sample respondents was 12.5 years. Organizational Role Stress (ORS) scale developed by Pareek (Pareek, 2005) had been used for the study. The foregoing analysis revealed that there were eight underlying role related factors which represented the twenty-two variables considered originally in study. The theoretical significance of the findings of this study is noteworthy as it had tried to explore the antecedents of organizational role stress in the commercial banks which were 'Role Indistinctness', 'Role Excess', 'Role Invasiveness', 'Role Divergence', 'Role Augmentation', 'Self-Diminution', 'Role Fortification', and 'Resource Shortage'. It had also pointed out the need for public sector banks, which significantly differ for employee experiences of role stress in role augmentation, self-diminution and role fortification, to give emphasis on providing opportunities for learning, training and development to its employees. The policy implications of the study established the relevance for development of platforms to intensify communication throughout the workplace which would not only reduce ambiguity at work but also help employees prioritize the tasks for better management of work. This became important as role indistinctness, role
excess, role invasiveness and role divergence had emerged as crucial
determinants of role stress at commercial banks. Since, the majority of role
senders of the employees came from their immediate work group, it was
suggested that attempts to relieve role stress, by focusing on communication,
should concentrate on team or group support building and the development of
individual communication skills. Openness, by means of communication, at work
should also clarify and sort the divergent expectations in the role. Role
divergence may be overcome by engaging in stricter policy enforcement which
might help in clearing any inconsistency between employee expectations and
capabilities and others' expectations. Study suggested that efforts should be made
to provide growth and learning opportunities to the employees must be
encouraged to offset stress created by role augmentation, role fortification and
self diminution factors identified in the study. In special regard to the public
sector banks where statistically significant differences for employee experiences
of role stress in role augmentation, self-diminution and role fortification had been
found, opportunities for growth and learning in the form of training,
development, challenging assignments, etc. had greater relevance. The study
further suggested that building in job design features that would increase the
variety in work should likely to increase interest and motivation of the employees
and would reduce role stress caused due to lack of it at public sector banks.
Moreover, lack of adequate resources at work, which had been found to be a
factor causing role stress, might end up in an experience of even greater workload
as it might had direct negative effects and/or interact with role excess dimension
to produce negative effects and planning for making available the required
resources would, therefore, imperative for reducing role stress at work.

Malik, (2011) investigated in “A study on occupational
stress experienced by private and public banks employees in Quetta City” the
impact produced by occupational stress upon employees. The major objective of
the study was to analyze the level of occupational stress among the public and
private bank employees. The sampling population of included 200 employees of
public and private bank in Quetta City, 100 employees from public banks and
remaining 100 from private banks. The study followed the systematic random
sampling method representative population. The population belonged to an age
group of 30 to 40. Only male population considered in the study. Here public banks means government banks and private banks were not under the control of government rather the banks were owned by private parties. The variables selected for the study were Role Conflict (RC), Role Overload (RO), Role Ambiguity (RA), Feeling of Inequality (FI), Lack of Supervisory Support (LSS), Constraints of Changes Rules and Regulations (CRR), Job Difficulty (JD), Inadequacy of Role Authority (IRA), Job Requirements Capability Mismatch (JRCM). The results of the study stated that there was a significant difference in the level of occupational stress between public and private bank employees. Occupational stress was found higher among private bank employees compared to public bank employees. The results stated that among different occupational stress variables role over load, role authority, role conflict and lack of senior level support contribute more to the occupational stress among private bank employees compared to public bank employees. The study indicates that the private employees had high workload compared to public bank employees. The employees felt that the work allotted was taxing to the employees and it beyond their expertise and limit. The study indicated that the private bank employees had high role conflict as compared to public bank employees. This indicated that a set of expectations applied to the incumbent by the organization and the role they performed within the organization was not in congruence with each other. Lower the levels of role clarity members feel at work higher the level of stress. The study stated that competition status of in banking sector existence was the factor than maintenance. Members had to work under pressure, to compete with other private banks. Employee hading different work skill and expertise also had to tune their work in accordance with the demand. Here the chances of role conflict and its impact would be higher. The situation of private bank employees was that there was high uncertainty about their nature of work; develop high job stress among members. The study indicated that the private bank employees had high ambiguity compared to nationalize bank employees. Higher the ambiguity related to the work and work schedule higher the occupational stress. The role ambiguity resulted when there was a low congruity between the expectations of the work behaviour and the scheduled task. There was lack of clarity about what to do, when to do, where to do and how to do. The study indicated that the private bank employees had high feeling towards lack of supervisory support compared to
public bank employees. This indicated that the private bank employees were not getting adequate support from the superiors in their work accomplishments and dissemination of functional duties. Lower the level of support employees obtained from the organization higher the level of stress experienced by the employees at work. The study suggested that to alleviate the negative consequences of stress more effort on the part of policy makers, practitioners, and organizational management should be made. The study indicated that organizations should organize stress management program that focuses on different leave categories of employees’ at all hierarchical level.

Goyal & Mehta, (2011) conducted their research “Organisational Role Stress among Call Centre Employees” on call centre employees of NCR-Delhi region representing North India hub and Mohali representing Punjab hub. Ten call centres each from Mohali and NCR Delhi regions were selected and five employees each from call centre were selected on the basis of willingness to respond. Thus the sample size was 100 respondents from 20 call centers that call centre employees remained under tremendous stress. The research revealed that all ten types of role stressors are the key stresses in the case of these employees. Personal inadequacy, role isolation and role ambiguity affect the maximum number of employees. Level of stress for personal inadequacy, resource inadequacy, role ambiguity, inter- role distance, self-role distance and role overload is higher in NCR-Delhi region, while role stagnation, role isolation, role erosion are up to higher level in Mohali. To relieve these employees of various types of role stresses work load per employee should be reduced. Career planning should be done; training should be provided to the employees; and the customers should also be educated about talking to call centre employees in a nice manner.

Shah, (2012) investigated in “Management of Job Stress: An Empirical Analysis” the management of job stress in banking industry. The objectives of the study were to analyse whether there existed stress in the banking industry or not, to underline the nature and type of stress associated with the banking industry, to find out the forces for stimulating stress and to suggest the measures for overcoming the stress. The sample of the study consisted respondents in different banks in Kashmir Division namely, The Jammu and
Kashmir Bank Ltd., (J&K), The Punjab National Bank (PNB) and The State Bank of India (SBI). About 58 samples respondents were chosen for the study purposes comprising, 34% (20) high level officers, 43% (25) medium level officers and 22% (13) lower level officer’s significance. Considering the nature and the job specification, it has been significantly observed that banking industry is overwhelming exposed to a serious amount of stress. However, the extent of stress varies among members within the banking industry. The empirical findings had revealed that a sizeable percentage (86%) of work-force of Jammu and Kashmir Bank Ltd. was experiencing stress than other member banks like the State Bank of India and the Punjab National Bank operating in Kashmir Division. The percentage of workforce experiencing stress in such banks has not exceeded 42% and 38% respectively. This seemed mostly due to the large volume of business being transacted by the bank against other banks operating in valley, which was reflected by their role overload stress variable confined to specific positions and jobs in banking industry. It was felt and experienced at all the structural levels of an organization with varied intensity. For the jobs with high level responsibility and accountability (like the managerial position), the magnitude of stress is relatively high than non managerial positions (like clerical and sub-staff level). However the work force at these levels experience medium level of stress apparently, this seemed both due to extra-organizational and organizational stressors. The organizational factors include administrative policies and strategies, organizational structure and design and organizational process and working conditions. Among them, the role stagnation (1) the role overload (2), the nature. The empirical analysis had shown that among various stressors the role stagnation was a most violent stressor that alienates the morale of workforce towards their job. This overwhelmingly was attributed to the existing undesirable promotion policy pursued by the banking industry especially by the Jammu and Kashmir Bank Ltd. About 90% of the sample respondents employed at non managerial positions reported that their role stagnation was underlined and as such their growth prospects were almost non-existent the findings had shown that about sixty four sample respondents disliked working in the banking sector and many of them were looking for alternatives jobs. (This phenomenon directly affects their productivity and results in the loss to employer. The employment growth prospects needs to be linked with job performance along
with specialized banking qualification. Besides the role stagnation, the role overload was a second significant stress which was overwhelmingly associated with banking profession. About 86% of the sample respondents held that they were overweight due to high work load. This is mainly due to understaffing and deficient use of technology. The investigations to this effect had revealed that more than 70% of the offices of bank are under staffed and not more than 40% are atomized, despite the capital incentive drive of the offices is on rapid pace. Under the circumstances it was abundantly clear, that this stress would not be faded away unless greater automation be adopted in the offices of banking industry coupled with employment of additional workforce and extension of office network keeping in view cost benefit analysis. Moreover, the other stresses like nature of job risk stress, lack of group cohesiveness and inadequacy role authority were the other stressors affecting the work force in the banking industry. The analysis showed about 88% and 35% of sample respondents were experiencing stress on account of inherent job risk and specification and inadequacy of role authority respectively. The inherent job risk stress prevails due to the breakdown of banking law and enforcement of banking practices and vice versa. In this context, it would be pertinent to mention that banking law and practices states “When law fails practices prevail and when practices fail law prevails”. But the same does not prove true and both the situations land the workforce in an awkward position and generate stress in them in an environment of role overload. When the workforce specially uphold law, they mostly fail to give effective service to clients or customers and the customer then was required to wait for a longer time to get served. On the other hand, if the workforce resorts upon practices exclusively, there was an apprehension of arising errors and mistakes from them. Thereby both the situation infuses stress in the workforce. Realistically, the workforce in the banking sector from the moment they join organization up till they reach to superannuation reel under constant stress. This demanded that a professional attitude should be created within the work force.

2.3 STUDIES RELATED TO COPING

Burke & Belcourt, (1974) examined 137 managers and managerial trainees in Canadian Government who were participating in
management training program. They not only examined ways in which managers coped but also asked their respondents to describe specific stressful situations and to give examples of effective and ineffective coping behaviours. They categorised 65 percent reported behaviours into 5 categories.

- Talking to others.
- Working harder and longer.
- Changing to an engrossing non-work activity.
- Analysing the situation and changing the strategy of attack.
- Withdrawing physically from the situation.

Regarding effectiveness/ineffectiveness of coping behaviour it was found that many of the same coping strategies were found to be both effective and ineffective under different conditions, e.g. role overload stress and pressure for better performance was effectively reduced by problem solving approach, whereas the inability to influence a supervisor’s decision was effectively coped with by talking to others. On the other hand work overload was ineffectively coped with by talking to others, pressure for improved job performance was ineffectively coped with by aggressing and ventilating feelings and the inability to influence a supervisor’s decision was ineffectively coped with by doing nothing.

Howard et al., (1975) used the ten coping behaviour categories reported by Burke (1971) in a study of 300 managers from 12 different companies in Canada with a purpose to identify effective and ineffective techniques managers use to cope with stress. Respondents were asked to indicate whether they did or did not use each of these 10 techniques in dealing with stress that originated in their jobs. In their results they reported that the most popular techniques for handling stress were changing to a non-work activity, talk through with peers, change strategy of attack on work, compartmentalise work and non-work life, and engage in physical exercise. Differences were found as a function of age, with 5 of the techniques showing
an increase or decline in different age groups. The 5 best and 5 worst strategies found were as follows:

**Best:**
- Build resistance by regular sleep, exercise and good health habits.
- Compartmentalise work and non-work life.
- Engage in physical exercise.
- Talk through with peers on the job.
- Withdraw physically from the situation.

**Worst:**
- Change to a different work activity.
- Change strategy of attack on work.
- Work harder.
- Talk through with spouse.
- Change to a non-work activity.

*Dewe et al., (1979)* used factor analysis to group the coping behaviours reported to be used by administrative and clerical workers in 3 different studies. 4 basic modes of coping identified were:

- Sensible task oriented behaviour.
- Expression of feeling and search for support at work
- Use of non-work activities and
- Passive attempt to ride out the situation

Only one of the identified modes involved actions to deal with the source of stress and rest of the modes described palliative coping behaviour. Interestingly, when asked about specific stressors via concrete examples, workers reported using task-oriented coping strategies, but when asked about what they did when they felt anxious or tense at work, they reported using palliative strategies more frequently. The authors concluded that if workers did not (or could not) attribute feelings of distress to specific stressors, they would
employ emotion-focused strategies. The reported use of palliative strategies therefore reflected a failure on the part of workers to alter the way the work was organised and structured and thus, individual efforts to improve satisfaction and the quality of work life.

**Folkman & Lazarus, (1980)** in his study “An analysis of Coping in a middle-aged community sample” developed 66 item self report measures popularly known as “Ways of Coping” containing the broad range of cognitive and behavioural strategies people used to manage stressful demands. They identified the eight categories of coping strategies as Problem-focused coping (11 items), Emotion-focused coping (5 items), Distancing (6 items), Emphasising the positive (4 items), Self blame (3 items), Tension reduction (3 items), Self isolation (3 items) and Problem and Emotion-focused coping mix (seeking social support, 7 items). Both problem-focused and emotion-focused strategies were used. People used a wide range of coping strategies to cope with a single stressful encounter.

**Parasuraman & Cleek, (1984)** conducted this study to identify managerial coping behaviours and to determine their influence in modifying individual’s affective reactions to role stressors in terms of felt stress and job satisfaction. Additionally, the study sought to assess the role of individual differences both in influencing coping behaviours and in moderating stressor-outcome relationship. Questionnaires were mailed to a random sample of 300 first level managers employed at a large utility company in the Midwest. In total 204 (66 per cent) responses were received back and analysed. The results of the study confirmed previously documented evidence concerning the aversive consequences of role stressors in terms of increasing felt stress and decreasing job satisfaction. Role conflict and quantitative role overload made the largest individual contribution to felt stress, while role conflict and role ambiguity were found to be the most important predictors of dissatisfaction. The results provided mixed support for the hypothesised relationships between personal characteristics and coping behaviours. Organisational tenure was inversely related to maladaptive coping. The negative relationship found between tenure and adaptive coping, however, was opposite of what was predicted. The contradictory results suggest that increased tenure is not a sufficient condition for dealing adaptively
with possibly new and unfamiliar situations. The positive relationship of manager’s sex to adaptive coping shows that contrary to popular stereotypes, female managers tend to engage in more adaptive behaviour than male managers. The importance of coping behaviours in influencing reactions to role stressors was demonstrated by the significant moderating effects found for maladaptive coping on felt stress and job satisfaction. The results showed in general that maladaptive coping served to heighten the level of stress experienced in response to role ambiguity, quantitative role overload and qualitative role overload. In the face of high quantitative role overload in particular, high maladaptive behaviours greatly exacerbated the degree of felt stress. As expected, maladaptive coping in conjunction with role ambiguity and quantitative role overload contributed to lower job satisfaction. The significant main effects found for maladaptive coping on stress reactions demonstrate that such behaviours are dysfunctional in themselves and contribute independently to increased felt stress and reduced job satisfaction over and above the negative effects of role stressors. Contrary to expectations, adaptive coping failed to have significant beneficial effects on either felt stress or job satisfaction. The absence of stronger relationships is surprising given the fact that individuals exhibited nearly 4 times as many adaptive coping behaviours as maladaptive coping behaviours. The results of the present study suggests that the effects of adaptive coping may be neutral at best, and that individual would experience lower levels of stress and increased job satisfaction, if they learned to avoid emotional/self protective behaviours (i.e. maladaptive behaviours) in their effort to cope with stressors.

Newton & Keenan, (1985) examined “Coping with Work related Stress” among 457 young graduate engineers from 6 U.K. universities. It was carried out in two phases and examined the coping behaviour of professional engineers in response to stress ‘incidents’ experienced at work. In the first phase, the subjects were contacted while in their final year and then in second phase, at a time when they had been in employment for about 6 months. The coping strategies which were being used frequently were Talking to others, Direct action, Preparatory action, Withdrawal behaviour, Helplessness/resentment and Other categories (e.g. conform to superior’s expectations).
Folkman & Lazarus, (1985) examined stress and coping as a process which changed over a period of time. It was a study of three stages of examination stress in college students: just before the exam, just after the exam but before grades were announce, and just following the announcement of grades. Ignoring individual differences, which were substantial, the normative emotional state and the coping process changed dramatically from stage to stage. For example, before the exam, students coped by making heavy use of information-seeking, whereas distancing was virtually absent. However, after the exam, distancing became predominant, as students could do nothing but wait for the results. Furthermore, when grades were announced, seeking emotional support increased greatly, and distancing virtually disappeared as a coping strategy. Aggregating all this change as if there were no discrete stages would have led us to miss what is actually happening and the reasons for it, and would have produced misleading or un-interpretable results.

Latack, (1986) contacted a study to examine “Coping with Job Stress: Measures and Future Directions for Scale Development” 109 managers and professionals from a medium-sized manufacturing firm and an osteopathic hospital for the purpose of developing coping measures and to examine the psychometric properties and construct validity of the measures. Coping strategies focusing Control (both cognitive and behavioural strategies aimed at control of situation), Escape (both cognitive and behavioural strategies aimed at avoidance of the situation), and Symptom Management were examined. Control and Escape strategies were assessed across three situations (role conflict, role ambiguity and role overload). Control coping strategy was found less likely in situations characterised by role ambiguity. For other job related stressors, however, the type of stressor situation was found largely unrelated to coping strategy. Social Support was found more likely to be correlated with a Control strategy than Escape or Symptom Management. Social support was also found correlated significantly with Escape coping. Control strategy was found significantly negatively related to anxiety and propensity to leave. An Escape strategy was positively related to psychosomatic symptoms, as was a Symptom Management strategy. It confirmed the hypothesis that a control strategy is more likely to be associated with positive outcomes than is an escape or Symptom
Management strategy. The evidence suggested that generalisable coping measures might had applicability to job stress but that the extent and structure of coping may vary with the situation.

Kaur & Murthy, (1986) studied the coping strategies of the managerial personnel at different organisational levels in a public sector. The results indicated a significant difference in the coping strategies adopted by individuals working at different organisational levels. Avoidance strategies were predominant at the junior levels and approach strategies were predominant at the senior level. The defensive style was used to the maximum by the junior management personnel and intro-persistive by the senior/top management. There was a positive and significant relationship between role stress and avoidance strategies, between role stress and externality and between externality and avoidance strategies. Organisational role stress is negatively and significantly associated with approach strategies.

Schonfeld, (1990) examined “Coping with Job-related Stress: The case of Teachers” 67 New York schoolteachers including 29 men and 38 women. It was found that the teachers were coping with occupational stress by using strategies like, Advice seeking, Positive comparison, Selective ignoring, Discipline, Direct positive action. Multiple regression analysis with controls for social demographic factors and job environment indicated that Advice seeking and Direct positive action were most consistently related to lower symptom levels and that Positive comparison and Direct positive action were most consistently related to higher morale. Selective ignoring appeared to buffer the impact of environmental diversity on symptoms. The findings of the present study suggested that teachers who employed identifiable occupational coping behaviours were less likely to experience psychological symptoms and low morale. The behaviours included, attempts at modifying the aversive work environments, the meaning of the stressors and the distress experience.

Akinnusi, (1994) conducted a study to examine the relationship between characteristics of the individual, stressors, stress reactions and coping styles of managers in Nigeria. The sample for the study consisted of senior and intermediate managers of a highly successful bank in Nigeria. 72
completed questionnaires were used for the purpose of analysis. It was found that sex was related to behavioural stress reaction with women showing more emotional stress than men. On the whole, managers who were married were less susceptible to organisational stress than their single counterparts. It was interesting to note that age is not significantly related with stress reactions. However, education is a factor significantly associated with stress. The more qualified the managers, the more psychological stress they experience. They were also more prone to organisational stressors but suffer less job stress, probably because they occupy positions of authority and their jobs were more intrinsically satisfying than their less qualified counterparts. Similarly, the higher the level of the managers, the more they showed behavioural stress. Higher salaries were positively and significantly associated with job stress. The length of experience as a manager seemed to had some salutary effects as job experience was negatively related to psychological and organisational stress although experience was positively related to job stress probably because those with long experience were also saddled with higher responsibilities. It was seen that psychological reactions are positively, though not significantly related to desire to quit the organisation, use of tranquilisers and talking to a friend. It was, however, positively and significantly related to taking aspirin and the like and smoking as well. Physiological reactions were negatively related to relaxation or taking exercise, obviously because physiological reaction has to do with some bodily pain and fatigue. Behavioural reactions, on the other hand, were significantly related to desire to leave the organisation, relax, talk with someone, withdrew temporarily from the scene and, of course, smoking. Psychological stress reactions were also significantly related to intention to leave the organisation, talking with someone, consuming alcohol, temporary withdrawal from the stressful situation and smoking. Those managers who experienced organisational stress were more likely to leave the organisation, to be less involved; they were less likely to take exercise or relax. All they could do was to discuss their plight with friends. Job stress on the other hand, is positively associated with the use of tranquilisers, and lower intake of alcohol. It is interesting to note that job stress is positively, though not significantly related to job involvement. It was found that females more than males tended to talk with their friends when under stress. On the other hand, men rather than women managers were likely to use exercise
as a way of coping with stress. The more qualified the managers, the more they tended to be absent themselves and the less they use aspirin or drink coffee when under stress. They were also likely to want to leave the organisation. However, a high qualification was positively though not significantly related to the use of tranquillisers. The higher the position of the manager the more involved he was in the job, less he used tranquillisers, alcohol or tobacco. Level in management was positively associated with drinking coffee and taking exercise. Managers earning higher salaries were more likely to absent themselves and use informal relaxation techniques such as deep breathing and imagining pleasant scenes. They took less alcohol and smoke less although they tended to drink more coffee when under stress. The more experienced the manager the more he intended to exercise and the less he talked with friends or smokes. Thus, it could be seen that coping strategies depends to a great extent on the personal characteristics of managers.

Bhagat et al., (1994) conducted this study to explore the relative efficacies of two styles of coping in moderating relationships between the stressful events experienced at work and in life, and the emergence of strains. 304 teachers from five suburban, urban and rural school districts in a large area in North Central Texas were selected at random to participate in the study. A 23-item adaptation of Pearlin and Schooler (1978) instrument for the structure of coping was employed. It was found that the moderating role of personal styles of coping on both organisational stress-life strain and personal life stress-life strain relationships complement the findings of Folkman and Lazarus (1980). The findings, however, indicate that problem-solving coping strategies moderated organisational stress-life strain and personal life stress-life strain relationships to a far greater extent than did emotion-focused coping strategies. Emotion-focused coping only moderated the relationship between organisational stress and feelings of depersonalisation. The results indicated that teachers rely more on problem-focused modes of coping with their work-related stresses. In fact, the significant relationship between emotion-focused coping and depersonalisation suggests that reliance on emotion-focused modes of coping might make it even more difficult to deal effectively with the demands of organisational stress. As one employs more emotion-focused coping, feelings of depersonalisation also increase. This
could make it difficult to keep one’s energies focused on one’s work and organisational activities.

**Beehr et.al, (1995)** studied 177 police officers and their spouses from two metropolitan areas. Three stressor situations, work related situation, work-home interface situation and home stressor situation were provided to the respondents to consider while reporting their coping activities. 9 potential stress outcomes or strain variables, Assignment satisfaction, experienced stress, suicide thoughts, drinking, divorce potential, somatic complaints, emotional exhaustion, and depersonalisation were measured. The factor analysis of coping activities of police officers and of spouses resulted in 4 categories labelled, Religiosity, PF, Rugged individualism, and EF. PF coping was in general, negatively related to strains among police officers. EF coping strategies among police was related to every police strain except drinking. Religiosity among police was not related to any police strain. Religiosity of spouses was related (negatively) to spouses’ drinking and experienced stress. Rugged individualism of the police was related positively to their drinking, possibly reinforcing a macho police image. The police strains predicted by the coping strategies are drinking behaviours, divorce potential, somatic complaints, emotional exhaustion, depersonalisation, and suicide thoughts. The officers’ use of rugged individualism appeared to be a particularly ineffective coping technique. Rugged individualism was positively related to drinking behaviour and to both burnout indices (emotional and exhaustion and depersonalisation). The results indicated that EF is the only coping technique to have potentially beneficial effects on all police officers’ strains. For spouses, both PF and EF coping might reduce the potential for the marriage to end in divorce, while for the officers, only EF coping had this effect. Drinking behaviours were significantly predicted by coping activities for police only, and two coping activities predicted it, EF and Rugged individualism. The statistics, however, suggested that rugged individualism type of coping with stress might make things worse rather than better. Suicide thoughts were affected by the officers’ EF coping activities and perhaps also by the PF activities. Police officer and his or her spouse might tend to cope in the same manner rather than in complementary manners. Religion as a
coping strategy appeared to have its potential effectiveness primarily for the other person in these intact couples.

Abouserie, (1996), examined “Stress, Coping Strategies and Job Satisfaction in University Academic Staff” aimed to identify sources of stress and consequent stress levels in university academic staff, to identify the coping strategies used by staff, and to examine the relationship between stress levels and job satisfaction. The study sample, consisting of 414 (305 males and 109 females) academic staff, The results indicated that academic staff rate work as the most significant cause of stress in their lives (74%) and conducting research (40.3%) was the main cause of stress at work. Results showed also that 74.1% and 10.4% of the academic staff fall into the moderate and serious stress categories respectively, and that there were no significant differences between males and females in stress levels. There were significant differences between the four academic rank groups in stress levels, with lecturers as the most stressed group. The results also indicated that academic staffs use a wide range of coping strategies. A negative significant correlation between stress and job satisfaction (r= - 0.444) was found, indicating an inverse relationship between stress level and satisfaction.

Walton, (2002) conducted a study on “A Comparison of Perceived Stress Levels and Coping Styles of Junior and Senior Students in Nursing and Social Work Programs” and reported that there was a difference in the perceived stress levels and the coping styles of junior and senior students in nursing and social work programs. The study used a descriptive comparative approach and was non-experimental. Research questions were developed to guide this research. The population for this research included all junior and senior nursing and social work students preparing for or in clinical courses at a selected university. The sample consisted of 89 nursing students and 33 social work students. Data was obtained through self-reported survey procedures. The researcher visited appropriate classrooms identified by faculty. Participants were given a packet with three instruments. The first instrument was a demographic tool. Perceived stress levels were measured by Cohen's Perceived Stress Scale. Coping styles were identified by the Moos Coping Responses Inventory. Responses indicated that social work students have significantly higher perceived
stress levels than nursing students. Nursing students identified more reliance on approach coping responses, while social work students identified more reliance on avoidance coping responses. No significant differences were identified between the two groups based on age, gender, marital status, employment status or class. A significant difference was determined to exist between the perceived stress levels of junior and senior nursing students and junior and senior social work students. The social work students indicated a higher level of perceived stress than did the nursing students. A significant difference was also identified in the coping responses of nursing students and social work students. The nursing students identified that they use approach strategies of logical analysis and seeking guidance and support more often than social work students. Social work students identified using the avoidance strategy of cognitive avoidance. Lastly, no correlations were identified between the demographic variables of class, age, gender or type of RN student and the perceived stress levels or coping styles. An analysis of variance indicated no significant difference based on the variable of hours of employment. A significant difference was noted in the variable of marital status and the coping strategy of emotional discharge. A Dunnett's post hoc test identified the differences to be between single and married students. The study recommended that Nursing and social work faculty should implement comprehensive stress management programs during student's freshman year and continuing until graduation. These programs should emphasize study skills, time management, healthy lifestyles and effective coping styles, faculty of nursing and social work programs needed to explore strategies to improve the student-faculty relationship, faculty needed to develop trusting, supportive relationships with students to enhance the student's academic progress, self-esteem and feelings of competence, faculty of both programs needed to recognize the needs of the non-traditional student and to explore strategies to facilitate the transition to higher education, faculty should attempt to coordinate assignments and examinations so that due dates can be staggered. Many students expressed this as a concern when turning in the questionnaires, to address a student’s perception of role inadequacy, ample practice time and support should be allotted to psychomotor skills, prior to applying the skill to an actual patient, peer support groups should be established in both programs and efforts should be made to identify at-risk
students as early as possible. These students should be referred to student support services for tutoring, counseling or financial aid.

**Gohil, (2005)** examined the types of stress, reasons for stress, impact of stress and coping up stress among both the private and public sector bank managers in his study, “An Empirical Investigation of Executive Stress of Employees of Banks”. For the purpose of study, structured questionnaire was used to know the reasons of stress and relate defects on health. The sample of 56 respondents was used, 41 being from government and 15 belonged to private sectors. The researcher gave set of various reasons which lead to stress and respondents were required to rank these factors according to their experience of stress. The findings suggested that own thinking was prominent cause of stress. The relationship complexity was found to be second highest cause for stress. The family environment was found to be least rank factor. The financial aspect and satisfaction was less important for the respondents. As far as effect of stress was considered, the results clearly showed that many of the executives were suffering stress related problems (89% respondents in the study). The study concluded that stress is an unavoidable aspect of life. Everyone had to cope up with situation and for that collective and sensible efforts of organization, family and individual could bring positive change. The researcher came up with the unity of heart, unity of action and unity of thinking as tools to restore peace with self, work and organization.

**Sharma, (2011)** studied “Stress and Coping with Stress: A Comparative Study of Male and Female Teachers in Universities”. The objective of the study was to examine the level of stress among university teachers and compare it on the basis of gender and to study the various coping strategies used by teachers to cope up with the stress at job. For the purpose of the study, the primary data was collected by using questionnaires: academic stress and coping strategies questionnaire. The consisted the sample of 120 teachers randomly chosen from two universities, namely, Guru Nanak Dev University and Punjabi University, Patiala 60 male and 60 female teachers. The statistical tools used were frequencies, percentages, averages, mean per statement, standard deviation, ranking, chi square, mean percentage, t-test, correlation and regression analysis. The results of the study stated that majority of respondents 73.33% respondents
fall in the medium stress category number of female respondents was lower than males in this category but in case of highly stressed number of females were more than male respondents. The results stated that only in case of administrative and government the mean stress score (per statement) of female teachers was significantly higher than male teachers. For the factors, students and colleagues females’ mean was higher than males but difference was significant at least level of significance. For the factor family there was no significant difference in the mean score of females and males. The mean score in case of society and job was higher in case of males than females but the difference was not significant. The overall mean score of stress caused by all the factors was slightly higher among females than males but the difference was non-significant. The results of the study further stated that the interpersonal relationships (with colleagues and students) ranked highest in the contribution to the stress level of both the male and female teachers. The most identifiable reasons in each factor category (the statements with the higher mean score) were: lack of trust among colleagues and lack of discipline among students (interpersonal front), lack of cooperation from authorities and administrative pressures (organizational factors) and less time for family, ranking low in professional competitiveness (extra organizational factors) and lack of on campus facilities conducive for academic purposes (factors intrinsic to job). The results further stated that there was no significant difference among male and female teachers in the overall level of coping. In case of individual coping strategies, each strategy was used by both the genders with no significant difference in gender groups. However, the use of behavioral coping among females was higher than males. But withdrawal strategy was preferred by males more than females.

Abdulla et al., (2011) conducted a study on “Stress Coping Strategies: An Experiential Exploration Of Bank Executives” to identify individual coping strategies (effective and ineffective) used by the bank Executives to enact stress, to identify the coping dispositions employed by the organisation to reduce stress among the employees/Executives and to suggest workable stress reduction strategies which Executives/ organisation could use to lower stress levels in the banking sector. The study covered a sample of around 159 Executives/ respondents selected through stratified random sampling from J&K bank. The sample consisted
of scale I/Associate Executives, scale II/Executives, Scale III/Senior Executives and scale IV/Executive Manager working at different hierarchical levels at different places across J&K. It had been observed that executives used more of problem focused coping strategies than that of non-problem focused coping strategies to cope with stress, except in case of avoiding confrontation with others which is an avoidance strategy. Executives tended to use problem focused copings along with emotional focused copings in the organisation. In case of organizational intervention to deal with stress they perceived providing benefits in the form of incentives for efficient work as the best organizational strategy. They perceived the effective and performance appraisal as the best tool of the organisation to deal with stress affecting its executives. They equally supported participation of executives in the decision making followed by family welfare schemes for the employees by the organisation. The least preferred organizational intervention strategy to deal with stress was found as assigning jobs according to the interest of the executives (job-fit). To conclude banking sector has a direct impact on the economy of a country and there is a stiff competition in this sector. The stress level of the bank employees was alarming and had been increasingly significantly. In fact, customer retention had become very difficult in the sector, which was enhancing the stress level among the bank employees as well as in the employees. To enact the stress levels it was the responsibility of the organizations and individual to intervene through proper coping strategies in order to sustain for long.

2.3 SCOPE OF THE PRESENT STUDY

It has been observed by reviewing the available research studies that countless studies had been conducted in relation to stress in various sectors. In this difficult, complex, forceful and dynamic economy, it is very difficult for every organization to exist, grow and settle itself. All these complexities of work add to stress at work. The most forceful environmental changes include; the knowledge revolution, the information explosion, rapid technological advancements and their implementation in organizations. Because of this complex and dynamic economy, the competition is very high and all these have a great effect on the jobs in the industry. These forces rapidly bring changes in the nature of jobs and demands made on employee skills, increased employee expectations about quality of work-life and a balance between these expectations.
and received organisational benefits. These forces also bring changes in organizations in terms of downsizing, resizing, mergers, expansions, closures, etc., affecting employment security, social relations at work and upward mobility. The increased competition and complexities of business environments and organizations, stress at work is increasing rapidly.

In today’s competitive environment there is considerable reason to believe that people who are working in banking sector are significantly more at risk of poor health because the jobs in banking industry are becoming more and more stressful. There are a variety of factors which may be sources of stress for the people working in this industry. Very few research studies are available on bank managers especially who are working in Punjab, to study and compare stress and stress related problems and coping strategies studied together on them.

The present study was undertaken on bank managers of public and private sector banks located in the state of Punjab to observe the job stress. The results of this study would also throw light into the pathogenesis of various problems related to job stress among bank employees and how they were coping with job stress. The results of study would also helpful to the policymakers to draw up new policies to manage the problems of job stress in bank employees.