

Job Stress in Software Companies – A Review

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Abstract

The problem of stress is inevitable and unavoidable in the banking sector. In order to manage stress within the organization, it is recommended that the organization encourage employee Development and embark on training interventions for employees. Training specifically related to policies and policy implementation is a key priority. The more informed the employee, the less stress and the more productive the employee will become. A majority of the employees face severe stress- related ailments and a lot of psychological problems. Hence, the management must take several initiatives in helping their employees to overcome its disastrous effect. Since stress in banking sector is mostly due to excess of work pressure and work life imbalance the organization should support and encourage taking up roles that help them to balance work and family. The productivity of the work force is the most decisive factor as far as the success of an organization is concerned. The productivity in turn is dependent on the psychosocial wellbeing of the employees. In an age of highly dynamic and competitive world, man is exposed to all kinds of stressors that can affect him on all realms of life. The growing Importance of interventional strategies is felt more at organizational level. This particular research was intended to study the impact of occupational stress on Nationalized Bank employees. Although certain limitations were met with the study, every effort has been made to make it much comprehensive.

Keywords: job stress , banks, employees, health

1. Introduction

1.1 What is Job Stress?

Job stress is the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker. Job stress matters to our health and our work. When we feel stressed, our bodies respond by raising the concentration of stress hormones in our blood. When our bodies continually respond to constant demands or threats, coping mechanisms stay in overdrive, which can be damaging to health over time. Research shows that excessive job stress can lead to many long-term health problems, including cardiovascular disease, diabetes, weakened immune function, high blood pressure, musculoskeletal disorders, substance abuse, depression and anxiety. Stressful working

conditions can also impact health indirectly by limiting our ability or motivation to participate in other health promoting behaviours such as eating well and exercising.

1.2. Explaining stress –

The HSE has identified six categories of substantive factors that can be identified as potential causes of work-related stress:

- demands
- control
- relationships
- change
- role
- Support.

1.3. Good Stress vs. Bad Stress

Stress is not always bad. Stress in the form of a challenge energizes us psychologically and physically, and it motivates us to learn new skills and master our work. When a challenge is met, we feel relaxed and satisfied. This is good stress. However, sometimes a challenge is turned into job demands that cannot be met. This is negative stress, or distress, which sets the stage for illness, injury, and job failure.

1.4. What you need to know about job stress

If you work, it is likely that job stress will affect you at some point during your career. Whether you are an employee or an employer, it is important to recognize that stress in the workplace can contribute to poor health, which can lead to lower productivity, absenteeism, and higher healthcare costs. For example:

- Up to 44% of women and 36% of men want to quit their jobs because of workplace stress. This contributes to unhappiness as well as many negative health effects.
- Healthcare expenditures are nearly 50% greater for workers who report high levels of stress.
- Sixty percent of lost workdays each year can be attributed to stress.
- Job stress is more strongly associated with health complaints than financial or family problems.

1.5. Health Effects

Studies of workers show that certain stressful job characteristics, when combined, can be particularly damaging to long term health. For instance, workers who say their jobs are very demanding (physically or mentally) and who also say they have little control over job tasks are more likely to experience health problems such as heart disease and other chronic conditions as compared with workers in jobs with lower demands and more decision-making opportunities. “Job strain” is a term that describes the combination of high demands and low control. It is “job strain” (not just feeling stressed) that is most often linked with serious health problems. On the positive side, having a demanding job is not necessarily unhealthy, so long as you have a control over your work. Jobs with high demands and high control can be stimulating and challenging. These kinds of “active” jobs have been linked to positive health and well-being.

1.6. What can be done to design healthier jobs

Give employees a sense of control over their work and opportunities to grow and learn new things. When designing jobs, pay special attention to these aspects of the job:

- Workstations are designed for tasks and injury avoidance
- Communication is required between co-workers and in to the job direction between workers and supervisors

- There are opportunities for social interaction among workers.
- . Work schedules are compatible with responsibilities outside the job.

2. A Survey Summary by American Psychological Association Harris Inter-active, March 2011

The Stress in the Workplace survey was conducted online within the United States by Harris Interactive on behalf of the American Psychological Association between January 31 - February 8, 2011 among 1,546 adults aged 18+ who reside in the U.S who are either employed full-time, part-time, or self-employed.

Overall Satisfaction with the Workplace

Although 69 percent of employees are overall satisfied with their jobs, fewer are satisfied with recognition practices of their employer (46 percent) or opportunities for growth (44 percent)

Satisfaction with Control and Involvement

Less than two-thirds of employees are satisfied with the amount of control and involvement they have at work.

Satisfaction with Growth and Development

Less than half (44 percent) of employees are satisfied with the growth and development opportunities offered by their employer.

Satisfaction with Work-Life Balance

Only 57 percent of employees are satisfied with the work-life balance practices offered by their employer.

Satisfaction with Employee Recognition

Less than half (46 percent) of employees are satisfied with the recognition practices of their employer.

Satisfaction with Health and Safety Practices

Just over one-third (36 percent) agree that their employer helps them develop and maintain a healthy lifestyle. Only one-quarter (25 percent) of employees report regularly participating in the health and wellness programs offered by their employer.

Relationships in the Workplace

Three-quarters of employees report having a positive relationship with their boss. Even more (85 percent) report their relationship with their co-workers is positive.

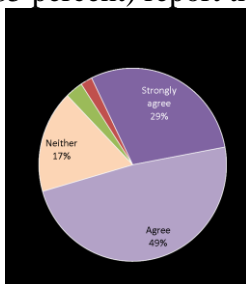


Fig1: Positive Relationship with boss with co-workers

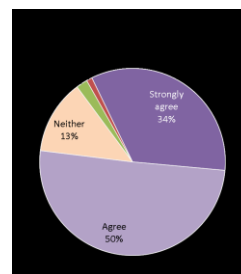


Fig 2 Positive relationship

Connections with Employer

Just over half (54 percent) say that their values are aligned with that of their employer. Similar percentages (52 percent) agree that their company makes them feel valued. In addition, only two-thirds (66 percent) report that they are motivated to do their very best for their employer.

Workday Stress

More than one third (36 percent) of employees report they are typically stressed out during the workday.

Average Daily Workplace Stress

One in five (20 percent) employees report that their average daily workplace stress is high (defined as 8, 9, or 10 on 10-point scale).

Top Five Work Stress Factors

When asked to rate the impact certain factors had on their work stress levels, low salaries were selected as having a significant impact more often than any other factor.

Fig.3. Low salaries lack of opportunity heavy work load higher job expectation long hours job

Crossover between Work and Family Duties

One in four (25 percent) employed adults agree that job demands interfere with family/home responsibilities. Fewer (10 percent) report the inverse—that home/family responsibilities interfere with job performance.

Cuts Made Due to the Recession

According to survey respondents, the most common cut employers have made is laying off employees followed by reduced or eliminated bonuses, reduced or eliminated social activities, increased employee contribution towards health insurance costs.

3. ROLE OF EMPLOYER

Each employer has an obligation to ensure that, as far as is possible, the health of employees is not endangered due to their work. The main issue here is the question of what is reasonable. Employers must ensure that the demands placed on employees while at work are reasonable. This is not just limited to the job the person does, but involves the person's entire role at work, from the moment the person enters the workplace to the moment he or she leaves. Employers should have preventive systems in place. The employer may have the best intentions, but his/her legal duty goes beyond intentions. This is why the many associations promote the putting in place of risk assessments and control measures so that employers can be assured that their management systems ensure the demands placed on employees are reasonable. It is recommended that companies first, by carrying out some form of risk assessment.

4. DATA SOURCES

4.1. The cross-sectional analysis on work stress is based on the Canadian Community Health Survey (CCHS):

Mental Health and well-being, which was introduced in May 2002 and conducted over eight months. The survey covered almost 37,000 people aged 15 or older living in private dwellings in the 10 provinces. Most interviews (86%) were conducted in person; the remainder, by telephone. Respondents were required to provide their own information—proxy responses were not accepted. The survey response rate was 77%. The longitudinal analysis is based on the National Population Health Survey (NPHS). The NPHS, which began in 1994/95, collects information about the health of Canadians every two years. It covers household and institutional residents in all provinces and territories. In 1994/95, about 20,000 respondents were selected for the longitudinal panel. The response rate for this panel in 1994/95 was 86.0%. Attempts were made to re-interview these respondents every two years. The response rates for subsequent cycles, based on the original respondents, were 92.8% for cycle 2 (1996/97), 88.3% for cycle 3 (1998/99), 84.8% for cycle 4 (2000/01), 80.5% for cycle 5 (2002/03), and 77.4% for cycle 6 (2004/05).

4.2. More work among women stress

Proportionately more employed women reported greater work stress than men—28% had high-strain and 17% had low-strain jobs, compared with 20% and 24%, respectively, for men (Chart A). Men were more likely to have active jobs than women. Small, but significant, differences were also found for self-perceived work stress (Chart B). One-third of women felt quite a bit or extremely stressed most days at work, compared with 29% of men. According to a multivariate analysis, employed women were 1.2 times more likely to report high self-perceived work stress.

4.3. Age differences

Compared with other age groups, core-age workers (aged 25 to 54), most likely at the peak of their careers, were more likely to be in active jobs and less likely to be in passive jobs

Those aged 40 to 54 were most likely to perceive their work as stressful. Almost half of young workers (aged 15 to 24) were in passive jobs, a significantly higher rate than their core aged counterparts, even after controlling for other factors, including student status. More than half of young workers also reported physical exertion in their jobs. Interestingly, however, these younger workers were less likely to perceive their work days as stressful.

This may be because they realize that their current jobs are not their long-term careers.

About a third of older workers (aged 65 or older) tended to have relaxed (low-strain) jobs. Also, less than 4% expressed dissatisfaction with their jobs. Many may be semi-retired or part-time workers returning to work after retirement.

5. The extent of stress; UK SURVEY According to the Health and Safety Executive, in 2005:

More than 500,000 people in the UK believed they were experiencing work-related stress at a level that was making them ill 245, 000 people first became aware of work-related stress, depression or anxiety in the previous 12 months 15% of all working individuals thought their job was very or extremely stressful, a slight reduction on the previous year stress remains the primary hazard of concern for workers. However, levels of such concern have fallen significantly since 1998.

5.1. The costs of stress

Estimates of the total cost of stress and stress-related illness vary enormously, largely due to the different methodologies used to arrive at a final figure but: self-reported work-related stress, depression or anxiety account for an estimated 12.8 million reported lost working days per year in Britain (HSE) after musculoskeletal disorders, stress is by far the largest contributor to the overall number of days lost as a result of work-related ill-health in the Unstressed is, on average, the costliest of all work-related illnesses in terms of days lost per case.

5.2. The victims of stress Statistics show that:

The majority of cases of work-related mental-ill-health occurring those aged 35-44 and 45-54 years there is a noticeable difference in the difference in distribution of cases amongst men and women, with more cases amongst women in the 25-34 years age group, and more cases amongst men in the 35-44 years age group full-time employment is associated with greater levels of stress than part-time employment public sector workers are 64% likely to report stress to be the leading hazard of concern at work compared to 48% of workers in the private sector stress levels rise in line with higher levels of educational attainment stress is 29.1% more prevalent amongst black and minority ethnic workers than white workers nursing, teaching, administrators in government and related organizations and healthcare are amongst the most 'stressful' occupations.

5.3 The causes of stress

Workload is the most pervasive factor linked to work-related stress.

There is little change in the relative importance of any of the factors linked to work-related stress since 2000. Factors other than workloads include cuts in staff, change, long hours, bullying, shift work and sex or racial harassment. Popular perceptions of a stress epidemic amongst UK workers are probably accurate, based on the sheer ubiquity of stress-related ill-health. Furthermore, levels of stress amongst UK workers peaked in the late 1990s and early 2000s and have stabilized since, even at a high level. The particular industrial sectors, occupations and demographic variables give rise to an uneven distribution of work-related stress within the population as a whole.

5.4. Stress, work and contemporary life

Whilst there are many events in the workplace that can be seen to contribute to stress, this is not the sole cause. The development and increase of stress can be related to certain historical events and economic factors, with little meaningful significance but much rhetorical power. An increase in illness attributed to stress may be due to a raised awareness of stress which has only taken place recently, suggesting that stress is a reflection of historical context or even of current political ideology. People do, however, perceive themselves to be under increasing levels of stress, particularly in the workplace, and these people are predominantly high status workers and low status workers. Stress has become strongly linked to discursive constructions of identity and value. Clearly forms of insecurity do change over time, as do the conceptual languages we use to articulate their effects. Stress is such a language and its emergence and growing use both makes and discovers its object. Whether real or imagined, stress feels real, can be measured and is a significant cause of unhappiness.

5.5. Stress and happiness

Is the promotion of the greatest happiness for the greatest number the ultimate goal of both the individual and society? Richard Layard examines the link between stress and happiness, where human happiness is both objective and quantifiable, thanks to recent developments in psychology and neuroscience. He uses this to provide empirical evidence to demonstrate that increased wealth and prosperity do not necessarily make for happier citizens, even though people living in rich nations do tend to be happier than those living in poor ones. Why now? So what does make us happy? Layard identifies the 'Big Seven' factors that affect happiness, with work being the most significant, since in addition to providing income, it is work which brings added meaning to life, creating self-respect and other social relationships. However, the reverse is also true: work can generate stress and unhappiness, which can be attributed to our inherent desire for social status. Will taming the stressful 'rat race' and reducing social inequalities to restore a healthier work-life balance solve the problem? Layard certainly seems to think so.

5.6. Stress and social status

Social standing affects our health and longevity. Michael Marmot examines how and why this is the case and seeks to identify the ways in which we can alleviate social disparities in order to improve public health. In Status Syndrome, Marmot looks at stress in a different way, associating increased stress with the lack of agency/control that goes with positions of lower status. This runs counter to the more common perception of stress increasing according to how busy a person is, more often attributable to those in high status positions of social/occupational importance. However, more recently, public and academic understandings of stress have been animated by more sceptical investigations. Are stress levels really rising? Is it actually possible to measure stress? Are the political and cultural implications really accurate

6. Some clear problems of method and management in relation to stress have been identified:

This paper outlines research into the experience of occupational stress within a large and diverse set of occupations. The measurement tool used in the research is a short stress evaluation tool (Robertson Cooper, 2002a) which has been described as measuring number of work related stressors and stress outcomes (Faragher et al., 2004). Three of these stress outcomes (psychological well-being, physical health and job satisfaction) are discussed and comparisons made between different occupations on each of these measures.

The experience of workplace stress has been subject to a large amount of research and interest in the topic shows no sign of waning. It is now generally accepted that prolonged or intense stress can have a negative impact on an individual's mental and physical health (Health and Safety Executive, 2001; Cooper et al., 2001). The Health and Safety Executive (2004) state that around half a million people in the Inexperience work-related stress at a level that they believe is making them ill, up to five million people feel "very" or "extremely" stressed by their work and work-related stress costs society about £3.7 billion every year. Significant health implications have also been reported, for example, the HSE (2001) describes how ill health can result if stress is prolonged or intense, with the negative effects including heart disease, back pain, gastrointestinal disturbances, anxiety and depression. In addition to this they outline how stress can lead to other behaviours such as more tobacco smoking, excessive alcohol or caffeine consumption and skipping meals, which can also contribute to health problems. The stress experienced by different occupation types and job roles has been discussed in many papers with a number of different occupations being described as experiencing above average levels of stress, for example, teachers (Travers and Cooper, 1993) healthcare (Cooper et al., 1999), nurses and social workers (Kahn, 1993), and the ambulance service (Young and Cooper, 1999) to name but a few. There are a number of work related stressors which have been linked to an increased likelihood of individual experiencing negative stress outcomes. Cooper and Marshall's (1976) original model of work related stress included five sources of stress at work, each of which are represented in the revised model of stress on which ASSET is based (Robertson Cooper, 2002b). Cooper and Marshall's five sources of stress, with examples of the components of these sources given for each, are:

- (1) Intrinsic to the job, including factors such as poor physical working conditions, work overload or time pressures;
- (2) Role in the organization, including role ambiguity and role conflict;
- (3) Career development, including lack of job security and under/over promotion;
- (4) Relationships at work, including poor relationships with your boss or colleagues, an extreme component of which is bullying in the workplace (Rayner and Hoel, 1997); and
- (5) Organizational structure and climate, including little involvement in decision-making and office politics.

Methodology

The occupational scores on physical and mental ill health and job satisfaction are taken from research into occupational stress using the ASSET stress questionnaire. The factor structure, reliability and validity of ASSET are discussed elsewhere (Faragher et al., 2004; Johnson and Cooper, 2003) and therefore, are not covered in depth here. However, a brief overview of the measurement tool is necessary to provide the context in which the occupational data has been gathered. ASSET was devised as short stress evaluation tool which can be completed quickly and easily by all employees in an organization and as such is designed to be used in the first

phase of two-phase stress risk assessment (the second stage taking the form of a more detailed examination of the “problem areas” of an organization as identified by high stress scores on ASSET). Since ASSET is a copyrighted questionnaire it is not possible to reproduce it in its entirety. However, Table I outlines the 12 factors measured by the questionnaire. The factors of interest in this paper are:

Factor Description

- Work relationships Sources of stress relating to the contacts people have at work with their colleagues/managers. Your job Sources of stress relating to the fundamental nature of the job itself.
- Overload Sources of stress relating to workload and time pressures
- Control Sources of stress relating to the amount of control people have over their work
- Job security Sources of stress relating to the level of job security perceived by people
- Resources and communication Sources of stress relating to the equipment/resources available at work and the effectiveness of communication in the workplace
- Work-life balance Sources of stress relating to the extent to which the demands of work interfere with people’s personal and home life
- Pay and benefits Sources of stress relating to pay and benefits
- Commitment of the organization to the employee. The extent to which people feel their organization is committed to them. Commitment of the employee to the organization. The extent to which people are loyal and dedicated to their

Job satisfaction

This factor includes questions relating to sources of stress regarding the fundamental nature of the job itself. It has been shown to correlate highly with the War. Job satisfaction scale and as such is treated here as representative of levels of jobsatisfaction. Higher scores indicate lower job satisfaction. The three factors were correlated to see to what degree physical health, psychological well-being and job satisfaction were related to each other at an occupational level well-being. Likewise, as physical health and psychological well-being deteriorate jobsatisfaction goes down. These findings are in line with previous research suggesting that physical and mental health and job satisfaction are related (Dewe, 1991). Rank Physical health Psychological well-being Job satisfaction

- 1 Ambulance Social services providing care Prison officer
- 2 Teachers Ambulance.
- 3 Social services providing care Fire brigade Police
- 4 Customer services – call center Ambulance Customer services – call center
- 5 Bar staff Vets Social services providing care
- 6 Prison officer Lecturers Teachers

Work-related stress

This paper provides information on the rank order of occupations in relation to job satisfaction and the experience of negative stress outcomes, and as such allows the identification of “high” and “low” stress occupations. Although some suggestions have been made to explain the findings, a full analysis of the relevant stressors for any particular occupation is not attempted. Past research into high-risk occupations is on the whole supported with occupations previously

described as reporting high stress levels also indicating high stress levels here. Further work on the ASSET database, including the analysis of the particular stressors most relevant to individual occupations, is underway and will be reported in subsequent papers

7. Signs and Symptoms of Stress

When the demands of the workplace become too much to handle, employees generally display signs and symptoms that indicate they are feeling 'stressed out'. Unfortunately, individuals may not recognize these signs and let them go untreated. This is where serious conditions can occur, either mental or physical in nature, and a need arises for professional intervention. It is important that employees learn to recognize stressful reactions in themselves and others so that they can stop the downward spiral of stress before it becomes detrimental to their health. Completing a stress test is a quick and easy way to determine whether or not stress levels are becoming unhealthy. There are numerous variations of the test, and they can be found in the literature on stress, and also through an internet search. A stress test taken from the Canadian Mental Health Association (n.d.) is included in Appendix A. Individuals display various signs and symptoms when continuously faced with a stressful environment. These symptoms do not occur all at once, but progress through several stages, which are described in the following table adapted from Annscheutz (1999):

Signs / Symptoms Suggested Action

Phase 1: Warning

Early warning signs are often more emotional than physical and may take a year or more before they are noticeable.

- Feelings of vague anxiety depression boredom apathy.
- Emotional fatigue

Phase 2: Mild Symptoms

Warning signs have progressed and intensified.

- Over a period of 6 to 18 months, physical signs may also be evident.
- Sleep disturbances
- More frequent headaches / colds

Phase 3: Entrenched

- Cumulative Stress
- This phase occurs when the above phases continue to be ignored. Stress starts to
- Create a deeper impact on career, family life
- Increased use of alcohol, smoking, nonprescription drugs
- Depression

Phase 4: Severe /Debilitating Cumulative Stress Reaction

This phase is often considered "self-destructive" and tends to occur after 5 to 10 years of continued stress.

- Career end prematurely
- Asthma
- Heart conditions
- Severe depression
- Lowered self-esteem/self-confidence
- Inability to perform job

- Inability to manage personal life

Effects of Untreated Stress Human terms.

Our natural response to stress, while helpful in threatening situations, may actually cause physical and mental harm. When individuals have been continually exposed to stress for long periods of time (i.e., their stress responses are continuously activated), a situation known as 'chronic stress' can occur. Chronic stress is characterized by emotional vulnerability, persistent negative emotions, elevated hormonal base levels, hyperactivity of the autonomic nervous system (so that the body never relaxes), and tendencies to experience psychosomatic symptoms. While it is not possible to draw definitive causal links, research is showing strong relationships between the experience of chronic stress and the development of illness and disease (Grimshaw, 1999). Illnesses that have been linked with long-term exposure to stress include:

Coronary heart disease (angina, stroke and heart attacks). Research has shown that individuals who suffer from stress are much more likely to experience both fatal and nonfatal heart attacks.

- Hypertension (high blood pressure). There is an undeniable link with the stress hormone cortisol, and the incidence of high blood pressure.
- Some forms of cancer. Being constantly stressed has the effect of lowering defences that may help fight off the initial ingress of cancer.
- Rheumatoid arthritis. Although stress does not appear to cause rheumatoid arthritis or osteoarthritis, being under stress can exacerbate these illnesses.
- Diabetes mellitus. This disorder may be inherited, but there is also strong evidence linking it with stress.
- Irritable bowel syndrome. It has been shown that stress or anxiety is to blame in a lot of cases.
- Depression. It is widely accepted that depression is linked with stress. The usual symptoms are upset sleep patterns, fatigue, and increased consumption of alcohol, muscle aches and pains, poor self-esteem, lack of self-worth, among a variety of others.

8. HSE REPORT

Stress is much in the news at present but it isn't a new problem. Pressure is part and parcel of all work and helps to keep us motivated. But excessive pressure can lead to stress which undermines performance, is costly to employers and can make people ill. HSE estimates that 13.5 million working days were lost to stress, depression and anxiety in 2007/08. Each new case of stress leads to an average of 31 days off work. Work-related stress costs society about £3.7 billion every year (at 1995/96 prices). If organizations can reduce stress they can reduce these costs, and effective management is the best way of doing this. Recent research links effective people management to good performance and productivity. The need to tackle stress is also recognized in law. Under the Health and Safety at Work etc. Act 1974 and the Management of Health and Safety at Work Regulations 1999, employers are obliged to undertake a risk assessment for health hazards at work – including stress – and to take action to control that risk. However, for many people 'stress' still represents something of an unknown quantity. HSE has addressed this problem by developing Management Standards to help employers measure their performance in managing the key causes of stress at work and identify areas for improvement. The Standards look at the demands made on employees; the level of control employees have over their work; the support employees receive from managers and colleagues; the clarity of an employee's role within the organization; the nature of relationships at work; and the way that change is managed. The Standards are based on extensive research. During their development, HSE has consulted widely with employers, employees, trade unions and other interested organizations. HSE is not trying to take the 'buzz' out of work or set impossible targets. The

Management Standards approach is about helping and encouraging organizations to continuously improve the way they tackle work-related stress. HSE is delighted to be working in partnership with Acas. We know that the causes of stress at work can be alleviated by good management and improved employment relations. Acas has a wealth of practical experience helping employers and employees work together to improve the quality of working life and productivity.

8.1. Introduction

The Health and Safety Executive (HSE) define stress as “the adverse reaction people have to excessive pressures or other types of demand placed on them”. Recent research shows that this ‘adverse reaction’ can seriously undermine the quality of people’s working lives and, in turn, the effectiveness of the workplace. Stress takes many forms. As well as leading to anxiety and depression it can have a significant impact on an employee’s physical health. Research links stress to heart disease, back pain, headaches, gastrointestinal disturbances and alcohol and drug dependency. This guide aims to help organizations and individuals reduce stress at work – as well as preventing it happening in the first place. This means doing something about the main underlying causes of stress – like poor communication and lack of training, and coping with the symptoms of stress – like anxiety and ill health.

Policies and behaviour

To tackle work-related stress Acas focuses on the two factors that often determine the nature of the relationship between employers and employees:

For further information on the Health and Safety Executive’s Standards and more detailed guidance on risk assessments, using focus groups and involving managers and employees, of these stressors and offer three practical solutions for resolving the stressful situations and preventing future work-related stress. Some of the solutions overlap. For example, although consultation is not listed until the final chapter on ‘change’ it is relevant to many of the earlier sections on job design, flexible working and involving staff. Also, while some solutions apply largely to the organization, others are more concerned with the individual. However, common themes do emerge. These themes – such as setting objectives, clear policies, effective communication and working together – can help organizations prevent the underlying causes of stress from emerging. Benefits of tackling stress There are clear benefits to preventing work-related stress:

Quality of working life: Employees feel happier at work and perform better management of change: introducing a new pay system or new patterns of work is easier when ‘stress’ is managed effectively

Employment relations: Problems can be resolved at work rather than at an employment tribunal attendance and sickness: attendance levels go up and sickness absence goes down. Not all employers will have the time or resources to follow all of the guidance in this booklet. For example, small firms may not be able to offer counselling to employees or to develop very formal induction systems. However, the principles still apply and all employers should be aware that they have a legal obligation to take work-related stress seriously. The Health and Safety Executive have the power to act against employers who do not take steps to reach the Management Standards.

9. Relationship of Stress and Job Satisfaction: A Comparative Study of Male and Female Members of Dual Career Teacher Couples of India

Researchers have proposed that dual career couples face unique problems in their work, family, and personal arenas of life (Hall & Hall, 1979; Moen, 1985). They argue that the potential for stress arising from the work and family domains and work family interface is heightened in case of dual career couples (Gupta & Jenking, 1985; Sekara, 1986). The two-career partners are more challenged and are required to make greater efforts and adjustments while attempting to strike a balance between the simultaneous demands and pressures of two important areas, viz. their careers and their family. The study by Elloy & Smith (2003) shows that dual career couples experience higher levels of stress, family conflict, overload, role ambiguity and role conflict than single career couples. The risk for conflict between the two roles becomes all the more serious because individuals in such relationships have to face simultaneous and conflicting demands and pressures of two careers with that of family (Adams, King, & King, 1996, Frone, Russell & Cooper, 1992). Resolving of such conflicting demand is not only difficult, but is likely to threaten the peace of mind, quality of work and the process of family integration. For married women the reciprocal interaction between work-life and family-life takes on greater significance. Although these women are assuming the demanding new role of an employee, they are typically not free to relinquish any of their previous traditional roles. For instance, the major responsibility of household work and parenting chores still appear to be the province of women (Thompson & Walker, 1989; Ferree, 1990).

Work Role Stress Job stress

Is generally defined as the person-environment misfit. When there is misfit of an individual's skills and abilities or needs in the environment, it threatens the individual's wellbeing. Strain and tension occur and stress is the natural result (French, Rogers, & Cobb, 1974). Work related stress (produced by such factors as role ambiguity, role overload and career frustration) can produce such strain symptoms as irritability, fatigue, preoccupation, depression, and anxiety (Brief, Schuler & Van Sell, 1981). Caplan, Cobb, and French (1975, 211) described work-stress as "any characteristics of the job environment which poses a threat to the individual." According to Cooper and Marshal (1976, 12), occupational stress is negative environmental factors associated with the job.

Beehr and Newman (1978) defined job stress as a condition wherein job related factors impact the worker and change (disrupt or enhance) his psychological condition such that the person (mind and or body) is forced to deviate from normal functioning. McGrath (1976) has suggested six sources of stress:

- a) Task-based stress;
- b) Role-based stress;
- c) Stress intrinsic to the behavior setting;
- d) Stress arising from the physical environment itself;
- e) Stress arising from the social environment in the sense of interpersonal disagreement; and
- f) Stress within the person-system which the focal person "brings with him" to the situation.

Family Role Stress Stress

Most representatives of pressures in the family domain, includes family conflict and parenthood. Family conflict refers to incompatible role pressures within the family. Married women who assume home roles & non-home roles frequently experience conflict between the competing demands of these two roles. Women's family role often combines a high level of psychological demand with a low level of control. In their study of women's social roles, Barnett and Baruch (1985) found that role conflict and levels of role overload were significantly associated with the role of a paid worker or that of a wife. Inter role conflict in the family can be seen to increase as one's obligations to the family expand through marriage and arrival of children. This is particularly true for women, who more than men, tend to assume the responsibilities of household and childcare (Gutek, Nakamura & Nieva, 1981). Gove and Geerken (1977) found a positive relation between the number of children and psychiatric symptoms of employed mothers. Women with young children are more likely than others to experience incessant demands and limited freedom. They report loneliness, depression, and concern about having a nervous breakdown (Campbell, Converse & Rogers, 1976; Gove & Geerkan, 1977; Brown & Harris, 1978). Children can produce inter-role conflicts, not only to parent versus spouse roles but also to family versus work roles. Brown and Harris (1978) found that employment outside the home offsets the vulnerability to health problems of women with children. With respect to men, Bachman, O'Malley, and Johnston (1978) concluded that marriage and parenthood could have positive effects on the self-esteem and job motivation of young males. The presence of children was related to higher level of job involvement and organizational identification (Gould & Werbel, 1983). Furthermore, in a recent survey, childless couples were perceived as having neither the most satisfying lives nor the most satisfying marriages (Blake, 1979). In the present investigation, parenthood and family conflict both have been considered as sources of family role stressors.

Work Family Conflict

Work family conflict is experienced when simultaneous pressures from work and family roles are mutually incompatible. Elloy (2001) found that stress in dual career couples was primarily due to family conflict and overload. Greenhaus and Parasuraman (1997) proposed that there are two dominant forms of work family conflict, namely time based conflict, and strain-based conflict. Time based conflict is experienced when the time devoted to one role (e.g. the work role) makes it difficult to fulfill the requirements of the other role (e.g. family role). Boles, Howard, & Donofrio (2001) found that increased level of work family conflict is negatively related to several different facets of employee job-related satisfaction. An employee, who "brings home" these strain symptoms from work, is unlikely to participate fully and happily in the family domain. Interactions with family members can be difficult and trying under conditions of "negative emotional spillover" from work (Evans & Bartolome, 1980), just as concentration and wellbeing at work can be threatened if one carries family induced stress into the workplace. Currently, three theories characterize the process by which work and family are linked. These are: segmentation, compensation, and spillover. Segmentation theorists view that work and home do not affect each other. Workers actively seek greater satisfaction either from their work family life because of their dissatisfaction with one of these factors. 'Spill over' is the most popular and recent view about the relationship between work and family. Several researchers suggest that workers carry the emotions~ attitudes, skills and behaviors that they establish at work into their family life and vice versa (Crouter, 1984). The spillover can either

be positive or negative. Both time-based conflicts and strain-based conflicts have been included to measure work-family conflict in this investigation.

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Job Satisfaction

Job satisfaction is an attitudinal concept central to work psychology (Bass & Barnett, 1972). Bullock (1952) defined job satisfaction as an attitude, which results from a balancing and summation of many likes and dislikes experienced in connection with one's job. Locke (1969) defined job satisfaction as "a pleasurable or positive emotional state resulting from the appraisal of ones' job values or job experience." According to Wexley and Yukl (1977) job satisfaction is the way an employee feels about his job. Ilies and Judge (2004) have defined job satisfaction as a latent evaluative tendency of one's job that accounts for the co-variation between work stimuli and responses is manifested through discrete evaluative states during the working day. Seybolt (1976) supported the idea that job satisfaction is a function of the person- environment interaction. Although a number of factors (such as wages, opportunity for achievement and advancement, security, company, management, social aspects of job, communication, benefits etc.) are related to the job satisfaction, it is the interaction among these factors rather than anyone of them in isolation, that accounts for job satisfaction. Pestonjee (1973) identified 'the job itself', 'the management', 'personal adjustment', and 'social relations' as the constituents of job satisfaction. He referred to the first two constituents as "on the job" factors.

The Present Study

The study intends to explore the relationship of work role stressors, family role stressors, and work family conflict with the job satisfaction of male and female members of dual career

teacher couples in India. Pearson bi-variate correlation was calculated to study the relationship between the stressors and job satisfaction of the two groups separately. The study further attempts to find out if the low and high stressed groups of male and female teachers differed from each other in the context to job satisfaction. For this purpose, the high and low stressed males and females were segregated based on the median values obtained for the entire sample. Then the means, critical ratio values, and 't' values are calculated. Hypotheses Based on theoretical models and prior findings, the following hypotheses were proposed concerning the nature of the relationship between stressors and job satisfaction.

Hypothesis 1: The level of work-role stress, family role stress and work-family conflict will be higher for females as compared to the male members of dual career teacher couples.

Hypothesis 2: Both male and female members of dual career teacher couples facing high level of work-role stress, family role stress, and work family conflict will have significantly lower job satisfaction than those facing low levels of stress.

Hypothesis 3: Work-role stressors will be negatively related to job satisfaction of teachers of both genders.

Hypothesis 4: Family role stressors will be negatively related to job satisfaction in the case of teachers of both genders.

Hypothesis 5: Work family conflict will be negatively related to job satisfaction of teachers of both genders.

Sample of the study

The measures were administered to a sample of dual career teacher couples of state and central universities and their affiliated colleges, situated in two cities of eastern India. 254 teacher couples i.e. 508 respondents participated in the study. Care was taken that both the partners were teachers even if not working at the same level of education. Care was also taken to ensure that at least one partner was a teacher teaching at the tertiary level of education. Average age of the respondents was around 40 years. All the respondents of the tertiary level possessed doctorate degree. Others possessed a postgraduate qualification.

Measurement Tools

Already prepared and standardized psychometric measures

a) Organizational Role Stress Scale (ORS; Pareek, 1983);

b) Satisfaction-Dissatisfaction (S-D) Employee's Inventory (Pestonjee, 1973); c) Family Role Stressors Questionnaire (Singh & Singh, 1996), and

c) Work-Family Conflict Scale (Singh & Singh, 1996) were simultaneously given to all the identified dual career couples. The reliabilities of all the scale were above .62 alpha value for the current data set.

Implications and Conclusion

The study has implications for prevention and reduction of stress for dual career teacher couples. The responsibility for stress reduction lies with organizations/institutions, with dual career couples and with their family members (in the Indian context). Today Indian organizations need to understand and focus on providing support to the couples for work-personal life balance. As Bruke (2002) has found that if employees perceive organizations

values supportive of work-personal life balance, they experience greater job and career satisfaction, less stress and have less intention to quit, and more positive emotional well-being. In order to maintain high performance of the employees, organizations may organize professional counseling programs to help the couples cope with work role stress, family role stress and work family conflict. The human resource policies should be designed, keeping in mind the stress that an employee faces at work and due to work-family conflict. Organizations could conduct training programs, especially for women employees, to enable them to cope with their traditional roles. Stress prevention techniques like yoga, meditation, and physical exercise could also form a part of such programs' curriculum. More emphasis needs to be placed on providing counseling before the problem becomes acute rather than after dysfunctional consequences are evident. In conclusion, it is evident that an understanding, accommodating, and sympathetic approach to the management of dual career stress can improve organizational effectiveness by fostering continued employment and maximum performance among dual career couples.

10. Managing Stress among Banking Sector Employees in Bhopal

A lot of research has been conducted into stress over the last hundred years. Some of the theories behind it are accepted, other are being researched and debated. During this time, there seems to have been something approaching open warfare between competing theories and definitions. Stress is a common element in any kind of job and persons have to face it in almost every walk of life. Stress has been defined in different ways over the years. According to Robbins and Sanghi (2006) "A dynamic condition in which an individual is confronted with an opportunity, constraints, or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important." stress is an increasing problem in organizations and often cause adverse effects on performance. Organizational stress arises due to lack of person- environment fit. When organizational stress is mismanaged, it affects the human potential in the organization. It further leads to reduced quality, productivity, health as well as wellbeing and morale According to Kahn and Quinn (1970) "stress is the outcome of fact of the assigned work role that caused harmful effect for individual. Occupational stress is considered as harmful factor of the work environment." It also has unpleasant effects on health of an individual as David (1998) contributed "it can also be labelled as the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the workers. Job stress can lead to poor health and even injury.

CONCLUSION

The problem of stress is inevitable and unavoidable in the banking sector. In order to manage stress within the organization, it is recommended that the organization encourage employee Development and embark on training interventions for employees. Training specifically related to policies and policy implementation is a key priority. The more informed the employee, the less stress and the more productive the employee will become. A majority of the employees face severe stress- related ailments and a lot of psychological problems. Hence, the management must take several initiatives in helping their employees to overcome its disastrous effect. Since stress in banking sector is mostly due to excess of work pressure and work life imbalance the organization should support and encourage taking up roles that help them to balance work and family. The productivity of the work force is the most decisive factor as far as the success of an

organization is concerned. The productivity in turn is dependent on the psychosocial wellbeing of the employees. In an age of highly dynamic and competitive world, man is exposed to all kinds of stressors that can affect him on all realms of life. The growing Importance of interventional strategies is felt more at organizational level. This particular research was intended to study the impact of occupational stress on Nationalized Bank employees. Although certain limitations were met with the study, every effort has been made to make it much comprehensive.

11. Job Stress among Teaching Faculty

Stress is unavoidable part of life due to increasing workload and complexities in daily life. Now-a-days the world is said to be world of achievement is a world of stress. Stress is anywhere and everywhere, weather it is in family, friends, business, institute or society. Right form birth to death, each and every individual exposed to stress. Walter Cannon, An early of stress, he began on stress research in 1914 (cited in Seaward 1997). Related Work

The author focused on business faculty perception of job stress. They found that the Teachers having less experience and inadequate facilities are being faced more stress. The author focused in this study on Government University Faculty Stress. They point out stress factor as rewards and recognition, Time constraint, Professional identity, Departmental influences and student interaction based of FSI factor. In addition to that the author also adds some factors like University status, Faculty work load and research work. The result shows that higher management should focus on University as well as faculty problems. This study focused on higher education faculty stress in order to identify jobs stress among faculty. The author used both Public and Private Business schools. The Author revealed that Private sector faculties are faces more stress compare to public sector business school faculties. The results shows that work load and Student's related issues are the most stressful factor. The Author focused in this study to find out the factors affecting stress and their coping strategies. They found that female lecturers are being faces more stress than male both in home and work place. They found that, Teaching is a stressful occupation. Engineering college teachers are affected in role and ambiguity and group pressure. They found that, University teachers are experienced moderate to high level of stress. They focused on B.Ed. teachers, who are working to produce future teachers. The teacher who thought for the future teachers is stressful. There is no doubt he/she will directly/indirectly get affected by stress. The results found that imperative steps can be taken to enable these teachers to handle stress more effectively. He focused on secondary school teachers job stress, the results shows that workload as positively related with feelings of job stress. They focused on level of occupation stress and health among teachers educators. The result shows that teacher educators experienced moderate level of stress. It indicates that gender and marital status have impact on stress.

Conclusion

The review of studies related to job stress, revealed that stress among teachers are very high level in the present scenario. Factors like work overload, poor infrastructural facilities, conflict with management and peer, student interaction and inadequate salary were discussed in these studies among the teachers group from primary level to college level. The most among them are inadequate salary and work overload. According to these studies, teachers with job stress cannot deal with their life positively and it obviously affects their work life. Almost all the studies about job stress apparently concluded that stress is able to spread extreme negative impacts on

work life. Some studies have revealed out the fact that teachers who are most interested in increasing students' performance reported higher stress, particularly; female teachers have suffered from greater stress than that of male teachers. Some studies show that teachers who have lesser experience having more stress and the teachers who handle more than four periods per day have suffered from high level of stress. Thus, the government needs to be aware of these factors of stress and to take necessary steps along with private management, in order to reduce job stress among teachers. Are Happy Workers

12.A Study on Stress among Employees of Public Sector Banks in Asansol, West Bengal

Banking sector is reckoned as a hub and barometer of the financial system. As a pillar of the economy, this sector plays a predominant role in the economic development of the country. Over the last ten years the banking industry has gone through some sweeping changes. Transformation, Consolidation, Outsourcing are just some of the most prominent buzzwords that are used to describe major trends afflicting the banking industry. Moreover, expanding business activities of the private banks, re-entry of foreign banks, strict regulatory and disclosure requirements and increased minimum paid up capital requirements, modernization of Core Banking Systems, increased automation and up gradation of IT and development of new products shall have a significant impact on the banks employees. Workload beyond ones capacity, ambiguity in defining duties & responsibilities, lack of support from superiors, lack of authority to control resources, absence of autonomy in taking decisions, work life imbalance etc. are some of the sources of stress in organizations which in turn affect the mental and physical wellbeing of employees. Stress is the "wear and tear" of our bodies experience as we adjust to our continually changing environment; it has physical and emotional effects on us and can create positive or negative feelings. As positive influences, stress can help compel us to action; it can result in a new awareness and an exciting new perspective..

Conclusion

Organization must begin to manage people at work differently, improve physical work environment, treat them with respect and value their contribution. If we enhance the psychological well-being and health of the employees, the organizational revenue will increase and there will be employee retention as well. Because it is said that, "A Healthy Employee is a Productive Employee". It is concluded that the level of stress among the select public sector banks are found to be limited and if the recommendations / suggestions are considered and necessary action taken by the management that will help to relieve the stress of the employees and also help to impact more productive employees that will help the banks to achieve greater heights.

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