CHAPTER 3

CONCEPTUAL FRAMEWORK

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3.1 Introduction

Human resource management is that part of management process which develops and manages the human element of the enterprise considering their resourcefulness in terms of total knowledge, skills, creative abilities, talents, aptitudes and potentialities for effectively contributing to the organisational objectives. Human resource managers are responsible for supervising the activities of the employees. HR manager has to get effective results with the co-operation of all the employees to achieve organisational goals.

Stress at work is inevitable because of the thought process required in the job performance. Private life is full of anxieties and personal pressure. But stress becomes very harmful when it is seriously realized by the mind and heart. Then, it becomes painful and creates many physical and psychological problems which are reflected in the day-to-day life of organizational performances. It causes an adverse strain on one's emotions, thought process and action. A stressful body becomes burdensome to the employee. He becomes useless to the organization.

The direct impact of stress is on the mind. People feel unhappy and dissatisfied. Mental disorders lead to body disequilibrium. Stress should not lead people to this level of stressfulness. Stress on the job or off the job should be prevented.

3.2 Area of Research

This research is blend of both Human Resource Management and Organisational Behaviour. To be very specific it is about workplace stress of co-operative bank employees and identification of their personality type.

3.3 Meaning of Workplace Stress

Stress has become a major concern of the modern life as it can cause harm to employee's health and performance. As living human makes constant demands, so it produces pressure that is stress. Stress is therefore a natural and unavoidable feature of human life.[2]

Stress on individuals ranges from personal day today life to their organizational activities. Urbanization, industrialization and increase in the scale of operations in the society are causing increasing stress. Stress is a state of mind that reflects certain biochemical reactions in the human body and is projected by a sense of anxiety, tension and depression and is caused by the environmental forces or the internal forces that cannot be met by the resources available to the person. The intensity of such demands that require a readjustment of resources of operational styles would determine the extent of stress.

3.4 Definition of Stress

Selye has defined stress as "the non specific response of the body to any demand made upon it." Stress refers to an individual's response to a disturbing factor in the environment and the consequence of such reaction.

3.5 Potential Sources of Stress

There are four categories of potential sources of stress

3.5.1   Individual Level Stressors

3.5.2   Group Level Stressors

3.5.3   Organizational Stressors

3.5.4   Extra-Organizational Stressors

3.5.1   Individual Level Stressors

These relate directly to a person's personality and job responsibilities. The most common individual level stressors are type of personality, role overload, role conflict.

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[2] Chhabra.T.N, (2005),"*Human Resource Management Concepts & Issues*", Dhanpat Rai & Co, Fifth Edition ,pp 696.

3.5.1.1 Personality Type

Type A personality and Type B personality are having following behavioral patterns

Type A personality type

1) Always moves, walks and eat rapidly.

2) Feels impatient with the pace of things, hurries others and dislike waiting.

3) Does several things simultaneously.

4) Feels guilty when relaxing.

5) Tries to schedule more and more in less and less time.

6) Does not have time to enjoy life.

Type A personalities may create stress in work circumstances that other persons find relatively stress-free.

The stressors like extra organizational, organizational, and group all eventually get down to the individual level. Individual dispositions such as Type A personality patterns, personal control learned helplessness and psychological hardiness may all affect the level of stress someone experiences.

Friedman & Rosenman define Type A personality as "an action-emotion complex that can be observed in any person who aggressively involved in a chronic, incessant struggle to achieve more & more in less & less time,& if required to do so, against the opposing efforts of other things/ other persons."

Type A personalities (managers, salespersons, staff specialists, secretaries) experience considerable stress. [3]

Type B personality type

1) Is patient.

2) Is not concerned about time.

3) Does not talk big.

4) Play to fun, not to win.

5) Relaxes without feeling guilty.

6) Is never in a hurry.

7) Has no pressing deadline.

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[3] Fred Luthans, (2008),"*Organisational Behaviour*", McGraw Hill International, Eleventh Edition, pp 252-253.

Type B personalities on the other hand are less stress prone. Type B personalities are very laid back, are patient & take a very relaxed, low key to life and their job.

3.5.1.2 Role Overload

Too much of work causes stress to an employee. Excess workload has become the norm these days as more and more organizations have reduced their workforce and restructured work, leaving the remaining employees with more tasks fewer resources of time to complete them.

3.5.1.3 Role Conflict

Role conflict occurs where people face competing demands .There are two types of role and conflict in organization. Inter-role conflict occurs when an employees has two roles that are in conflict with each other. Personal conflict occurs when personal values clash with organizational goals.

Role ambiguity exists when employee are uncertain about their responsibilities, functions, performance expectations and levels of authority. Task characteristics are also individual level stressors. Tasks are more stressful when they involve decision making, monitoring equipment or exchanging information with others.

3.5.2 Group-Level Stressor

Group level stressors are caused by group dynamics and managerial behaviours. Managers create stress for employees by failing to provide support, showing lack of concern, providing inadequate direction, focusing on negative while ignoring good performance.

3.5.3 Organisational Stressors

Organisational stressors affect large number of employees. Organisational climate is a prime example. A high pressure environment that places chronic work demands on employees fuels the stress response. In contrast participative management can reduce organizational level stressors. Poor lighting, loud noise, improper placement of furniture and dirty and smelly environment create stress. Excessive rules and lack of participation in decision are potential stressors. Leadership style may cause stress.

3.5.4   Extra-organisational Stressors

Extra-organisational stressors are caused by factors outside the organization. Home life certainly impacts one's attitudes and performance at work. Death of spouse, injury to one's child, war such life events can be stressful. Socioeconomic status represents a combination of economic status as measured by income, educational level and work status these stressors are likely to become more important in the future.[4]

3.6 Consequences of Stress

All the forms of stress are not good but generally, stress is considered to be negative thereby meaning that it has negative consequences. The negative effect of work stressors on an individual's productivity and organizational effectiveness.

Stress can produce three types of consequences as follows

3.6.1   Individual Consequences

3.6.2   Oraganisational Consequences

3.6.3   Burnout

3.6.1   Individual Consequences

Stress is both a friend and an enemy. Stress is not always damaging or bad. A mild stress may lead to increase in employee's job performance. But a high level of stress has three type of harmful consequences on the individual as below:

3.6.1.1 Impact on Health

Stress causes physical reactions like increased heartbeat rate, increased blood pressure, excessive sweating, frequent hot and cold spells, breathing problems, muscular problems and so on. These elements have a drastic effect on the individual, their families and organizations.

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[4] K. Aswathappa,(2008),"*Organisational Behaviour*", Himalaya Publishing House, Eight Edition ,pp 270-273

3.6.1.2 Psychological Consequences

High level of stress may be accompanied by psychological reactions, such as anger, anxiety, depression, nervousness, irritability, tension and boredom depending upon the nature of stress and the capacity of individuals to bear stress.

The effects of psychological reactions of individuals may be changes in mood and other emotional states, lower self-esteem, inability to concentrate. These affect productivity in the organization adversely.

3.6.1.3 Impact on Behaviour

Work stressors can cause individual behavior changes visible in the form of absenteeism, higher turnover rates, and frequent lapses in job performance alcohol dependency and other drug abuses, improper communication.

3.6.2 Oraganisational Consequences

The adverse consequences on the organization include low performance and productivity, high rate of absenteeism and turnover, lost of customers because of poor employee attitude. Thus the costs of employee stress to the organization in terms of lost profits, declining assets and bad image, loss of future business are enormous.[5]

3.6.3 Burnout

Prolonged exposure to intense emotional stress results in burnout. Burnout is a general feeling of exhaustion that develops when a person simultaneously experiences too much pressure and has too few sources of satisfaction. Burnout is a state of mind resulting from prolonged exposure to intense emotional stress. It manifest through emotional exhaustion and a combination of negative attitude.[6]

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[5] Chhabra.T.N, (2005),"*Human Resource Management Concepts & Issues*",Dhanpat Rai & Co, Fifth Rewised Edition ,pp 703-704.

[6] K.Aswathappa (2008),"*Organisational Behaviour*",Himalaya Publishing House, Eight Edition ,pp 274

3.7 Effects of Workplace Stress on Job Performance

While examining the relationship between stress and job performance, it can be said that there are both positive and negative effects. A typical relation performance and stress is shown below

Diagram 3.7.1

Relation between Job Performance & Stress

Too life stress	Optimum stress	Excessive Stress

Low   Amount of stress   High
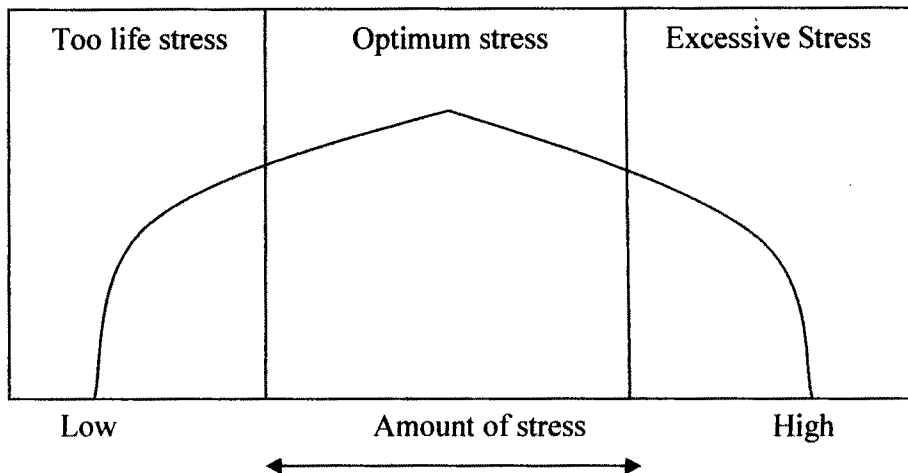
At low levels of stress, the employees may not be alert enough to give a good performance, which may marginally improve up to a point and beyond this point the performance will begin to deteriorate. When at excessive levels of stress, their performance will be low because they may be too agitated or aroused to give their best to the job.

Managers should have knowledge of the optimum stress level of their subordinate. The level stress will vary from situation to situation and also be different for different people.

The superior must identify the level of stress required for each individual employee to perform well and then motivate him to perform accordingly. Also it is necessary for superiors and subordinates to identify ways to reduce the magnitude and numbers of negative stressors in order to increase the overall team's performance.

3.8 Managing Stress

Both organizations and individuals are highly concerned about stress and its effects. Stress reduction strategies may be categorized into

    3.8.1   Individual Strategies

    3.8.2   Organizational Strategies

3.8.1   Individual Strategies

It is necessary for physical and psychological well being of the person to reduce or eliminate the negative effects of stress. It is possible to manage stress, at least in sense that a person can avoid stressful conditions, change them or learn to cope with them. There are number of ways by which stress can be managed so that the person has control over his life.

Some of the stress reducing strategies that strengthen the individuals well being are

3.8.1.1 Physical Exercise

Physical exercise is a good strategy to get body fit and to overcome stress physical exercise of different types, such as, walking, jogging, swimming, playing are good methods of overcoming stress. The role of Yoga, a scientific technique of physical exercise to keep body fit and to overcome stress, has been recognized in most part of the world. Physical exercise helps people to better cope with stress generally as a side effect, such as relaxation. Enhanced self-esteem and simply getting one's mind off work for while.

3.8.1.2 Muscle Relaxation

This involves slow and deep breathing, a conscious effort to relieve muscle tension and an altered state of consciousness. The technique is inexpensive, may required a trained professional to implement initially.

3.8.1.3 Meditation

Meditation involves concentration of mind away from stress producing areas, sitting in comfortable position, closing the eyes and clearing the mind from all disturbing thoughts, any form of concentration that redirects our thought processes away from daily concerns

can be considered meditation. The place of meditation should be such that the mediator is not disturbed by any outside force such as telephone, children or visitors. This technique was popularized by Maharishi Mahesh Yogi an Indian mystic and the method is known as Transcendental Meditation.

3.8.1.4 Biofeedback

A biofeedback machine is used to train people to detect and control stress related symptoms such as tense muscle and related blood pressure. The machine translates unconscious bodily signs into a recognizable cue (flashing light / beeper). Muscle relaxation and meditation techniques are then used to alleviate the underlying stress.

3.8.1.5 Cognitive Restructuring

Cognitive restructuring involves two steps. First irrational thought processes that create stress are identified. One such thought is entertaining a premonition that something evil is going to befall on you. The second step consists of replacing these irrational thoughts with more rational ones. Cognitive restructuring would alleviate stress by encouraging a person to adopt a more reasonable belief about the outcomes associated with events.

3.8.1.6 Time Management

Most of us are poor in time management. The result is feeling of work overload, skipped schedules and attendant tension. The truth is, if one can manage time effectively, he can accomplish twice as much as the person who is poorly organized. Some basic principles in time management are:

- Preparing daily a list of activities to be attended.
- Prioritizing activities by importance and urgency.
- Scheduling activities according to the priorities set.
- Handling the most demanding parts of a job when one is alert and productive.

3.8.2 Organizational Strategies

Besides individuals practicing coping strategies, organizations too have been developing and implementing stress reduction strategies. Some of these programmes focus on a specific issue or a problem such as drug or alcohol abuse, career counseling, job allocation. Following are organizational stress coping techniques and efforts

3.8.2.1 Job Enrichment

The major source of stress is monotonous and disinteresting jobs being performed by employees in the organization. Through more rational designing of jobs, jobs can be enriched. Improving content factors, such as responsibility, recognition, opportunity, for achievement and advancement, or improving core job characteristics, such as skill variety, task identity, task significance autonomy and feedback mat lead to motivation feeling sense of responsibility and utilizing maximum capability at work. Such a phenomenon helps in reducing stress.

3.8.2.2 Wellness Programmes

Wellness programmes often called as Health Promotion Programmes, focus on employees overall physical and mental health. Any activity an organization engages in that is designed to identify and assist in preventing or correcting specific health problems, health hazards or negative health habits falls under wellness programme. Programmes such as identification and control of hypertension, physical fitness and exercise, diet control, work and personal stress management.

3.8.2.3 Supportive Organizational Climate

Many of the organizational stressors emerge because of faulty organizational processes and practices. To a very great extent, these can be controlled by creating supportive organizational climate. Supportive organizational climate depends upon managerial leadership rather than the use of power and money to control organizational behavior. The focus is primarily on participation and involvement of employees in decision making process. Such a climate develops belongingness among people which helps them reduce their stress.

Other organizational strategies aimed at eliminating stress include:

- Changes in workloads and deadlines.
- Changes in work schedules, more flexible hours and sabbaticals.
- Improvement in the physical work environment.
- Workshops dealing with role clarity and role analysis.
- Management by objectives or other goal setting programmes.

3.8.3.4 Employee Assistance Programme

Employee Assistance Programme (E.A.P) are designed to deal with a wide range of stress related problems both work and non-work related. E.A.P tend to be based on the typical medical approach to treatment and involve the following

1) Diagnosis: Employees with a problem ask for help. EAP staff attempt to diagnose the problem.

2) Treatment: Counseling or supportive therapy is provided.

3) Screening: Periodic examination of employees in highly stressful jobs is provided to detect early indicators of problems.

4) Prevention: Education and persuasion are used to convince employees at high risk that something must be done to assist them in effectively coping with stress.

E.A.Ps may be internal company run programmes or outsoursed.[7]

3.9 Meaning and Definition of Morale

Morale is purely emotional. Edwin B. Flippo defines it as, "a mental condition or attitude of individuals and groups, which determines their willingness to cooperate. Good morale is evidenced by employee enthusiasm, voluntary conformance with regulations and orders and willingness to cooperate with others in the accomplishment of an organisation's objectives. Poor morale is evidenced by surliness, insubordination, a feeling of discouragement and dislike of the job, company and associates."

Morale represents a composite of feelings, attitude and sentiments that contribute to general feelings of satisfaction.

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[7] K. Aswathappa (2008),"*Organisational Behaviour*", Himalaya Publishing House, Eight Edition , pp 276-279.

3.9.1 Factors Affecting Morale

Roach determined that there are twelve factors that influence the morale.

1) General workers attitude towards the company.

2) General workers attitude towards supervisor.

3) The level of satisfaction with job standards.

4) The level of consideration the supervisor shows to his subordinates.

5) The work load and the work pressure level.

6) The treatment of individuals by management.

7) The level of workers pride in the company and its activities.

8) The level of workers satisfaction with salaries.

9) Worker reactions to the formal communication network in organization.

10) Intrinsic job satisfaction level of the workers.

11) Workers satisfaction with the progress and opportunities for further progression.

12) The worker attitude towards fellow workers.[8]

3.10 Meaning and Definition of Job Satisfaction

Job satisfaction refers to a person's feeling of satisfaction on the job, which acts as a motivation to work. The term relates to the total relationship between an individual and the employer for which he is paid.

Job satisfaction is defined as the," pleasurable emotional state resulting from the appraisal of one's job as achieving or facilitating the achievement of one's job values."

3.10.1 Factors of Job Satisfaction

There are different factors on which job satisfaction depends. These factors are

3.10.1.1 Personal Factors

They include employee's gender, education, age, marital status and their personal characteristics, family background, socio-economic background.

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[8] P.Subba Rao, "Essentials of Human Resource Management and Industrial Relations-Text cases & Games", Himalaya Publishing House,2003,pp 463-464.

1) Factors Inherent in the Job

Instead of being guided by their co-workers and supervisors, the skilled employee's would rather like to be guided by their own inclination to choose jobs in consideration of 'what they have to do'. These factors include the work itself, conditions, influence of internal and external environment on the job which are uncontrolled by the management.

2) Factors Controlled by the Management

They include the nature of supervision, job security, kind of work group, wage rate, promotional opportunities, and transfer policy, duration of work and sense of responsibilities. All these factors greatly influence the employees. Their presence in the organization motivates the employees and provides a sense of job satisfaction.[9]

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[9] P. Subba Rao ,"*Essentials of Human Resource Management and Industrial Relations-Text cases & Games*", Himalaya Publishing House,2003,pp 480-482.