

STUDY OF LEVEL OF STRESS IN THE SERVICE SECTOR OF SURAT

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ABSTRACT

After liberalization of the Indian economy and the entry of many Multi National Companies, there has been a hotting up of the competition, may lead companies to retrench their employees and to increase the responsibility of their managers. Stress has become common and wide-spread ailment at the global level irrespective of country or culture or age or gender. Due to stress many employees may develop psycho-somatic diseases; and the organisation may face heavy loss in terms of high level of absenteeism, loss in productivity, accidents, violence, health costs, reduced morale; diminished innovation, high employee turnover and the like. Paper is a empirical study in nature and attempts to present the level of job stress among the professionals and managers of service sector of Surat city. It also present the research findings related to stress and its effect on physical, behavioural and emotional responses.

Keywords: Physical, behavioural and emotional effect of stress, Spiritualism, Stress.

*“Materialism can never solve the problems of materialism;
it requires Spiritualism to cure it.”*
- Swami Vivekananda

INTRODUCTION:

Mankind is exploring the possibilities of achieving prosperity in the outer-world and peace in the inner-world since thousands of years. Achieving a balance between the demands of the personal life and the work/professional life is becoming extremely challenging for the people. This may be due to the fast paced changes in the external business environment and also in the social fabric. Global competition, demanding stakeholders to an organization, explosion of knowledge, keeping the cash register rolling and excelling in one's chosen field to avoid retrenchment all put pressure on an employee of an organization, not just to work but excel in the workplace. One has to play multiple roles to the best of one's capability due to social demands emanating from society, workplace and family. People who are able to maintain equanimity are the ones who are able to manage the 'self', whereas the others over a period of time may face negative physical, behavioural and emotional outcomes, which may be due to the external forces and/or their mental make up. Stress is a common phenomenon in society in general and among managers in specific. It is now commonly said that the work of a manager is such that it may push his blood pressure up, give him peptic ulcer, spondylitis, heart related problems or at least constant tension and acidity.

STRESS: LITERATURE REVIEW:

This part of paper contains literature review on the concepts of stress, its evolution pattern and analysis. Literature review also includes stress, process, and its consequences. Findings of major researches up till now and, impact of stress at workplace have also been included.

CONCEPT OF STRESS:

Arnold (1960) has stated that stress is any condition that disturbs normal functioning.

According to Cofer and Appley (1964) stress is the state of an organism where one perceives that his well-being is endangered and that he must divert all his energies to its protection.

Stress according to Lazarus (1966) is the physiological, behavioural and cognitive response to events appraised as threatening or exceeding one's coping responses and options.

Wolff (1968) considers stress as a dynamic state within an organism in response to a demand for adaptations.

McGrath (1974) defines stress in terms of tolerance, stressful environment that are those that are outside the normal tolerance limit of daily function at extreme level; stimulation might be perceived as pain.

Selye (1974) defines stress as a non-specific response of the body to any demand.

According to Caplan, Marshal and Cooper (1979) stress is a stimulus or situation to which man reacts with learned coping mechanism activated by homeostasis principle and fuelled by energies which are in finite supply.

Tim Hindle (1998) defines it 'as any interference that disturbs a person's health, mental and physical wellbeing. It occurs when the body is required to perform beyond its normal range of capabilities.'

D. M. Pestonjee (1997), quoted the definition of Schuler (1980),

“Stress is a dynamic condition in which an individual is confronted with an opportunity, constraint or demand related to his/her desires and for which the outcome is perceived to be both uncertain and important.”

According to Hellriegel, Slocum and Woodman (2001),

‘Stress is a consequence of or a general response to an action or situation that places special physical or psychological demands, or both, on a person.’

Ivancevich and Matteson (1993) define stress as,

“an adaptive response, mediated by individual differences and/or psychological processes, that is a consequence of any environmental action, situation, or event that places excessive psychological and/or physical demand on a person.”

The three critical components of this definition are - reaction to event / situation, impact of individual differences and the phrase 'excessive psychological and/or physical demands'.

Fred Luthans define stress

“as an adaptive response to an external situation that results in physical, psychological, and/or behavioral deviations for organizational participants.”

Luthans further points out that stress is not simply anxiety, or nervous tension and not necessarily something

damaging, bad, or to be avoided. The key is how the person handles the stress.

Extra-organisational stressors include aspects such as societal/technological change, globalization, the family, relocation, economic and financial conditions, race and class, and residential or community conditions.

Organisational stressors include administrative policies and strategies, organizational structure and design, organizational processes and working conditions which lead to job stress.

Group stressors include lack of group cohesiveness and lack of social support.

Individual stress is related with individual dispositions such as Type A personality patterns, personal control, learned helplessness, and psychological hardness.

Pestonjee, the Indian scholar in the field of stress, has diagrammatically presented the nature and consequences of the stress phenomenon. He mentions about three important sectors of life in which stress originates:

- a) job and the organization,
 - b) the social sector, and
 - c) intra-psychic sector. He has also developed the 'bounce model' to explain how we cope with stress reaction.
- Over a period of time many other related concepts like burnout, hardness, distress and eustress could be found in a literature. In order to have an Indian Perspective and also understanding of the concepts comprehensively, Indian Literature has also been reviewed and delved into.

Applied to the work place, a recent large study of 1,800 managers conducted by researchers at Cornell University identified examples of "bad" stress as office politics, red tape, and a stalled career and "good" stress as challenges that come with increased job responsibility, time pressure, and high-quality assignments.

Like high blood pressure or low blood pressure, too much stress or too little stress is problematic, but you would never want your blood pressure to just go away completely. It is the same with stress. Further, a simple experiment to find out one's perception about stress has been suggested.

It further stated that to think of stress as only negative is a serious error. Most of us will try to keep stress away from us, thinking that stress is an illness or a disease. In fact, research shows that stress is actually a life energy force in the body. This means that stress is neutral and positive as well as negative. If we had at least one positive stress word in our stress list, then we know that this is true. Words like: zeal, passion, excitement, exhilaration, thrill, wonder - are all positive stress words and produce strong, growth-filled energy within the body. Stress therefore, is the essential ingredient in optimal performance and can motivate us to achieve creative and effective self management.

GENERAL CONSEQUENCES OF STRESS:

Stress related consequences might affect family life, workplace life and society at large. The effects of work stress occur in three main areas: physiological, emotional and behavioural.

Examples of the problems arising due to excessive stress in these areas are as follows:

- Physiological effects of stress include increased blood pressure, increased heart rate, sweating, hot and cold spells, breathing difficulties, muscular tension, tension headaches, acidity, and increased gastrointestinal disorders.
- Emotional effects of stress include anger, anxiety, depression, lowered self-esteem, poorer intellectual functioning (including ability to concentrate and make decisions), nervousness, irritability, resentment of supervision, and job dissatisfaction.
- Behavioural effects of stress include decreased performance, absenteeism, higher accident rates, higher turnover rates, higher alcohol and other drug abuses, impulsive behaviour, and difficulties in communication. The behavioural problems due to stress include under-eating or overeating, sleeplessness, increased smoking and drinking, leads to tardiness, absenteeism, and turnover.

PAST AND PRESENT REPORTS ON STRESS AT WORKPLACE:

The report states that the early warning signs of job stress are

- Sleep disturbances
- Difficulty in concentration & Short temper
- Headaches & Upset stomach
- Job dissatisfaction
- Low morale

The outcomes of job stress are various diseases like Cardiovascular, Musculoskeletal, Psychological Disorders, Workplace Injury, Suicide, Cancer, Ulcers and Impaired Immune Functions.

D. M. Pestonjee (1997), in the article – Managing stress in organization, states that –

“In Japan, it is known as Karoshi which means sudden death by heart attack or stroke

triggered by overwork, and where 16 hour workdays are common, experts estimate that 10,000 Japanese die each year from karoshi.”

Sahni Ashok (2001) stated that stress is good; but distress is bad, which one may experience when the stresses are beyond capacity. A study of 20,000 managers from 500 public and private sector of India revealed that favorably perceived management and organizational climate tends to influence higher motivation, commitment, job satisfaction that leads to reducing stress. Stress may be built up by management policies, perceived job insecurity, uncertain professional role and work demands, insufficient authority and bureaucratic system.

According to the author meaninglessness in life, frustrated ambition, conflict between career and family and mid-age crisis where one fails to make the mark in his/her career may add to stress. At the individual level he suggests that an executive can look inward and work towards life style changes to manage stress and prevent related disorders. He emphasized on bringing about a major change in attitude and value system. A change in life style that incorporates planned diet, laugh for 30 seconds for 5 to 10 times a day, walk of at least 2 km every morning and evening and yoga were also suggested.

In a survey conducted by Business World (2002) in association with MFO-MBL India, to assess executive attitudes towards preventive healthcare and other health related issues across Mumbai, Kolkata, Chennai, Bangalore, Delhi and Pune it was found that 77% respondents believed that work pressure had increased in the last 5 yrs, 67% had very long working hours and that 28% frequently suffered from health problems. 82% opined that unhealthy lifestyle affected one at a young age.

World Health Organisation (WHO) estimates that by 2013, deaths from Coronary Artery Disease (CAD) will be the single most important cause of death in India. WHO defines health as a state of complete physical, mental, spiritual and social wellbeing.

In another survey by *Business World* (2002) of 80 HR heads across industries whose objective was to look at organizational policies and attitude towards executive health, the findings were as follows:

- 45% Companies have a scheme for health check-ups at least once a year
- 71% Cos. have mandatory health check-ups for fresh recruits
- 40% Cos. assist in providing vaccination
- 15% Cos. reimburse executives for diagnostic medicines or equipment
- 8% have set up or tied up with gymnasium
- 18% are actively promoting ‘No-Smoking’ premises
- 21% are organizing regular talk or training on health related issues
- 18% 100% rise in the cost of healthcare benefits
- 100% agree that role of company and bill for healthcare is bound to increase

THE OBJECTIVES OF THE STUDY:

The major objectives of the study are –

1. To measure the level of stress among the professionals of the service sector of Surat city
2. To find out the physical, behavioural and emotional effect of stress

THE SCOPE OF THE STUDY:

The area of the study is restricted to Surat city. The service sector has been classified into ‘General Services Category’ and ‘Financial Services Category’. Within the General Services Category are included services like law enforcing, civil, administration and defense services, transport and communication, distribution services, business, professional and scientific activities and leisure/recreation. Within the Financial Service Sector the services emphasized are Banking, Insurance, Share broking and other non-banking financial sectors.

The study included respondents who were professionals, entrepreneurs, administrators or having designation that of a manager or having a higher designation. The salaried people were drawn from the private, public, co-operative sectors and organizations like Surat Municipal Corporation and from the police department.

RESEARCH METHODOLOGY:

The interrelationship between variables was not evident the exploratory research design was adopted. Two sequential steps were undertaken. An exhaustive literature review was done with regards to the concepts of stress and health outcomes. Data are collected from primary as well as secondary sources. Finally, survey method was thought fit for gathering information from the personnel of the service sector by using the instrument – questionnaire. Samples were drawn from the service sector. 157 professionals from financial sector

were approached for in-depth analysis belonged to the following categories:

1. Banks:
 - a. Nationalised Banks
 - b. Co-operative Banks
 - c. Private Banks
 - d. Overseas Banks
2. Insurance:
 - a. General Insurance
 - b. Life Insurance
 - c. Private Insurance
3. Share Broking and other financial services
4. Investment consultants

The Sampling procedure used was convenience sampling. With regards to the banks in Surat, out of the 87 total banks functioning in Surat, after constant efforts 61 banks responded. 27 Respondents from insurance sector were contacted. 15 respondents from share broking and non-banking financial services were contacted. Sample size for collecting primary data was 157 respondents were from the financial sector.

The questionnaire consisted of 3 parts. These are:

Scale 1. Stress from Job / Profession

Scale 2. Level of Physical, Behavioral and Emotional Outcomes

For scale 1 - Job / Profession as stressor, the scale developed by Sawaf and Cooper was used. 17 factors were taken into account. Four point verbal-numeric scales were used having intervals Optimal (Score from 0 to 6) – Proficient (Score from 7 to 13) – Vulnerable (Score from 14 to 20) – Caution (Score from 21 to 51).

For scale 2 - Physical, Behavioural and Emotional Outcomes was used to measure the general health, including physical, behavioural and emotional symptoms which were studied by using 32 symptoms suggested by Swaff and Cooper with verbal-numeric four point options like; Nearly everyday – Every week – Once or twice a month – Never. Physical outcomes were further divided into classes like ‘few’ (Score from 0 to 4), ‘many’ (Score from 5 to 9) and ‘serious’ (Score from 10 to 27). Behavioural outcomes were further divided into classes like ‘few’ (Score from 0 to 5), ‘many’ (Score from 6 to 13) and ‘serious’ (Score from 14 to 39). Emotional outcomes were further divided into classes like ‘few’ (Score from 0 to 4), ‘many’ (Score from 5 to 10) and ‘serious’ (Score from 11 to 30).

The last section of the instrument elicited data like type of service, personal detail, type of organization and job profile, perception of job stress, number of working hours, number of roles, and perceived level of competition. Analytical tools used for the study were percentage frequencies, cross tabulation, parametric and non-parametric co-relation, and Chi-Square test.

LEVEL OF STRESS IN SERVICE SECTOR OF SURAT:

We have studied stress from two sources – Stress from Life Events and Stress from Job / Profession. Life events in general are a great source of stress. They depend on the situational encounters and the meaning that a person attaches to such events. Job stress related researches and findings, that we have discussed earlier, are studied to find out the level of ‘job stress’ among managerial cadre or professionals of Surat from the service sector.

Following is the analysis and findings of the level of stress of ‘Financial Service Sector’. The ‘Financial Service Sector’ includes banking, insurance, share broking and other non-banking finance companies. A detailed analysis of the ‘Financial Service Sector’ has been carried out.

We carried out analysis of “Financial Service Sector” by using statistical tools like correlation and Chi-square. The detailed analysis of the concepts with the components are analysed focusing on the ‘Financial Services Sectors’.

MAJOR FINDINGS OF JOB STRESS IN FINANCIAL SERVICE SECTOR OF SURAT:

If we study Job Stress frequency, we find that out of the total respondents, 53.2% respondents are stressed. This data is very much alarming as job stress leads to many physical, behavioural, emotional, family, and organizational problems.

Research also shows the perception of stress by the respondents from the various Sectors. Out of the total respondents in the financial sector, 65.0% of the respondents perceived themselves to be stressed. Out of the 65.0%, if we analyse sector wise, we find that –

- more than 94.0% of the employees of the Private Sector perceived that they were stressed,

- followed by the respondents from the Public Sector Banks at 77.8%,
- Stock broking firms at 63.6%,
- Insurance sector at 59.3%,
- Housing Finance at 50% and
- lastly the respondents from the Co-operative banks at 40.5%.

Of the respondents who perceived that they are not stressed, if we analyse sector wise, we find that these employees are largely drawn from the Co-operative Banks. This is revealed by the figure, 59.5% for Co-operative Bank.

Ho – There is no relationship between job stress experience and perception of the stress.

At a confidence level of 0.01, Asymp. Sig. (2-sided) is .01 and hence we fail to accept the null hypothesis. This shows that there is a relationship between job stress experience and perception of the stress.

Chi-Square Tests Table 2.44: Job Stress * Perception

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.992	3	.01

It reveals that respondents, who believe that they are stressed, are actually stressed due to job related factors. It could be the other way round. Respondents' that believe that they are stressed; may experience even normal job conditions as stressful.

There can not be a single or few factors affecting the stress level of an employee, but many factors could lead to stress.

We have tried to find out the relationship, if any, between job stress and the level of competition, number of roles, number of working hours, and competition level vs. number of working hours.

- The cross tabulation between Job stress and Age of the respondents revealed that out of the total respondents who were experiencing job stress of vulnerable level and caution level 53.2% and 51.4% respectively belong to the mid-age group. It is evident from the analysis that the mid age group is largely affected by the job stress. This may be due to heavy responsibilities at home front as well as at the work place.
- If we look to the percentages of respondents age group wise, who experience vulnerable or caution level of stress, we find that out of total of youth group, 59.4% are experiencing either vulnerable or caution level of stress, followed by 56.5% of the respondents in the mid age category and 43.6% of elders. It reveals that young age respondents were highly stressed; may be due to uncertainty resulting from lack of experience, internal competition and lack of stress coping experiences.

We have analysed the variables - Financial Service Sector and Number of Roles, to find out if the respondents having multiple roles face stress, as multiple roles (functions) may add to workload and therefore to the respondents' level of stress.

- The data shows that, across the service industry 40.8% and 31.2% of the respondents had four and three roles to play respectively in their organisations.
- If we study the frequency of number of working hours, we can conclude that out of total, 64.3% work either for nine to twelve hours or thirteen to eighteen hours.
- If we look to the total respondents in the Financial Sector, the respondents falling in the vulnerable category and caution category, we find that majority of these respondents worked for 9 to 12 hours per day.

The data shows that 73.9% of Government Sector employees perceive themselves to be stressed, where as 58.0% of Private Sector employees perceive themselves to be stressed. The perception of stress in an individual is based on personal experiences and various environmental stimuli. It could be that the public sector employees with changing competitive scenario may find changes in their work environment. The change in the work environment (work demand, long working hours, increase in traveling time and time pressure) may perhaps have led these employees to perceive them selves to be stressed. Part of the perception could be because of the actual change in work design or work environment.

These findings do not tell us as to what could have led to the perception of the employees, but if we look to actual stress score we could arrive at some indicative results.

- The cross tabulation between type of organisation and actual job stress (not perceived) reveals that majority of the private sector respondents fall among the category of vulnerable (52.1%) or caution (54.1%) degree of actual job stress.
- Out of the total respondents in the Financial Sector only 16% of the respondents had high Blood Pressure. Out of this 16%, we find that 88.5% of the respondents perceived themselves to be stressed.

Stress at work has its fall out on the physical, behavioral and emotional areas. Based on analysis, we can identify that in the Financial Sector the respondents were affected more in the emotional area followed by physical and behavioral areas.

- All three (physical, behavioral and emotional) affected the health of the respondents as the correlation between Job Stress and Emotional outcomes showing a significant association between Job Stress and Emotional outcomes.
- Similar is the case with Job Stress and Physical outcomes (0.014) and Job Stress and Behavioral outcomes (0.020). As seen from the study there is a significant correlation between Job Stress and Health outcomes.
- The cross table between Job Factors as Stressor and Behavioural problems shows that out of the total respondents experiencing 'optimal' degree of stress 70.0% have 'few' and 30.0% have 'many' behavioral problems.
- Out of the total respondents, 47.9% have 'many' behavioral problems, who are experiencing 'vulnerable' degree of stress.
- Similarly, out of the total respondents 43.2% have 'many' behavioral problems, who are experiencing 'caution' degree of stress.
- Similarly, there are no respondent having 'alarming' level of behavioral problems from the proficient or optimal degree of stress category.
- Of the respondents experiencing vulnerable degree of stress, 4.2% have 'alarming' level of behavioral problems.
- Of the respondents experiencing caution degree of stress, 13.5% have 'alarming' level of behavioral problems.

This suggests that those respondents, who are stressed, may develop behavioral problems.

The cross table between Job Factors as Stressor and Emotional problems shows that –

- Out of the total respondents with 'optimal' degree of stress 63.3% have 'few' emotional problems.
- Out of total respondents experiencing 'proficient' degree of stress 33.3% have 'few' emotional problems.
- Out of total respondents experiencing 'vulnerable' degree of stress 50.0% have 'many' emotional problems.
- Similarly, out of the total respondents experiencing 'caution' degree of stress 51.4% have 'many' emotional problems.
- Most of the respondents experiencing 'alarming' level of emotional problems (29.7%) fall in the cautionary level of job stress.

This suggests that those respondents, who are stressed, may develop emotional problems.

It could be said that as emotional, behavioral and physical areas of individual get affected, there could be repercussions in a person's work place and family life.

CONCLUSION:

We can infer from the above analysis that for the Service Sector (General), the Life Event Stress and the Job Stress has direct effect on each other. We can also infer that life event stress or job stress and health (physical, behavioral or emotional) problems are closely related. It seems that the respondents have a low tendency to follow any of the Self-Management practices. The analysis supports the fact that long working hours increase the stress at home front or in life in general. We can infer that the Service Sector (General) of Surat is highly stressed. This may be due to high level of the competition. The Service Sector (General) of Surat can be characterized as a sector experiencing many health problems. The analysis strengthens the belief that employees of the private sector as compared to government sector experience a significantly high level of the job stress.

We can infer that in the Finance Service Sector of Surat, out of total respondents, majority of the respondents were stressed due to life and job stress. We found that Mid-age crisis is one of the factors among others to be a source of stress. We found that though highly stressed, most of the respondent were either unaware or did not have adopt any stress coping strategy.

Based on the analysis we can infer that –

- the respondents of the private sector banks experienced highest level of stress and the respondents from the co-operative sector experienced least stress.

- the respondents, who believe that they are stressed, are actually stressed due to job related factors. It could be the other way round. Respondents' that believe that they are stressed; may experience even normal job conditions as stressful.
- job stress is experienced maximum by the mid age group and young age respondents.
- working Hours do have an effect on stress level.
- Stress at work has its consequences on the physical, behavioral and emotional areas.
- in the Financial Sector the respondents were affected more in the emotional area followed by behavioral and physical areas.

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