Compatibility Of Higher Education Specializations With The

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Abstract
Stress is an imbalance tussle between the mind, body and soul. It is natural and unavoidable feature of life. Stress faced by professional workers is substantial for many professional; it is intrinsic to be job itself, where competing demands and pressure cannot escape. The sheer volume of work can also be over whelming at time, whether one is a banker, teacher, doctor or manager. Everyone in his job evolve, either from his own direct experience or by observing colleagues, that stress can have very serious consequences, affecting the health of organisation. Stress is inevitable in our society. Researchers on stress make it clear that, to enter in to the complex area of stress, especially in to the area of occupational stress, is very difficult. During the past and modern decade, the banking sector had under gone rapid and striking changes like policy changes due to globalization and liberalization, increased competition due to the entrance of more private (corporate) sector banks, downsizing, introduction of new technologies, etc. Due to these changes, the employees in the banking sector are experiencing a high level of stress.

Introduction
Although a lot of studies have been conducted on the psychosocial side of the new policy regime in many sectors, there are only few studies, as far as the banking sector is concerned, while the same sector has been drastically influenced by the new policies. In this juncture, the present study is undertaken to throw light in to the pathogenesis of specific problems of bank employees related to occupational stress.

Stress is an individual’s response to a disturbing factor in the environment, and the consequence of such reaction. Stress obviously involves interaction of the person and the environment. Stress is an adaptive response to an external situation that results in physical, psychological and behavioural deviations for the organisational participants. The physical or psychological demands from the environment that cause stress are stressors. They create Stress or the potential for stress when an individual perceives them as representing a demand that may exceed that person’s ability to respond.

Types of Stress: There are two types of stress are –

a) Constructive stress

b) Destructive stress

Constructive stress - It is also called Eustress acts in a positive manner for the individual and the organization e.g. winning a contest. Eustress can indicate a situation where the individual is in balance or within tolerable limits. The above figure shows that low to moderate amounts of stress can act in a constructive or energizing way. Moderate stress can increase effort, stimulate creativity and encourage diligence in one’s work. It can be equated with tension that causes us to work hard before exams, pay attention in class and complete projects and assignments on time. The same positive results of stress can be found in the workplace.
Destructive stress – Distress is not healthy for the individual and or organization. Distress would indicate effects that are out of balance outside the tolerance limits. Excessive stress may lead to overload and break down a person’s physical and mental systems. Performance can suffer as people experience illness brought on by very intense stress and or react to high stress through absenteeism turnover, errors, accidents, and dissatisfaction and reduced performance.

Managers seek the positive performance edge provided by constructive stress. At the same time, they must also pay attention to destructive stress and its likely impact on People and work performance in a negative way. One of the most difficult tasks here is to ascertain the optimum level for yourself and for the person you supervise in the workplace.

Models and Theories of Occupational Stress

Individuals can have a variety of reactions to job stress. They can react emotionally by feeling frustrated, happy or excited, bored or depressed. They may experience mental blocks, be hypersensitive to criticism or have trouble concentrating. People can also respond to stress behaviourally they eat more, drink more, lose their appetites, or stop going socially and mix with people freely. People can also respond to stress psychologically, as explained by Hans Salye in his famous book the stress of life, 1956.

Hans Selye General Adaptation Syndrome Model: Scientist Hans selye in [1907-1982] introduced this model in 1936 showing three phases what the alleged effects of stress have on the body. In his work Selye – the father of stress research developed the theory that stress is major cause of disease because chronic stress cause long-term chemical changes.

He observed that the body would respond to any external biological source of stress with a predictable biological pattern in an attempt to restore the body internal homeostasis.

“Every stress leaves an indelible scar, and the organism pays for its survival after a stressful situation but becoming a little older.”

With the general syndrome, a human’s adaptive response to stress has three distinct phases:

Alarm Stage – your first reaction of stress recognizes there’s a danger and prepares to deal with threat, a.k.a the fight or flight response. Activation of the HPA axis. The nervous system and the adrenal glands take place.

Resistance Stage – The body shifts into this second phase with the source of stress being possibly resolved.

Homeostasis begins restoring balance and a period of recovery for repair and renewal takes place.

Exhaustion Stage – At this last 3rd phase the stress has continued foe sometimes. Our body’s ability to resist is lost because its adaptation energy supply is gone often referred to as overload, burnout. Here is where stress levels go up and stay up!

French, Caplan and Kahn’s Person

Environment fit (PE-Fit) theory French, Caplan, Kahn and their colleagues in 1972 and French and Kahn, 1962 et al., 1964) subsequently incorporated Lewin’s concepts of stress and strain in their person – Environment Fit theory, which is widely accepted as a major conceptual framework for research on occupational stress (Chemers et al., 1985; Edwards and Cooper, 1990). In the context of this theoretical orientation, occupational stress is defined in terms of job characteristics that pose a threat to the individual resulting from a poor match between the abilities of the employee and the demands of the job (French and Caplan,1972). The workplace stress that occurs as a result of incompatible person– environment fit produces psychological strain that may contribute to stress-related physical disorders (French et al., 1982).

Lazarus’ Transactional Process Model:

Lazarus, (1966) Transactional Process model of psychological stress and coping conceptualizes stress as a process that involves a complex transaction between a person and her/his environment (Lazarus and Folkman,1984). In applying this model to occupational stress, Lazarus (1991) emphasizes the distinction between sources of stress (‘stressors’) in the workplace and the emotional reactions that are evoked when a particular stressor is cognitively appraised as threatening. Three types of appraisal mediate the effects of stressors on emotional reactions. Primary appraisal occurs when a stressor is evaluated in terms of its immediate impact on a person’s well-being. Secondary appraisal takes into account the resources of the employee for coping with the stressor. The third type, reappraisal, incorporates new information resulting from the worker’s appraisal of the effectiveness of her/his efforts to cope with a particular stressor.

Karasek’s Demand-Control Model

Karasek’s (1979) demand-control model focuses on interactions between the objective demands of the work environment and the decision latitude of employees in meeting these demands (Karasek and Theorell,1990). According to this model, ‘the greatest risk to physical and mental health from stress occurs to workers facing high psychological workload demands or pressures combined with low control or decision latitude in meeting those demands’ (schnall 1998) the combination of high job demands with relatively little control contributes to lowered productivity and a greater risk of health-related problems. 
Spielberger’s State-Trait Process (STP) Model
Spielberger’s State-Trait Process (STP) model of occupational stress focuses on the perceived severity and frequency of occurrence of two major categories of stressors: events and lack of support (Spielberger et al., 2002). The STP model builds on the PE-Fit and transactional process models by endeavoring to integrate these models with the conception of anxiety, anger, and depression as emotional states and personality traits (Spielberger, 1972; Spielberger et al., 1983). Spielberger et al. (1988) suggested that the STP model gives greater emphasis than other models to the effects of individual differences in personality traits in determining how workplace stressors are perceived and appraised.

Theories of Occupational Stress
There are several theoretical positions devised for examining and understanding stress and stress-related disorders. Brantley and Thomason (1995) categorized them into three groups: response theories, stimulus theories, and interaction (or transaction) theories. Given the distinction made earlier between stress as a stimulus and as a response, this system serves as a useful way to present the various theories and associated research.

Response Theories and Research
Because chronic stress responses involve actual physiological changes to body systems and organs, a good bit of attention has been paid to acute physiological stress responses and how they might possibly lead to subsequent chronic stress responses (McEwen and Stellar, 1993).

Historically, both Walter Cannon (1929) and Hans Selye (1956) provided the foundation for the current interest in this physiological process.

The Work of Walter Cannon
Cannon was a physiologist at Harvard University who was the first to use the term ‘homeostasis.’ According to Cannon (1929), the body possesses an internal mechanism to maintain stable bodily functioning or equilibrium. As the environment presents the organism with various challenges, the body must respond to each new situation by adjusting various physiological systems to compensate for the resources being taxed. A classic example of this type of compensation involves fluid regulation.

When an organism ingests a large amount of water, the kidney releases more waste fluid into the bladder for eventual disposal in an effort to maintain bodily equilibrium. Many of the feedback mechanisms that regulate blood pressure presented in similar characteristics with bodily systems that maintain homeostasis. According to Cannon (1935), failure of the body to respond to environmental challenges by maintaining bodily homeostasis results in damage to target organs and eventually death. Translating his work with physical challenges associated with eating, drinking, and physical activity into those of a psychological nature, Cannon hypothesized that common homeostatic mechanisms were involved. Accordingly, if an organism’s response to threat involves significant sympathetic nervous system arousal so that respiration and heart rate increase significantly, the body’s compensatory response should involve either reducing sympathetic nervous system activity or increasing parasympathetic nervous system counter-activity.

If the compensatory response is inadequate, tissue damage can result, placing the organism at a greater risk for subsequent medical problems associated with the damaged tissue.

The Impact of Stress on The Organization
Starting a new job would likely be very stressful if the person felt inexperienced, unable to cope with workload, uncomfortable around their bosses or colleagues and unstipulated by their work. On the other hand, a person entering an area of work where they felt competent, supported by their colleagues and stimulated, would be more likely to experience the change as challenging than stressful.

According to Luthans (2002) besides the potential stressors that occurred outside the organization, there were also those that were associated with the organization. Although an organization is made up of groups of individuals, there are also more macro level dimensions, unique to an organization that contains potential stressors.

DCS Gaumail (2003) is of the opinion that at the organizational level, research has found that work-related stresses may be responsible for organizational outcomes such as decline in performance, dissatisfaction, lack of motivation and commitment, and an increase in absenteeism and turnover. Desseler (2000) alluded that there were two main sources of job stress; environmental and personal. According to this author a variety of external environmental factors could lead to job stress. These included work schedules, place of work, job security, route to and from work and the number and nature of clients. Even noise, including people talking and telephones ringing, contributed to stress. This author, however, noted that individuals reacted differently even if they were at the same job, because personal factors also influenced stress.
The author also noted that stress is not necessarily dysfunctional; some people work well only when under a little stress and find they are more productive when a deadline approaches.

Dessler (2000) was of the opinion that for organizations job stress consequences included reductions in the quantity and quality of job performance, increased absenteeism and turnover, increased grievances and health care costs. A study of 46,000 employees concluded that stress and depression may cause employees to seek medical care for vague physical and psychological problems and can in fact lead to more serious health conditions. The health care costs of the high-stress workers were 46% higher than those of their less stressed co-workers.

According to Levin-Epstein (2002) stress on the job took its toll on nonprofits: lost time from work, deflated productivity, low staff morale, turnover and higher health care costs.

According to Anderson and Kryprianou (1994) in the United States of America, Britain and many other European countries, about half the deaths each year for both men and women, were due to cardiovascular diseases. The factors associated with high risk of heart diseases included cigarette smoking, high blood pressure, high cholesterol and blood sugar levels and excess body weight. These authors further stated that a number of studies have indicated that xxxiv

Social and psychological factors may account for much of the risk and this has prompted research into factors in the work situation that may increase susceptibility to heart disease. Among the factors that have been shown to influence such susceptibility are dissatisfaction at work and occupational stress.

Anderson and Kryprianou (1994) further quoted Lazarus who defined stress referring to a broad class of problems differentiated from other problem areas because it deals with any demand which tax the system; a psychological system, social system or a physiological system, and the response of that system. The definition further argued that the reaction depended on how the person interpreted or appraised the significance of a harmful threatening or challenging event. These authors concluded that stress was thought to occur from a misfit between the individual and his or her environment: an imbalance in the context of an organism-environment transaction. They further stated that stress in itself was not abnormal; nobody lives wholly free from it. It was clear that far from all individuals who are exposed to do the same work, conditions develop abnormalities of either a physical or a psychological character. It is only when stress is irrational, unproductive and persistent that it may be a symptom of psychological and physical illnesses.

Favreau as quoted by Levin-Epstein (2002) said that stress-related problems should be talked at three levels: individual, organizational and social. On the individual level she noted that employees can become more responsible for their own well-being by recognizing unhealthy emotional and work patterns before they reach crisis proportions. At an organizational level, employees need to be aware of the workplace structures that may contribute to burn out and take a creative approach to instituting changes that can prevent and relieve stress. The social environment within which employees operate often contributes to the problem.xxxv

Levin-Epstein (2002) also noted the most common indicators of stress as feeling overwhelming and burn out. Emotional and physical exhaustion often accompany such feelings, he further emphasized that employers as implementers of stress-endangering policies and procedures, should help employees manage their stress especially if it affects job performance.

Carol and Walton (1997) propagated that the concept of job related stress has been acknowledged and described by many theorists (Maslash 1976; Cooper 1988; Cox 1991). Cox and Howarth (1990) as quoted by Carol and Walton (1997) viewed the concept of work related stress as one that offers an economy of explanation in relation to the complex perceptual and cognitive process that underpins people’s interactions with their work environment and their attempts to cope with the demands of that environment. These authors further stated that people’s ability to cope with stress is dependent upon their own perceptions of their abilities to cope and their coping in other aspects of their lives. Work related stress often comes about because of changes in the work place and how it is structured, often described as moving the goal posts, rather than the stress associated with a particular type of work.

Carol and Walton (1997) further defined work related stress as the psychological state that represents an imbalance or mismatch between people’s perceptions of the demand on them and their ability to cope with these demands.

Bowin and Harvey (2001) summarized factors leading to stress in the work place as follows:

1. Little control of the work environment.
2. Lack of participation in decision-making.
3. Uncontrolled changes in policy.
4. Sudden reorganizations and unexpected changes in work schedules
5. Conflict with other people (subordinates, superiors, peers) and other departments
6. Lack of feedback
Not enough time to do expected duties; and Ambiguity in duties.

According to the DCS gauinail (2003) the new political dispensation of South Africa has dawned. Organizations exposed to the altered dynamics of their environment will have to make adoptions and changes so as to continue along the path of competitiveness, effective and survival. The stressors of South African corporate environment demand the workings of a more integrated workforce, effective conflict handling, international competition, surviving time and group pressure and achieving greater economic growth.

DCS gauinail (2003) further emphasized that no individual or group can be taken out of cultural context. Ethnicity, political and economic conditions are important antecedent factors that could contribute to an individual’s experience of stress. In South Africa, the apartheid legacy still has a negative effect on many of those groups who have been historically disadvantaged. Both systems and situations need to be considered when addressing the subject of stress.

According to Frost (2003) the frequency with which hardworking, valuable employees have negative experiences in the workplace or hear bad news that leaves their hopes dashed, their goals derailed, or their confidence undermined. The sources of the pain vary, but much of it comes from abusive managers, unreasonable company policies, disruptive coworkers or clients, or from poorly managed change. It is a by-product of organizational life that can have serious negative effects on individuals and their organizations, unless it is identified and handled in healthy and constructive ways.

Frost (2003) is of the opinion that this kind of pain shows up in people’s diminished sense of self-worth and lost confidence and hope. It is destructive to performance and morale. The tangible consequences include lost profits resulting from things like diminished productivity or worse mass exodus.

Frost (2003) is also of the opinion that apart from quitting, which carries its own set of costs to the company, acts of revenge, sabotage, theft, vandalism, withdrawal behaviors, spreading gossip or generally acting cynical or mistrustful can all represent direct or indirect costs to the organization.

According to Thompson and Mc Hugh (1990) costs are examined socially in terms of rates of heart disease, mental disorder and social dysfunction and in workplace through effects on job satisfaction, performance and absenteeism rates, and more recently in the costs of compensation claims and health insurance.

These authors are also of the opinion that typologies of sources of stressors and the forms of pathological end-state to be encountered, account for much of the modern stress literature. This tends to emphasize the amount of productivity lost due to stress, its inevitability and the benefits for the enterprise of managing stress.

In conclusion, Frost (2003) believed that when organizational leaders recognize emotional pain when it occurs and act to intervene, potentially lethal situations in the workplace could be reversed.

Conclusion

Each person and job organisation in his job evolves, either from his own direct experience or by observing colleagues, that stress can have very serious consequences, affecting the health of organisation. Researchers on stress make it clear that, to enter in to the complex area of stress, especially in to the area of occupational stress, is very difficult. During the past and modern decade, the banking sector had undergone rapid and striking changes like policy changes due to globalization and liberalization, increased competition due to the entrance of more private (corporate) sector banks, downsizing, introduction of new technologies, etc.

References


