**1.1 INTRODUCTION**

Stress refers to the strain from the conflict between our external environment and us, leading to emotional and physical pressure. In our fast paced world, it is impossible to live without stress, whether you are a student or a working adult. There is both positive and negative stress, depending on each individual’s unique perception of the tension between the two forces.

Stress can be defined as the physiological and psychological reaction which occurs as consequence of perception of an imbalance between the level of demand placed upon individuals and their capabilities to meet those demands. Stress relates to the cause and consequence of less than optimum performance which is attributable to motivation. Such level of motivation by its nature or its intensity is inappropriate to the work being performed and affects the personality and abilities of the individual concerned.

Stress is basically the impact of one object on another .industrialization increase in the scale of operations in the society is causing increasing stresses .Stress is a person's adaptive response to a stimulus that places excessive psychological or physical demand on the person. It can be caused by many factors and can affect performance and attitudes or cause withdrawal. It is anything that changes our physical, emotional or mental state. The two important categories of stressors are organizational stressors and life stressors.

Increased competition, growing customer demands, prompts customer services, time pressure, target and role conflicts are main factors of stress to bank employees. The 1990s saw radical policy changes with regarding to the fiscal deficit and structural changes in India, so as to prepare to cope with new economic order. The advent of technological changes especially extensive use of computers in the sector has changed the work patterns of bank employees and has made inevitable to downsize the workforce sector. Poor working relationship among co-workers cannot provide valuable social support and this can cause job stress.

Therefore, Stress management is the need of the hour. However hard we try to go beyond a stress situation, life seems to find new ways of stressing us out and plaguing us with anxiety attacks. Moreover, be it our anxiety, mind-body exhaustion or our erring attitudes, we tend to overlook causes of stress and the conditions triggered by those. In such unsettling moments we often forget that stressors, if not escapable, are fairly manageable and treatable.

Stress management refers to a wide spectrum of techniques and psychotherapies aimed at controlling a person’s levels of stress, especially chronic stress, usually for the purpose of improving everyday functioning. Stress produces numerous symptoms which vary according to persons, situations, and severity. These can include physical health decline as well as depression.

This project on effectiveness of stress management system gives a detailed idea of what is stress. The research aims to understand the concept of stress management; analyse the company’s working environment; check the degree of stress undergone by the employees; study the stress management techniques adopted by the company and suggest measures for improving the stress management and overall employee satisfaction.

**1.2 STATEMENT OF PROBLEM**

For banking employees around the globe, stress on the job can be a challenge; stress can be sometimes positive and sometimes negative. Positive stress leads to productivity and negative stress leads to loss for the organization. There is already a certain level of stress in Banking employees work life and then encounter even more stress arising from the work pressure that Banking employees face on the job. Many employees cannot cope with such rapid changes taking place in the jobs. Role conflict, Service for customer, contribution, rapid technological change, lack of customer response is the great transaction of stress for the banking workers. The aim of this research is to understand roots and outcomes of job stress on the employee performance in banking sector.

**1.3 OBJECTIVES OF THE STUDY**

* To find out the level of stress among the employees
* To find out the symptoms of stress present in the employees
* To identify the factors responsible for stress
* To study the impact of stress on employees
* To provide suggestions for Stress Management

**1.4 SCOPE OF THE STUDY**

The present study reveals the dominant organizational stressors and its impact on the performance of employees. The study helps to make managerial decisions i.e., the organization can conduct further research and take suitable actions and policies to remove or minimize the stress of the employees

**1.5 RESEARCH METHODOLOGY**

Research must be systematic and follow a series of step and a rigid standard protocol.

Research methodology is a systematic way of investigation directed to the discovery of some facts by careful study of a subject or a course of critical and scientific enquiry

**Research Design**

The research design used was descriptive one. It narrates the whole research in a simple manner. The study seeks to find out the level of stress among employees and the factors contributing to their stress.

**Sampling technique/method**

Convenient sampling technique was used for the purpose of this survey to identify responses.

**Population**

The population under study is the employees of Bank employees in Kannur Corporation.

**Sample size**

The size of the sample used in the study is 100.

**METHODS OF DATA COLLECTION:**

Both primary and secondary data were used for the study. The methods used for collecting primary data were survey method and interview method. Both quantitative and qualitative data's were collected. Secondary data were collected from information gathered from the company records, company websites, Internet, Journals etc.

**Sampling method:**

Proportionate sampling method is used for choosing the sample size.

**TOOLS FOR DATA ANAYSIS**

* Percentage Analysis Method was the tool used for analysis of data:

**Percentage analysis method**

With this method, it is found out how much percentage is for or against the particular factor.

The formulae = Sample size X 100

Total Sample Size

Data presentation and analysis was done with the help of tabulation, bar diagram and pie chart

**1.6 PERIOD OF STUDY**

The study covers a period of 21 days.

**1.7 LIMITATIONS OF THE STUDY**

* Focusing only on employees, assuming that stress is higher at employee's level.
* The period of the study is limited to 21 days and based on this period the functioning of the departments is assessed.
* Since the findings are mostly based on the information given by the participants, there is every possibility of lacking precision for the findings of the study
* Some of the replies of the respondents may be biased
* The study is restricted to only certain workers of the organization and their opinion need not be the opinion of others not included in the sample

**2.1 REVIEW OFLITERATURE**

**MANI, K. P.; SRITHARAN, R.; GAYATRI, R, 2014**

**Effect of Job Stress on the Employees Performance, Vol. 6 Issue 1**

The scope of the study is to find out the cause, effect of stress on employee performance. This also suggests ways and means both technically and methodically to over - come the stress. This study covers only employees of 3I - Infotech Company situated in Chennai with the study population of 100 respondents. The study was carried out by the self - administered questionnaire and evaluated using convenience sampling method and by deploying the percentage and Chi Square Test tools, the data was analysed. The limitation of the studywas mainly gaining access to meet the employees, improper response and also due to confinement of small company. The conclusion of the study was that there was no relationship among measures of relaxation and symptoms of stress with employees' service.

**Havermans, B.M., Brouwers, E.P.M., Hoe, May 2018**

**Work stress prevention needs of employees and supervisors**

Work stress prevention can reduce health risks for individuals, as well as organisational and societal costs. The success of work stress interventions depends on proper implementation. Failure to take into account the needs of employees and supervisors can hinder intervention implementation. This study aimed to explore employee and supervisor needs regarding organisational work stress prevention. The data were collected through semi-structured telephone interviews were conducted with employees and supervisors from different sectors, such as the finance, health care, and services industry. The interviews focused on respondents’ needs regarding the prevention of work stress within an organisational setting. Both employees and supervisors were explicit about who should take part in communication about work stress, what prerequisites for work stress prevention should exist, and which stakeholders should be involved. These results can inform work stress prevention practice, supporting selection and implementation of interventions.

**Yunita, P. I., & Saputra, I. G. N. W. H. (2019).**

**Millennial generation in accepting mutations: Impact on work stress and employee performance, *International Journal of Social Sciences and Humanities*, *3*(1), 102-114**

This study is aimed at examining the impact of work mutations on work stress, as well as on employee performance. Having seen the differences in the phenomenon that occurs between female employees and male employees. The respondents were included in this study were 108 millennial employees of Dental Clinic Centre, consisting of 68 women and 40 men. The technique of data analysis used is Wrap PLS. The results of the study indicate that work mutations have a negative impact on work stress, as well as work stress negatively affects performance. Work stress furthermore mediates the impact of work mutations on employee performance. It’s also found that there were differences between men and women in facing the work mutations that occurred. The employee of men is found to be calmer and not stressed in facing the work mutations that occur, while women are the opposite.

**Joseph J. Mazzola, Ryan Disselhorst, September 2019**

**Should we be “challenging” employees?: A critical review and meta-analysis of the challenge hindrance model of stress.**

The challengehindrance model of stress proposes that stressors can be divided into two distinct groups: those that challenge employees and those that hinder employees. This critical review seeks to explain the history of the model and its basic tenets, while succinctly summarizing the findings of existing studies based on the model. A thorough search of the stress literature uncovered 32 studies that specifically examined the relationship between challenge and hindrance stressors and important personal/organizational variables. Results were reviewed and analysed, specifically by describing past meta analyses on the model, looking at the overall pattern of results from primary studies, and meta analysing the relationships presented in those papers. This synthesis suggests that although there are some differential relationships of challenge and hindrance stressors with organizational variables (e.g., performance and engagement), the relationships to other key variables, such as counterproductive work behaviours, psychological strains, and physical health, are consistently negative for both challenge and hindrance stressors. Thus, we propose that stress research move away from the current challenge‐hindrance model in favour of other established models and/or a more appraisal based approach.

**Serhat ERAT, Hakan Kitapci, Pınar ÇÖMEZ, January, 2017**

**The Effect of Organizational Loads on Work Stress, Emotional Commitment, and Turnover Intention**

In the success of institutions, the peace and quality of the business life of human resources play an important role. The organizational load on employees can affect both individual and organizational stress, their turnover intention, and emotional commitment. Therefore, institutional stress and commitment have become the subject of many studies. In this study, we investigate the effects of responsibility load and workload on work stress, emotional commitment, and turnover intention, using a sample that consists of academics employed in state universities in Turkey. Data analysed in this study were collected via questionnaires from the academics. The results indicated that workload and responsibility load affect work stress; work load and responsibility load affect emotional commitment; and work load affects turnover intention, while responsibility load has no effect on it.

**Richardson, Katherine M, 2017**

**Managing employee stress and wellness in the new millennium.**

The studies cited the need for systematic reviews given the growing body of literature in the field and the proliferation of stress management interventions and mental health wellness programs, which have traditionally been viewed as two distinct initiatives. More recent research has shown a trend toward incorporating stress management as a component of workplace wellness programs.

**Rita Berto, 2015**

**The Role of Nature in Coping with Psycho-Physiological Stress: A Literature Review on Restorativeness.**

This review attempts to draw greater attention to the role of the physical environment in stress recovery and psychological restoration processes. As people interact daily with physical settings, the physical environment can heighten stress or help people cope with it. Thus it concludes that by having a healthy, green and refreshing physical work space helps employees coping with psycho- physiological stress and also restores the balance of mind.

**Iljoen, J.P., and Rothmann, S,2009** aimed at studying and investigating the relationship between “occupational stress, ill health and organizational commitment” . The results were that organizational stressors contributed significantly to ill health and low organizational commitment. Stress about job security contributed to both physical and psychological ill health. Low individual commitment to the organization was predicted by five stressors, namely work-life balance, overload, control, job aspects and pay.

By comparison, in Japan, health care providers, production factory workers, VCT workers, salesmen, middle managers of enterprises, and educators at all levels have been identified as being most likely to encounter workplace stress. However there are differences between Japan and the United States, in regards to work related stress, likely is due to the cultural differences that exist within the work environments. What workers in one country perceive as stressful, workers in the other country may not perceive as stressful. In addition, the role expectations in the respective work settings are likely to differ between the two countries. Unfortunately, limited research and publications existence that compare work stress across cultures within the work environment (Lambert and Lambert, 2001).

**Kavitha, 2012**

**Role of stress among women employees forming majority workforce at IT sector in Chennai and Coimbatore.**

Here the study focuses on the organizational role stress for the employees in the IT sector. It was found in her research that, women face more stress than men in the organization and she also viewed that married women faces more stress than the unmarried women.

P**.S. Swaminathan & Rajkumar S, (2013)**

**Stress levels in Organizations and their Impact on Employees’ Behaviour**

The study conducted focused on the levels of stress among the age group, profession, different varieties of jobs, hours of work and the influence of work environment on the degree of stress faced by employees. Stress in an employees’ individual in nature. This study indicates that, an optimum level in which every individual can perform with his full capacity and identified three conditions responsible for work stress they are 1) Role overload 2) Role self distance 3) Role stagnation.

**Satija S. & Khan W, 2013**

**Emotional Intelligence as Predictor of Occupational Stress among Working Professionals.**

According to them Occupational Stress is as same as Job Stress that needs to be controlled at the workplace otherwise it will negatively affect on employee’s work attitudes & behavior. This study investigates that, the relationship between Emotional Intelligence and Occupational Stress. This study revealed findings that, Emotional Intelligence is a most significant predictor of Occupational Stress.

**Amir Shani and Abraham Pizam, 2009**

**Work-Related Depression among Hotel Employees**

The study wE conducted on the depression of work among hotel employees in Central Florida. They have found that, incidence of depression among workers in the hospitality industry by evaluating the relationship between the occupational stress and work characteristics.

**Viljoen and Rothmann, 2009**

**Occupational stress, ill health and Organizational Commitment.**

The study was conducted to investigated the relationship between Occupational stress, ill health and Organizational Commitment. ―They found that organizational stress contributed significantly to ill health and low organizational commitment. Stress about job security contributed to both physical and psychological ill health. Low individual commitment to the organization was predicted by five stressors, such as Work-life balance, Overload, Control, Job aspects and Pay.

**Li-fang Zhang, 2009**

**Occupational stress and teaching approaches among Chinese academics.**

Researcher suggested that, controlling the self-rating abilities of the participants, the Favorable conceptual changes in teaching approach and their role insufficiency predicated that the conceptual change in teaching strategy is negative.

**Shobhana; G. Kavitha , 2012**

Examined the work related stress faced by bank employees and their effects. The results clearly indicate that organisational factors such as role ambiguity and absence of role authority, role overload and lack of leadership support and role stagnation and mismatch are the major stressors. Stressful situations also have a negative impact on the quantum of work.

**Md. Hasebur Rahman, et al. ,2013**

Made an attempt to explore how stress stressors influences on work life of employees in contemporary commercial banks in Bangladesh. Study reveals that employees perceived that long working hour and workload have perceived as top most stressors of both public and private commercial banks in Bangladesh. It is statistically significant that there is no perceived difference in stress stressors of public and private commercial bank in Bangladesh.

**P.Benjamin Rozario and R.Krishnakumar, 2014**

Conducted a study to analyze the level of occupational stress among the selected private bank employees and to examine the effect of stress on morale, job satisfaction, task effort, organizational commitment, etc. and found that about 98 % of the respondents are experiencing stress at high level. Work life imbalance is one of the major attribute which contribute to stress for the employees.

**Tilottama Azad, 2014**

**Managing Stress among Banking Sector Employees in Bhopal**

In the study titled “Managing Stress among Banking Sector Employees in Bhopal” made an attempt to analyze the job stress among the banking sector employees and found that a large number of employees are facing high stress and the major stressors include long working hours, improper reward system, lack of job autonomy, organizational culture, role conflict etc. and the main reason is lack of management support to employees.

**S. Ganesh Kumar and N. Deivanai Sundaram , 2014**

**Prevalence of stress level among Bank employees in urban Puducherry, India**

The study aims to assess the stress level and its associated factors 34 among bank employees. It is found that, majority of the bank employees are suffering stress at high and very high level and Long hours of work, dealing with different situations, interpersonal relationship within workplace and people along with or without their family and personal problems will lead to stress

**Dr. Sneha Mankikar, 2014**

**Stress management in Insurance Sector: A Veracity Check**

In this research work it’s found that, Men & Women react to Stress in different ways in both physically & mentally. Gender impact on occupational Stress positively and the remuneration of employees & occupational Stress are highly correlated. She concluded that, responsibilities without stress will definitely improve work performance of employees.

**Tarika, Ruchika & Monika, 2015**

**Stress Management: Its Causes and Effect**

This research have found that, employees feel stress because of imbalance of demand & resource [S=P>R, S-Stress, P-Pressure & R-resource]. The Stressor which impact on employee are organizational, individual & Job Stressors. They concluded that, 60% of employees feel stress because of work overload, 20% because of family tension &40% because of non-achievement of work target.

**Dr. Sanjaya Kumar Das, 2014,**

this article is based on the effect of exclusion and caste discrimination in higher education in India. In the last 4 year i.e. from 2007 to2013 total 25 suicides cases of SC/ST meritorious students found. Reason for suicide was cast discrimination. All these 25 students belong to top educational institutes like IIT, AIIMS and IISC Bangalore etc. Now a days taking admission in medical and engineering courses in the top institutes are extremely difficult.

Education is uniformly important for each and every human being whether he/she belongs to open category or belongs to SC/ST/OBC category. If merit for the open category is 95% then merit for the category candidate is also above the 80% to 85%.

The Hindu newspaper in the year October 8, 1990 speaks about the minimum quality marks requisite to acquire admission in Anna University for computer science, electronic, mechanical and medical courses was awfully high.

The least marks to get admission in computer science for other caste was 97.84%, for backward class 96.58, for most backward class 93.25%. Same in the case of electronic, mechanical and for medical courses the minimum percentage required for other caste was 97.74%, 95.78% and 95.22% respectively. For backward caste 94.10% and 93.18% and for most backward caste minimum percentage was 92.16%, 90.66% and 89.62% respectively. It is indicates that criteria to take admission in engineering and medical for both types of open and reserve category is uniformly difficult.

**Dr. Sonia Sharma Uppal & Dr. Karun Kant Uppal, 2014**,

this article is based on the failure of education reforms in India. In India there are more than one hundred and twenty five Crore people are living. After the independence there is a enormous growth of higher education take place in India. However, still in India there are utmost children who are uneducated. Government of India launched Sarv Siksha Abhiyan for all the poor family students, but such program also got unsuccessful.

Failure of such program was done by the entire corrupt official. No doubt, Sarv Siksha Abhiyan is a pleasant program but the level of teacher to educate students is not up to the mark. If the teachers are not brilliant then what awareness they will give to the students.

In India people are saying about the education reforms but there are actually no reforms. In India each and every year students are giving entrance exam for IIT and IIM. All the students are thoughts about to crack the exam only, but nobody is interested to complete the whole syllabus. They just want to pass and come to the merit list. To accomplish success they join classes and the classes’ people giving all the short cuts tricks to crack down the exam in a single stroke. But, this is not a right education. Education means grab the knowledge. In India every year numbers of private universities and colleges are opening. But they all are just money slanting.

All people want to earn profit, but no one wants to furnish quality education. To augment our education system there is an emergence need of development in higher education system. If all the universities and colleges focus on the quality education then one day definitely will come when all the people will soak up in excellent place and then India will excel.

**According to Dr. Usha Tiwari, (2014), this article is based on the Organizational Climate in Higher Education Institutions of Madhya Pradesh.**

Organizational climate plays significant role for the growth of teachers’ morale, confidence and motivation. When the climate of the organization is excellent then the teachers can make good relation s with other teachers with higher job satisfaction.

Poor organizational climate leads to increase the frustration, decrease in morale and decrease in job satisfaction in the teachers. All such things are the chief reasons for diluting the quality of higher education. If a teacher is not happy with their work, superior and subordinate relation s then he or she cannot work properly. Educational institutes must start some training and development facilities for the teachers to flush out their stress level at job place.

**According to Dr. UshaTiwari , (2014),**

this article is based on Career Planning and Counseling of Teachers of Higher Education Institutions of Madhya Pradesh. Career planning is very imperative for the teachers of higher education. To provide value education, teachers have to improve their qualification, their knowledge and research activities to prolong in any educational organization. UGC must make compulsory the activities of career planning for every colleges and universities. To achieve top position in educational field knowledge, experience, qualification and research plays very important role. Institutes must motivate and increase the teacher’s moral by giving some powers to teachers to handle their responsibilities independently. In the study it is found that out of 8 items, 3 items rated fairly good to their institute s about providing of better career planning and counseling facilities to teachers.

The percentage of rank for this is in between 70 to 80%, 2 items rated good to their institute about providing of better career planning and counseling facilities to teachers and the percentage of rank for this is in between 60 to 70%, 3 items rated average to their institute about providing of better career planning and counseling facilities to teachers and the percentage of rank for this is in between 50 to 60% whereas for the poor rating not a single teacher voted

**3.1 CONCEPT OF STRESS**

The word stress is derived from the Latin word 'stringers' which means "to draw tight". Some define stress as the non specific response of the body to any demand made on it. When the demand on the individual exceed his capability and adjustment resources stress occurs. Stress is different from anxiety which is a state of uncertainty. It is also different from agitation which is the physical part of anxiety. Stress also differs from frustration which is blocked goal attainment.

Stress is a pressure condition causing hardship. It is an internal phenomenon and a mental attitude. If stress is the condiment, strain is the salt and if there is a believed to have a dele and deleterious effect on health peak performance. But a minimum level of stress of necessary for effective functioning and peak performance. It is the individual reaction to stress which makes all the difference.

Thus stress is a mental emotional of physical reaction resulting from an individual's response to environmental pressure and similar stimuli. It refers to pressure people feel in life. Hans's selye, the father of stress believe that stress is the spice of life and the absence of stress is death. Different person respond to stress situation in different ways.

**DEFINITION**

Stress in individual is defined as any interference that disturbs a person's health mental and physical well being. It occurs when the body is required to perform beyond its normal range of capabilities. Stress is the way that you react physically, mentally and emotionally to various condition changes and demands in your life. High levels of stress can affect your physical and mental well being and performance.

The results of stress are harmful to individual's families, society and organization which can suffer from organization stress. Ivancevich and Matteson define stress as "Individual's with the environment".

Behr and Newman define job stress as "A condition arising from the interaction of people and their jobs and characterized by changes within people that force them to deviate from their normal functioning".

Stress is a dynamic condition which an individual is confronted with an opportunity constraint or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important. Stress is associated with constraints and demand. The former prevent you from doing what you desire the latter refers to the loss of something desired. Stress is highest for those individuals who perceive that they are uncertain as to whether they will win or lose and lowest for those individuals who think that winning or losing is certainty.

**PHYSICAL PROBLEMS DUE TO STRESS**

Most of the attention and basic research over the years has been devoted to the impact that stress has on physical health. A high level of stress is accompanied by high blood pressure and high level of cholesterol and may even result in heart disease, ulcers and arthritis. There may even be a link between stress and cancer.

Obviously such serious physical ailments have a drastic effect on the individual not always as obvious, but just as serious are the effect that physical problems such as heart disease can have on the organization.

**PSYCHOLOGICAL PROBLEM DUE TO STRESS**

Considerable attention has been given to the relationship between stress and physical health, especially within the medical community, not as much has been given to the impact of stress on mental health. Yet at least indirectly if not directly, the psychological problems resulting from stress may be just as important, if not more important to day to day job performance as the physical problems.

High level of stress may be accompanied by anger, anxiety, depression, nervousness, irritability, tension and boredom. One study sound that stress had the strongest impact on aggressive action such as sabotage interpersonal aggression, hostility and complaints. These type of psychological problem from stress in turn are especially relevant to poor job performance lowered self esteem, resentment of supervision inability to concentrate and make decisions and job dissatisfaction.

**BEHAVIOURAL PROBLEMS DUE TO STRESS**

Direct behaviors that may accompany high level of stress include understanding or overeating, sleeplessness, increased smoking and drinking and drug abuse.

**CAUSES OF STRESS**

Stress is caused from both inside and outside the organization and from groups that employees are influenced by and from employees themselves.

**STRESSORS**

The agents or demands that evoke the potential response are referred to as stressors. According to selye a stressors is "whatever produces stress with or without functioning hormonal or nervous systems".

**i) Extra Organizational Stressors**

Extra organizational stressors have a tremendous impact on job stress. Taking an open system perspective of an organization, it is clear that job stress is not just limited to things that happen inside the organization during the working hours. Extra organizational stressors include things such as social or technological changes, the family relation, economic and financial condition. race and class residential or community conditions.

**ii) Organizational Stressors**

Besides the potential stressors that occur outside the organization there are also those associated with the organization itself? Although the organization is made up of group and individuals there are also more macro level dimensions unique to the organization that contains potential stressors.

**iii) Group Stressors**

The group can also be a potential source of stress. Group stressors can be categorized in to three areas.

1. **Lack of group cohesiveness**

Cohesiveness or togetherness is a very important to employees especially at the lower levels of the organization. If the employee denied the opportunity for this cohesiveness because of the task design this can be very stress producing.

1. **Lack of social support**

Employees are greatly affected by the support of one or more members of a cohesive group. By sharing their problems and joys with others they are much better off. It this type of social support is lacking for an individual, it can be very stressful.

1. **Intra-individual, interpersonal and inter-group conflict**

Conflict is very closely, conceptually or hostile acts between associated with in compatible or hostile acts between intra-individual dimensions, such as personal goals or motivational needs or values. 'between individuals with a group and between groups.**iv) Individual stressors**

In a sense the other stressors (extra organizational, organizational and group stressors) all eventually get down to the individual level. For example, role conflict, ambiguity, self efficiency and psychological hardiness may all affect the level of stress someone experiences.

**FOUR APPROACHES TO STRESS**

The stress response was first discovered by Walter. B. Cannon early in the 20th century. Later researches defined stress differently that cannon. We shall review four different approaches to define stress.

1. **HOMEOSTATIC OR MEDICAL APPROACHES**

Walter. B. Cannon was the medical psychologist who originally discovered stress and called it "The emergency response" or "The militaristic response" arguing that it was rooted in the "Fighting emotion". His early writing provides the basis for calling the stress response the flight or fight response. According to Cannon stress resulted when an external environment demand upset the person's natural steady state balance. He referred to this study-state balance of equilibrium as a homeostasis. Cannon believed that body was designed with natural defense to keep it in homeostasis. He was especially interested in the role of sympathetic nervous system in activating a person under stressful conditions.

1. **CONGNITIVE APPRAISAL APPROACH**

Richard Lazarus was more concerned with the psychology of stress. He deemphasized the medical and psychological cognitive aspects of the response. Like cannon, Lazarus saw stress as a result of person environment interaction and he emphasized the person's cognitive appraisal in classifying person's or events as stressful or not. Individuals differ in their appraisal of events and people. What is stressful for one person may not be stressful for another. Perception and cognitive appraisal are important processes in determining what is stressful and person's organizational position can shape such perceptions. Lazarus also introduced problem focused and emotion focused coping. Problem focused coping emphases managing the stressor and emotion focused coping emphasizes managing your response.

1. **PERSON-ENVIRONMENT FIT APPROACH**

Robert an was concerned with the social psychology of stress. His approach emphasized how confusing and conflicting expatiation of a person in a social role create stress for the person. He extended the approach to examine a person's fit in the environment. A good person environment fit occurs when a person's skills and abilities match a clearly defined consistent set of role, expectation. This result in a lack of stress for the person's stress occurs when the role expectations are confusing and or conflicting or when a person's skills and abilities are not able to meet the demands the social role. After a period of this stress the person can expect to experience strain such as strain in the form of depression.

1. **PSYCHOANALYTIC APPROACH**

Harry Levinson defined stress based on Freudian psychoanalytic theory. Levinson believes that two elements of the personality interact to cause stress. The first element is the ego-ideal the embodiment of a person's perfect self. The second element is the self image how the person really sees himself or herself both positively and negatively. Although not sharply defined, the ego-ideal encompasses admirable attributes of parental personalities wished for and or imaginable qualities a person would like to possess and absence of any negative or this taste full qualities. Stress result from the discrepancy between the idealized self and the real self image the greater discrepancy the greater stress a person experiences. More generally. psychoanalytic theory helps us understand the role of unconscious personality factor as causes of stress within a person.

**THE STRESS RESPONSE**

Whether activated by an ego-ideal or self image discrepancy, a poorly defined social role coiitive appraisal suggesting threat or a lack of balance the resulting response is characterized by a predictable sequence of mind and body events. The stress response begins with the release of chemical messengers primarily adrenaline, in to the blood stream. These messengers activate the sympathetic nervous and the endocrine (hormone) system. These two systems work together and trigger for mind body changes to prepare one for fight or flight.

1. The redirection of the blood to the brain and large muscle group and away from the skin, internal organs and extremities.

2. Increase alertness by way of improved vision, hearing and other sensory process through the activation for the brainstem.

3. The release of glucose and fatty acids into the blood stream to sustain the body during the stressful event.

4. Depression of the immune system as well as restorative and emergent processes (such as digestion).

The set of four changes shifts the person from a neutral or naturally defensive posture to an offensive posture. The stress response can be very functional in preparing a person to be with legitimate emergencies and to achieve peak performance. It is neither inherently bad nor necessary destructive.

**SOURCES OF STRESS AT WORK**

The four approaches to define stress emphasize demand or sources of stress at work. We can organize these demands into the general categories of task demands, role demand, interpersonal demands. and physical demands. In addition the organization needs to be sensitive to non work stressors such as demands from the person's family or non work activities.

**A. TASK DEMANDS**

Change and lack of control are two of the most stressful demands people face at work. Change leads to uncertainty, a lack of predictability in a person's daily tasks and activities and may be caused by job insecurity related to difficult economic times.

Lack of control is the second major source of stress especially in work environment that are difficult and psychologically demanding. The lack of control may be caused by inability o influence the timing of tasks and activities to select tools or methods for accomplishing the work to make decisions that influence the work out comes or to exercise direct action to affect the work outcomes.

Concerns over career progress, new technologies and work overload are three additional task demands triggering stress for the person at work. Career stress is related to thinning of mid managerial ranks in organizations through mergers, acquisitions and downsizing causing career gridlock for many. Thinning the organizational ranks often leaves an abundance of work for those who are still employed. Work overload is seen as the leading stressor for people at work. In some cases the reverse the work under load can be equally stressful problem. New technologies also create both career stress and techno stress for people at work.

**B. ROLE DEMANDS**

The social psychological demands of the work environment may be every bit as stressful task demands at work. People encounter two major categories of role stress at work role conflict and role ambiguity. Role conflict result from inconsistent or incompatible expectations communicated to a person. The conflict may be an inter-role, intra-role or person role conflict.

Inter-role conflict is caused by conflicting expectations relating to two separate roles, such as employee and parent. Intra-role conflict is caused by conflicting expectation related to single role such as employee.

Ethics violations are likely to cause person to cause role conflicts. employee expected to behave in wrist at violate personal values, belief or principles experience conflict. The unethical acts of committed employees exemplify this problem. Organizations with high ethical standards are less likely to create ethical conflicts for employees. Person role conflicts and ethical violations create a sense of divided loyalty for an employee.

The second major cause role stress is role ambiguity. Role ambiguity is the confusion a person experiences related to the expectations of others. Role ambiguity may be caused not understanding what is expected, not knowing how to do it or not knowing the result failure to do it.

**C.INTERPERSONAL DEMANDS**

Abrasive personality's sexual harassment and the leadership style in the organization are interpersonal demands for people at work. The abrasive person may be an able and talented employee but one who creates emotional waves that others at work must accommodate. Abrasive personalities stand out at work and some organizational cultures tolerate them. Organizations are increasingly less tolerant of sexual harassment, gender related interpersonal demand. A leadership style in organizations, whether authoritarian or participative, creates stress for different personality types. Employees who feel secure with firm, directive leadership may be anxious with an open, participative style. Those comfortable with participative leadership may feel restrained by directive style.

**D.PHYSICAL DEMANDS**

Extreme environments, strenuous hazardous substances and the global travel create physical demands for people at work. Work environments that are very hot or very cold place differing demands on people and create unique risks. Office work has its physical hazards as well. Noisy, crowded offices such as those of some stock brokerages. can prove stressful to work in. working with a computer terminal can also be stressful especially if the ergonomic fit between the person and machine is not correct. Eyestrain, neck fitness and arm and wrist problem can occur. Office designs that use partition rather than full walls can create stress. These systems offer little privacy for the occupant and little protection from interruptions.

**E.NON WORK DEMANDS**

Non work demands creates stress for people who may carry over in to the work environment or vice versa. Not all workers are subject to family demands related to marriage, child rearing and parental care. For those who are these demands may create role conflicts or overloads that are difficult to manage. The tension between work and family may lead to a real struggle to achieve balance in life. In addition to family demand people may have personal demands related to non work organizational commitments such as churches, synagogues, and public service organizations. These demands become more or less stressful depending on their compatibility with the person's work and family life and their capacity to provide alternative satisfactions for the person. Finally traumatic events need not be catastrophic in nature, although catastrophic events related to war or death of a loved one are traumatic. Job loss, examination failures, and termination of romantic attachments are all traumatic and may lead to distress if not addresses and resolved.

**GOOD STRESS V/S BAD STRESS**

Stress has often been misunderstood to be negative, with few people acknowledging the importance and usefulness of positive stress. In our everyday lives, stress is everywhere and definitely unavoidable; hence our emphasis should be on differentiating between what is good stress and what is bad. This will help us to learn to cope with negative stress. And harness the power of positive stress to help us achieve more.

There are 4 main categories of stress. namely eustress. distress. hyper stress and hypo stress. Negative stress can cause many physical and psychological problems, whilst positive stress can be very helpful for us. Here's how we differentiate withthem.

**i. EUSTRESS**

This is a positive form of stress, which prepares your mind and body for the imminent challenges that it has perceived. Eustress is a natural physical reaction by your body which increases blood flow to your muscles, resulting in a higher heart rate. Athletes before a competition or perhaps a manager before a major presentation would do well with eustress, allowing them to derive the inspiration and strength thatis needed.

**ii. DISTRESS**

It is a negative form of stress. This occurs when there are deviations from the norm. They can be categorized into acute stress and chronic stress. Acute stress for intense, but does not last for long. On the other hand, chronic stress persists over a long period of time. Trigger events for distress can be change in job scope or routine that the person is unable to handle or cope with.

**iii. HYPER STRESS**

It is a negative stress that occurs when the individual is unable to deal the workload. E.g. highly stressful jobs, which require longer working hours than the individual can handle. If you suspect that you are suffering from hyper stress, you are likely to have sudden emotional breakdowns over insignificant issues, the proverbial straws that broke the camel's back. It is important for you to recognize that your body needs a break, or you may end up with severe and chronic physical and psychological reactions.

**iv . HYPO STRESS**

It occurs w a person has nothing to do with his time and feels constantly bored and unmotivated. This is due to an insufficient amount of stress; hence some stress is inevitable and helpful to us. Companies should avoid having workers who experience as hypo stress as this will cause productivity and mindfulness to fall. If the job scope is boring and respective, it would be a good idea to implement some form of job rotation so that there is always something new to learn.

**CONSEQUENCES OF STRESS**

The effect of stress closely linked to individual personality. The same level of stress affects different people in different ways and each person has different ways of coping. Recognizing these personality types means that more focused help can be given.Stress shows itself number of ways. For instance, individual who is experiencing high level of stress may develop high blood pressure, ulcers, irritability, loss of appetite, accident proneness and the like. These can be subsumed under three categories.

a) Individual consequences

b) Organizational consequences

c) Burnout

**INDIVIDUAL CONSEQUENCES**

Individual consequences of stress are those which affect the individual directly. Due to this the organization may suffer directly or indirectly, but it is the individual who has to pays for it. Individual consequences of stress are broadly divided into behavioral, psychological and medical.

1. Behavioral consequences of stress are consequences of stress are responses that may harm the person under stress or others. Behaviorally related stress symptoms include changes in productivity, turnover as well as changes in eating habits. Increased smoking or consumption of alcohol, paid speech and sleep disorders.

ii. Psychological consequences of stress replace to an individual mental health and well-being from or feeling depressed. Job related stress could cause dissatisfaction: in fact it has most psychological effect on the individual and lead to tension, anxiety, irritability and boredom.

iii. Medical consequences of stress affect a person's well-being. According to a research conducted, it revealed that stress could create changes in metabolism, increase heart and breathing rates, increase blood pressure brings out headache and include heart attack.

**ORGANIZATIONAL CONSEQUENCES**

1. Organizational consequences of stress have directly affected on the organizations. These include decline in performance, withdrawal and negative changes in attitude.
2. Decline in performance can translate into poor quality work or a drop in productivity. Promotion and other organizational benefits get affected due to this.
3. Withdrawal behavior also can result from stress. Significant form of withdrawal behavior is absenteeism.
4. One main affect of employee stress is directly related to attitudes. Job satisfaction. moral and organizational commitment can all suffer, along with motivation to perform at higher levels.

**BURNOUT**

A final consequence of stress has implementation for both [people and organizations. Burnout is a general feeling of exhaustion that develops when an individual simultaneously experiences too much pressure and few sources of satisfaction.

**MANAGING STRESS IN THE WORK PLACE**

Every responds to stress in a different way, it is only by understanding the nature of individual responses that you can start fighting stress yourself and others. Reduction of elimination of stress is necessary for psychological and physical wellbeing of an individual. Efficiency in stress management enables the individual to deal or cope with the stressful situations instead of avoidance.

Strategies like tie management, body-mind and mind-body relaxation exercise, seeking social support help individual improve their physical and mental resources to deal with stress successfully. Apart from helping employees adopt certain coping strategies to deal with stress providing them with the service of counselor is also useful.

Many strategies have been developed to help manage stress in work place. Some are strategies for individuals, and other is geared towards organizations.

**INDIVIDUAL COPING STRATEGIES**

Many strategies for helping individual manage stress have been proposed. Individual coping strategies are used when an employee under stress exhibits undesirable behavior on the jobs such as performance, strained relationship with co-workers, absenteeism, alcoholism and the like

The individual Coping strategies Reduce stress

**EXERCISE**

Employee under one method by which individual can manage their stress is through exercise. People who exercise regularly are known to less likely to have heart attacks than inactive people are. Research also has suggested that people who exercise regularly feel less tension and stress are more conflict and slow greater optimism.

**RELAXATION**

A related method individual can manage stress is relaxation. Coping with stress require adaptation. Proper relaxation is an effective way to adopt. Relaxation can take many forms. One way to relax is to take regular vacations; people can also relax while on the job. A popular way of resting is to sit quietly with closed eyes for ten minutes every afternoon.

**TIME MANAGEMENT**

Time management is often recommended method for managing stress, the idea is that many daily pressures can be eased or eliminated if a person does a better job of managing time. One popular approach to time management is to make a list, every morning or to done that day. Then you group the items on the list into three categories: critical activities that must be performed, important activities that should b performed, and optimal or trivial things that can be delegated or postponed, then of more of the important things done every day.

**ROLE MANAGAMENT**

Somewhat related to time management in which the individual actively works to avoid overload, ambiguity and conflict.

**SUPPORT GROUP**

This method of managing stress is to develop and maintain support group. A support group is simply a group of family members or friends with whom a person can spend time. Supportive family and friends can help people deal with normal stress on an ongoing basis. Support group can be particularly useful during times of crisis.

**BEHAVIORAL SELF CONTROL**

In ultimate analysis, effective management in stress presupposes exercise of self-control on the part of an employee. By consciously analyzing the cause and consequences of their on behavior, the employee can achieve self-control. They can further develop awareness of their own limits of tolerance and learn to anticipate their own responses to various stressful situations. The strategy involves increasing an individual's control over the situations rather than being solely controlled by them.

**COGNITIVE THERAPY**

The cognitive therapy techniques such as Elli's emotive modal and Meichenbaum's cognitive strategy for modification have been used as an individual strategy for educing job stress.

**COUNSELING**

Personal counseling help employee understand and appropriate a diverse, the holistic approach adopted by the counselor gives him a comprehensive review of the employee as client and enable him to deal the issues of work related problems in a larger context with his awareness of the inter relationship among problems in adjustment with self, other and environment and that a work concern will effect personal life and vice versa, the employee would receive help regarding the problems in all life.

**STAGES OF STRESS**

There are three stages of stress: alarm, resistance and exhaustion. GAS (General Adaptation Syndrome) as termed by Hans Selve is another name for stress. He has given three stages of stress.

* **Alarm**

The first stage of stress is alarm where in the stress mobilizes the internal stress system. May physiological and chemical reactions are observed during the alarm stages. Increased pituitary adrenaline secretions, increased respiration, heart trouble and high blood pressure are observed during the alarm stage. Many employees prevent themselves from becoming more stressed through physiological and psychological treatment.

* **Resistance**

If the alarm stage is not prevented, resistance develops. The body organs become resistant but it paves the ways for the development of other stressors. Nervousness and tension are increased making individuals unable to relax. Individuals develop conflicts, frustration and uneasiness. Illness and diseases attached with stress are developed under resistance.

Apparently, individuals feel free from stress, but serious diseases develop stealthily.It is essential to know the cause of stress and avoid them at the beginning.

* **Exhaustion**

Resistance or resistance stress creates exhaustion. The immunity of the body is reduced. Individuals feel fatigue and inability. Exhaustion develops moodiness, negative emotions and helplessness. The impact of stress is visible in physics, psychology and the behavior of the employees in an organization wherein stress has reached the stages of exhaustion.

**SOURCESS OF STRESS**

As the model shows, there are three categories of potential stressors: Environmental, organizational, and personal.

* Environmental factors

Political and economic cultural factors influence the behavior of employees. Law and order problems create tension in the minds of employees. Technological uncertainties have a diverse impact on the people. The outside forces have atremendous impact on the employees. Social pressureson the employees arecommonly observed in the form of dissatisfaction. Ivancevich and Matter son have identified societal, economic, financial, cultural, familial and technological factors as influencing the mental status of employees. Social factors influence the lifestyle and behavior of people. Health programs, civic facilities and social institution reduce stress. Family problems are highly influencing factors in reducing the effectiveness and efficiency of employees. In India, racial association makes peoplefeel happy, whereas cross-racial association creates problems. Differences in sexhave been cause of conflicts in many countries, which are reflected in the organizational behaviour.

* **Organizational factors**

Organizational factors such as management-labour relations working conditions resource allocation, behaviour of co-workers etc. are important factors which cause stress to the physiology andpsychology of employees. Organizationalpolicies and working procedures are not the least influential factors of anorganization. Strained management and labour relations create more tens ion than an individual's relationship with his co-worker. Stress is caused generally by too much authority, centralization, lack of participation in decision making and so many other structural factors.

Working conditions which include temperature, dust, heat, business, lack ofsafety devices, lack of privacy, presence of toxic chemicals and radiation,inadequate lighting and other physical conditions create stress in the minds• and bodies of the employees. Stress is observed due to biased and unjustified management style. Organizational policies and procedures have a long lasting impact on the mental and physical behaviour of the employees. Unfair and inadequate pay, rigid rules, rotation, ambiguous, policies and unrealistic job designs leads to more stress. Poor procedures, inadequate communication, conflicting jobs, inadequate and poor performance measurement, biased control and improper systems increase stress.

**Individual factors**

Individual factors such as personal characteristics, life changes and role perceptions create stress in different forms at different levels.

**Personal characteristics**: It includes personality traits such as masculinity, extroversion, rigidity, spontaneity, locus of control, etc. which are potent causes of stress. These factors in themselves create tension and confusion. These traits are known as 'Type A personality'. Managers, specialists, secretaries, scientists and other professionals possess Type A personality. They have stable characteristics and experience stress because of chronic and incessant struggle to achieve organizational goals. Such persons complete with others as well with themselves based on their past achievements. They are prone to stress very easily as they are frustrated with the slightest decline in their achievement.

**Life changes**: Life and career changes are stress-producing. Fast changes are more dangerous than the slow changes as fast changes have graver stress. Heart attacks are commonly observed in the case of fast changes in life and careers. Family problems as well as swift promotions are case of fast changes. Economic and social problems are attached with life changes. A brief in locus of control decides the destiny. Internals, i.e. people who believe in work, are more prone to stress than the externals, i.e. people who depend on god for success and failure.

**Role perception**: Individuals have multiple roles to perform successfully. A person has to work as a father, husband, boss, junior, friend and so on. In his diverse role, he comes into contract with stress as it is difficult to perform equally well in all the diverse roles. In a job, for example, he has to face role ambiguity, poor communication, role conflicts, and overloads of different roles. Stress factors are additive. It is necessary to control stress in the initial stages itself.

**EFFECTS OF STRESS**

The effects of stress are visible in different forms. Some persons suffer from high blood pressure, ulcers and loss of. appetite. Others face difficulties in making routine decisions, are very irritable and develop other mental problems. A constant pressure of stress reduces one's working capacities. The consequences of stress are divided into physiological, psychological and behavioural.

**Physiological effects**

The impact of stress is mostly visible on one's body. Stress affects metabolism, increases heart beats and breathing rates, causes headache and high blood pressure. These symptoms do not directly influence an individual's performance on his job. They reduce the performance till it becomes chronic and acute. There is no direct link between job stress and physical problems because extraordinary factors also influence the stress level. Many researchers have concluded that ulcers, arthritis, cancer and heart diseases are the result of stress. Serious physical ailments have drastic effects on individuals. Efforts should be made to avoid stress to keep employees healthy and active for achieving the organizational goals.

Evidence now clearly suggests stress may have harmful physiological effects. One study linked stressful job demands to increased susceptibility to upper respiratory illnesses and poor immune system functioning, especially for individuals with low self- efficiency. A long-term study conducted in the United Kingdom found that job strain was associated with higher levels of coronary heart disease. Still another study conducted with Danish human services workers found that higher levels of psychological burnout at the work-unit level were related to significantly higher levels of sickness absence. Many other studies have shown similar results linking work stress to a variety of indicators of poor health.

**Psychological effects**

Stress affects the body as well as the mind of a person. Psychical and mentalhealth is adversely affected by stress. It has been observed that physical problems due to stress are possible only through mental tension. Stress directly affects the mind and the mental pressure creates several physiological problems. Mental health is adversely affects due to constant and chronic stress. It can be stated that stress influences the mind which weakens the body as a weak mind creates a body. High blood pressure is caused by mental tension. Cancer is the after effect of which are directly affected by the mind.

High levels of stress are always putting pressure on the minds which are visible in the form of anxiety, depression, nervousness, tension, irritation and so many .Negative consequences. These visible forms of stress cause negative impact on the body which develops serious types of diseases such as cancer, heart disease, blood pressure andmental disorders. The mental effects aremore dangerous than any other effects.

**Behavioral impacts**

The impact of stress has an ultimate impact on the behavior of people, although it has a direct impact on the mind and body. A distressed mind and disease-prone body cannot have proper behavior. A sound mind and healthy body behave properly. Stressed people are unable to control their mind and body. They become moody lazy and irritable. Sometimes, they resort to bad practice to avoid the pressure of stress. While at work, they talk about stress and leave work uncompleted. Drinking alcohol during work time is a great problem. Many stressful employees drink too much. It reduces their working capacity.

**COPING STRATEGIES FOR STRESS**

The strategies for coping stress are divided into two: individual and organizational.

**a. INDIVIDUAL STRATEGIES**

Under individual strategies, employees take personal responsibilities for reducing their respective stress. They try to prevent the stress as well as to reduce the stress. The following are the individual strategies for coping stress.

* **Time management:**

Time management is an effective technique of managing stress. Proper and adequate time utilization is preventive as well as a curative device. On the other hand, poorly managed time creates stress and strain. Time management helps to reduce tension because individuals easily achieve their objectives within a specified time. Time management principles involve making daily lists of activities, priority activities, knowing daily cycle and daily job nature. Allocation of time schedule and quantum of time to each activity of the day makes people understand as to how to use time most effectively.

* **Physical exercises:**

Routine and relaxed exercises reduce the tension of employees. Competitive exercises increases tension and non-competitive exercise relax people. Non­ competitive physical exercises include aerobatics, walking, jogging, swimming and riding a bicycle. Suitable physical exercises are suggested by physicians to reduce a particular type of tension. For example, blood pressure is controlled by jogging and heart disease is prevented by regular morning walks and so on. Moreover, all types of physical exercises divert the mind from tension and stress. Physical exercise is reactive and proactive to lessen the problems of stress.

* **Behavioral self-control:**

Learning and personality development help manage tension. Proper behavior prevents stress. Behavior has a direct impact on performance which causes satisfaction and stress. Frustrated employees resort to unethical and immoral practices. People have the capacity of self-control by deliberately managing the antecedents. Individuals, if they desire, can control their own behaviour by adopting exemplary path of successful person. Self -introspection make people behave properly.

* **Relaxation training:**

People adopt certain relaxation techniques such as biofeedback and meditation for getting relaxation from stress and tension. Meditation involves quiet, concentrated inner thoughts in order to rest the body and mind. It includes muscle and mental relaxation. Transcended Meditation (TM) is practiced to reduce stressful situations. It involves meditation or sitting relaxed for fifteen to twenty minutes in a day. Yoga is also used for relaxation. Meditation reduces stress and tension. It helps tomaintain peace and control one's heartbeat.

* **Cognitive therapy:**

A number of psychological techniques are used to keep employees free from stress. Ellis and Meichenbaum have used emotive and cognitive behaviour modification models to reduce job stress. Physiological and emotional responses are recognized for increasing work efficiently. Hormones produced by the adrenal glands have a positive impact on mental satisfaction. Cognitive strategy helps the self- control of people.

* **Social support:**

People are benefited by social support. It reduces job stress. Good listeners and confidence builders are essential for managing stress. The expansion of social support network is a means of reducing tension.

**b. ORGANIZATIONAL STRATEGIES**

Organizational strategies include the ways and means attached with the organizational structure, goal setting, designing and redesigning of jobs, improved communication and other strategies for reducing stress. The following are the organizational strategies for coping stress.

* **Goal setting and job designing:**

Goal incompatibility creates stress. There for it is essential to set the goals to avoid stress and conflict. Goals provide motivation to work. Similarly, goal feedback reduces uncertainties and clarifies the performance. Consequently stress is minimized as the frustration and ambiguity are avoided by clarifying specific goals.

* **Developing career plans:**

The employees are told about their career plans and future development. The employee's development is an essential feature of stress management. An employee with a developed outlook and skill can perform better without stress. Undeveloped employees are always under stress whether real or expected. Training and development has apositive impact on the development of employees.

* **Creating healthy climate:**

A congenial atmosphere of work and relationship prevents any sort of stress. Sometimes, individual stress is reduced when employees enter the workplace.

Friendly talk and healthy conditions help people reduce their family tension.

* **Providing counseling:**

Counseling is an exchange of ideas and feeling between two persons or parties. It helps the employees to cope with problems and improve the organizational performance. Personal counseling is a permanent function of many organizations. It involves the problems of the employees while at work or at home. Counseling has proved an important factor of stress management.

**STRESS AMONG PROFESSIONALS**

A profession means an occupation, practice or vocation requiring mastery of a complex set of knowledge and skills through formal education or practical experience. Every organized profession is governed by its respective professional body. In other words, professions are jobs that need special training and skill, such as being a doctor, teacher, engineer, lawyer or accountant, and not work in business or industry. Stress has touched almost all professions posing threat to mental and physical health. Stress is the pressure people feel while at work. Stress .at work is inevitable because of the thought process required in the job performance.

Michael T. Matterson has defined stress as "an adaptive response, meditated by individual characteristics and/ or psychological processes, that is a consequences of any external action, situation or event that places special physical and/ or psychological demands upon a person". This definite on has clearly laid down the causes and impacts of stress. Moreover, it comes through as an adaptive response which is the result of certain external factors.

Some jobs, by definitions tend to be higher stress such as ones that are in dangerous settings that deal with demanding customers that have demanding time pressure and that have repetitive detailed work. But, stress is not limited to any one particular job. Research findings show that the most stressful type of work is that which values excessive demands and pressure that are not matched to worker's knowledge and abilities, where there is little opportunity to exercise any choice or control, and where there is little support from others.

A Families and Work Institute Study found 26 percent of workers report they are "often or very often burned out or stressed by their work". A Gallup Poll found that 80 percent of workers feel stress on the job and nearly half reported thatthey needed help in learning how to manage it.

Working women tend to report more life stress than men. The reason may be that, as survey reliably show, when a husband and wife both work full time outside the home, the wife carries considerably greater household responsibilities. So if both spouses work the same number of hours, it's likely the wife's total load of paid work and household/family work is greater-thus more stressful generally, even if her work stress alone is not greater. According to an article in shape magazine, women are 60 percent more likely to suffer from job stress than men.

The major problem for human relations and therefore corporations is how to manage stressful events/issues in the workplace. "Highly stressed workers are less productive, change jobs much more frequently, and experience more negative health consequences than their less stressed colleagues". This is exactly the reason why good management is needed to combat the problem of stress. This critical reflection will examine stress management from my personal point of view and reflect on the topics learnt regarding human relations in the workplace. This critical reflection utilizes the knowledge and experience I have gained from my father's workplace, HDFC Bank Ltd India. This company like most banks can be a very stressful and fast paced workplace and like most companies there are conflicts, co­ operative efforts and group relationships. It can be found that an employee is not just made up of his/her skills. Occupational stress occurs when demands of the working environment overpower the capacities of workers to cope up with them. It can affect all categories of workers and all professional areas. Professional stress can also be defined as a "pattern of emotional, cognitive, and behavioural and physiological reactions to adverse and harmful aspects of work content, work organization and the working environment."

**JOB STRESS**

According to the National Institute for Occupational Safety and Health, job stress can be defined 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 worker". Job stress also called work stress, occupational stress in organizations is a condition where in job related factors interact with the worker to change, either to disrupt or enhance, his or her psychological conditions such thatthe individual's mind and/or body are forced to deviate from n01mal functioning. Occupational stress symptoms are not left in the workplace or at the end of the workday, but remain with the human being to impact on to the broader psychosocial domain.

Job stress comes in different forms and affects your mind and body in different ways. Major stress comes from having too much or not enough work or doing work that doesn't satisfy you. Conflicts with your boss, co-workers, or customers are other major cause of stress.

**JOB STRESS OF DOCTORS**

Doctors routinely work in a highly demanding, technical environment where dying and death are common events, and errors particularly exposed to higher stress because the patient's lives are literally in their hands.

The NHS is facing an exodus of senior hospital doctors as new figures show that more than 80% may retire early because work related stress is causing those sleepless nights, marital breakups and illness such as ulcers, anxiety and even strokes. In a survey of 817 experienced hospital doctors by the Hospital Consultants and Specialists Association, 81% said they had thought about retiring earlier than planned as a direct result of work pressures. Burnout, morale and increasing stress meant many would quit before reaching their retirement age, leaving hospitals overstressed and putting the care of patients at risk, the association warned.

**JOB STRESS OF TEACHERS**

Teaching school is a highly stressful occupation. Consequences of this stress are burnout, physical and emotional distress, and choosing to leave the profession. Research on teacher stress and burnout has largely focused on environmental and contextual factors while ignoring personality characteristics of teacher that may have an impact on relationship between job stress and its consequences.

School teachers are now feeling more stress than ever before. The classroom environment can be difficult to control, and that can lead to stress which can affect their abilities. But there are now programs to help teachers understand and controltheir stress levels to prevent any interference with teaching.

**JOB STRESS OF LAWYERS**

The legal profession is a competitive one. A lawyer is a person who practices law as a barrier, attorney, counsellor or solicitor. Working as a lawyer involves the practical application of abstract legal theories and knowledge to solve specific individualized problems, or to advance the interests of those who hire lawyers to perform legal services.

Work load and client expectations are by far the biggest causes of stress for lawyers. 60% of lawyers suffering from "negative stress"- a condition which affects the vast majority of the profession-said the amount of work they had to do were the cause of their troubles.

**JOB STRESS OF ENGINEERS**

An Engineer is a practitioner of engineering, concerned with applying scientific knowledge, mathematics and ingenuity to develop solutions for technical, societal and commercial problems. Engineers design materials, structures and systems while considering the limitations imposed by practicality,regulation, safety and cost. Engineering can be quite stressful. Although not the actual engineering itself, it's all the other stuff that comes with it like multi-disciplined working, pe\_ work, chasing, project managers around for important project necessities, work with difficult clients, understanding deliverables, the almost admin type duties m a general sense.

**JOB STRESS OF ACCOUNTANTS**

An accountant is a practitioner of accounting or accountancy, which is the measurement, disclosure or provision of assurance about financial information that helps managers, investors, tax authorities and others make decisions about allocating resources.

The cause of stress for accountants are both intensifying and changing over a long period of time, the usual factors mentioned by those affected have tended to be issues such as the difficulty of juggling home and work commitments, and thegeneral long hours working culture seen in accountancy.

**STRESS AND JOB PERFORM ANCE**

The relationship between stress and performance appears to be rather complex. Itis affected by the difficulty of the task being performed, the nature of the specific stressor involved and a wide range of personal and situational factors. Job stress has negative consequences upon health and psychological well-being. Some of the early symptoms of stress are headache, back pain, irritability, insomnia, absenteeism from work, alcoholism and so on. Deep and continuous depression caused by continuous stress can fatal. Stress has a direct impact on job performance. It highly affects one's health. In addition to headaches, sleep disorders, vision problems, weight loss/gain and blood pressure, stress affects cardiovascular gastrointestinal and musculoskeletal systems, says Richard Weinstein, author of "The Stress Effect." If you're not feeling well, you are not going to do your best work.

Stress is directly related to job performance. Performance is poor at low levels of stress as well as at high level of stress. Low level of stress results in disinterest in work and high level of stress impairs the ability to make effective decisions and the cost of wrong decision can be very high.

It has been believed that the relationship between stress and performance is curvilinear. It follows an inverted U-shaped curve as shown below;

Low Stress High

**CAUSES OF JOB STRESS**

The main causes of job stress are;

1. **OVERLOAD**

This is the extent to which individuals feel that demands of their workload and the associated time pressure are a source of pressure, for example;

* Unrealistic deadline and expectations, of ten as a result of super achievement by the most talented.
* Technology overload.
* Unmanageable workload

1. **CONTROL**

The experience of pressure is strongly linked to perceptions of control. Lack of influence and consolation in the way in which work is organized and performed can be a potential source of pressure, for example;

* Lack of control over aspects of the job.
* Accounts not taken of staff ideas/suggestions about the job
* Lack of time.
* Lack of involvement in decision making.

1. **WORK RELATIONSHIP**

Many jobs demand regular contact with other people at work. Poor or unsupportive relationships with colleagues and/or supervisors can be a potential source of pressure. In addition pressure can occur if individuals feel isolated or unfairly treated. Poor work relationships can be a result of;

* Aggressive management style.
* Lack of support from others.
* Isolation at work.
* Others not pulling their weight.
* Poor relationship with colleagues.

1. **WORK-LIFE BALANCE**

The demands of work have the potential to spill over and affect personal andhone life and so put strain on relationships outside work, for example

* Long hours being expected to or having to work additional hours at home to the detriment of personal, partner and family relationships
* Unsocial hours.
* Excessive travel time.
* Work interfering with home/ personal life.

**e. RESOURCES AND COMMUNICATION**

To perform a job effectively, individuals need to feel that they have appropriate training, equipments and resources. They also need to feel that they are adequately informed and that they are valued. Stress may result from lack of;

* Information about what is going on in the organization.
* Feedback on performance.
* Adequate training to do the job
* Equipment/ resources to do the job .

**STRATEGIES MAY HELP TO REDUCE JOB STRESS**

The following strategies are also helpful for reducing job stress;

* **Organize your time:**

Use a schedule planner and schedule tasks. Stick to the schedule. Be sure to schedule in time you meet deadlines, make phone calls, and send correspondence, write report, and so on.

* **Follow your bio-clock:**

Try to schedule the hardest tasks during your hours of peak performance and concentration.

List everything you need to do in order of priority. As you finish a task, check it off and go to the next one.

* **Organize your work space:**

Organize papers, files, or items so that you know where everything is, and those things can be found quickly.

* **Take breaks:**

Avoid working around the clock. Go get a cup of coffee.

* **Share your problems:**

If you encounter an unusually challenging work problem, talk with co-workers. They may not have a solution, but 'it helps to talk through issues. Sometimes just by talking through a problem, you can recognize a solution.

* **Sleep:**

Make sure you get enough sleep. Lack of sleep impairs concentrating which can add pressure and anxiety.

* **Target ideas:**

Each time you feel stress, write down a list of targeted things you need to do to reduce the stress for that event.

**STRESS AND BANKING SECTOR**

Stress management can be defined as intervention planned to decrease the force of stressors in the administrative center. These can have a human being focus; aimed at raising an individual’s ability to cope with stressors. The banking sector in India has undergone tremendous changes with increased competition, increased levels of deregulation, which has facilitated the Indian Banking system and has placed enormous pressure and has created stress in the bank employees. Occupational stress has been a much commented upon phenomenon of the 21st century. Stress has become an inevitable part of human life in recent times and it makes life more challenging and innovative. The lifestyle of the employees has become very complex, due to which their mental health gets affected. In 1991, after liberalization, privatization, and globalization, all sectors have undergone major reforms, including the banking sector. With the opening of the banking sector, nationalized banks had to face fierce competition from private and foreign banks. The psychosocial well-being of an employee is very crucial to have a productive work force. The productivity of the work force determines the success of an organization. In an age of highly dynamic and competitive world, bank employees are exposed to all kinds of stressors that can affect them on all aspects of life.

**TABLE NO 4.1**

**CLASSIFICATION ON THE BASIS OF AGE**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No of respondents** | **Percentage** |
| Below 30 years | 27 | 27 |
| 30 – 40 years | 30 | 30 |
| 40 – 50 years | 23 | 23 |
| Above 50 years | 20 | 20 |
| **Total** | **100** | **100** |

**Source: primary data**

**CHART NO 4.1**

**CLASSIFICATION ON THE BASIS OF AGE**

**INTERPRETATION**

The above table shows that 30% of the respondents comes under the age group of 30-40 years, 27% are comes below 30 years, 23% are comes 40-50 years and 20% of them come above 50 years.

**TABLE NO 4.2**

**EDUCATIONAL STATUS**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No of respondents** | **Percentage** |
| Graduate | 24 | 24 |
| Post graduate | 29 | 29 |
| Professionally qualified | 47 | 47 |
| **Total** | **100** | **100** |

**Source: primary data**

**CHART NO 4.2**

**EDUCATIONAL STATUS**

**INTERPRETATION**

The above table shows that 47% of the respondents are professionally qualified, 29% are post graduates and 24% of them are graduates.

**TABLE NO 4.3**

**DESIGNATION**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No of respondents** | **Percentage** |
| Branch manager | 8 | 8 |
| Assistant manager | 14 | 14 |
| Accountant | 19 | 19 |
| Officer/executive | 20 | 20 |
| Clerk | 34 | 34 |
| Others | 5 | 5 |
| **Total** | **100** | **100** |

**Source: primary data**

**CHART NO 4.3**

**DESIGNATION**

**INTERPRETATION**

Table no 4.3 shows that 34% of the respondents are clerks, 20% are officer/executive, 19% are accountant, 14% are assistant manager, 8% are branch manager and 5% of them have other designations.

**TABLE NO 4.4**

**EXPERIENCE**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Below 5 years | 18 | 18 |
| 5 – 10 years | 42 | 42 |
| 10 – 15 years | 28 | 28 |
| 15 – 20 years | 12 | 12 |
| **Total** | **100** | **100** |

**Source: primary data**

**CHART NO 4.4**

**EXPERIENCE**

**INTERPRETATION**

Table no 4.4 reveals that 42% of the respondents have 5-10 years of experience, 28% have 10-15v years of experience, 18% have below 5 years of experience and 12% of them have 15-20 years of experience.

**TABLE NO 4.5**

**MONTHLY SALARY**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Less than Rs.20000 | 19 | 19 |
| Rs. 20000-30000 | 35 | 35 |
| Rs. 30000-40000 | 24 | 24 |
| Rs.40-000-50000 | 12 | 12 |
| Above 50000 | 10 | 10 |
| **Total** | **100** | **100** |

**Source: primary data**

**CHART NO 4.5**

**MONTHLY SALARY**

**INTERPRETATION**

Table No 4.5 shows that 35% of the respondents have a monthly income of Rs. 20000-30000, 24% have Rs.30000-40000, 19% have less than 20000, 12% have Rs.40000-50000 and 10% of them have above 50000.

**TABLE NO 4.6**

**ESTIMATION OF AVERAGE NUMBER OF HOURS WORKING PER DAY**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| 5-8 hrs | 70 | 70 |
| 8-15 hrs | 25 | 25 |
| 15-24 hrs | 5 | 5 |
| **Total** | **100** | **100** |

**Source: primary data**

**CHART NO 4.6**

**ESTIMATION OF AVERAGE NUMBER OF HOURS WORKING PER DAY**

**INTERPRETATION**

Table No 4.6 shows that 70% of the respondents said that they working 5-8 hrs on an average number of hours per day, 25% said 8-15 hrs and 5% of them working 15-24hrs.

**TABLE NO 4.7**

**OPINION ABOUT PROFESSIONAL STRESS**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Extremely | 30 | 30 |
| Very stressful | 40 | 40 |
| Somewhat stressful | 20 | 20 |
| No | 10 | 10 |
| **Total** | **100** | **100** |

**Source: primary data**

**CHART NO 4.7**

**OPINION ABOUT PROFESSIONAL STRESS**

**INTERPRETATION**

Table No 4.7 reveals 40% of respondents opined that their profession is very stressful, 30% opined as extremely stressful, 20% opined somewhat stressful and 10% of them said that the profession is not stressful.

**TABLE NO 4.8**

**WAITING LATE HOURS OR IN OVERTIME TO ASSIST THE BANK TO FUNCTION EFFECTIVELY**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Yes | 60 | 60 |
| No | 40 | 40 |
| **Total** | **100** | **100** |

**Source: primary data**

**CHART NO 4.8**

**WAITING LATE HOURS OR IN OVERTIME TO ASSIST THE BANK TO FUNCTION EFFECTIVELY**

**INTERPRETATION**

Table no 4.8 shows that 60% of the respondents wait late hours or in overtime to assist the bank to function effectively and 40% of them are not waiting.

**TABLE NO 4.9**

**PROFESSIONAL SACRIFICE LEVEL OF WORKER**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Highly satisfied | 50 | 50 |
| Satisfied | 32 | 32 |
| Highly dissatisfied | 6 | 6 |
| Dissatisfied | 12 | 12 |
| **Total** | **100** | **100** |

**Source: primary data**

**CHART NO 4.9**

**PROFESSIONAL SACRIFICE LEVEL OF WORKER**

**INTERPRETATION**

The above table shows that 50% of the respondents highly satisfied while working in this profession, 32% are satisfied, 12% are dissatisfied and 6% of them are highly dissatisfied.

**TABLE NO 4.10**

**WORKING UNDER CONSIDERABLE TENSION**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Yes | 56 | 56 |
| No | 24 | 24 |
| Sometimes | 20 | 20 |
| **Total** | **100** | **100** |

**Source: primary data**

**CHART NO 4.10**

**WORKING UNDER CONSIDERABLE TENSION**

**INTERPRETATION**

Table no 4.10 shows that 56% of the respondents working under considerable tension, 24% are not and 20% of them are sometimes working under considerable tension.

**TABLE NO 4.11**

**WAYS IN WHICH PERFORMANCE AFFECT INDIVIDUAL LIFE**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Proper care for children | 45 | 45 |
| Care for spouse | 28 | 28 |
| Behavioural problems in children | 9 | 9 |
| Medical care for parents | 18 | 18 |
| **Total** | **100** | **100** |

**Source: Primary data**

**CHART NO 4.11**

**WAYS IN WHICH PERFORMANCE AFFECT INDIVIDUAL LIFE**

**INTERPRETATION**

Table no 4.11 shows that 45% of the respondents said that work emergencies affect the domestic life by proper care for children, 25% said care for spouse, 18% said medical care for children and 9% of them said that behavioural problems in children.

**TABLE NO 4.12**

**PROBLEM FACED WHICH SHOULDERING HIGHER RESPONSIBILITY**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Disturbs family life | 16 | 16 |
| Disturbs work life | 46 | 46 |
| Mental & physical stress | 24 | 24 |
| All of the above | 14 | 14 |
| **Total** | **100** | **100** |

**Source: Primary data**

**CHART NO 4.12**

**PROBLEM FACED WHICH SHOULDERING HIGHER RESPONSIBILITY**

**INTERPRETATION**

Table No 4.12 reveals that 46% of the respondents said that when burden of shouldering higher responsibility happens it disturbs their work life, 24% said mental% physical stress, 16% said it disturbs family life and 14% of tem said all of the above problems.

**TABLE NO 4.13**

**FREQUENCY OF FACING STRESSFUL SITUATIONS IN PROFESSION**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Mostly | 40 | 40 |
| Rarely | 16 | 16 |
| Sometimes | 32 | 32 |
| Not at all | 12 | 12 |
| **Total** | **100** | **100** |

**Source: Primary data**

**CHART NO 4.13**

**FREQUENCY OF FACING STRESSFUL SITUATIONS IN PROFESSION**

**INTERPRETATION**

Table No 4.13 shows that 40% of the respondents mostly facing stress situations in their profession, 32% are facing sometimes, 16% are facing rarely and 12% of them are not at all facing stress.

**TABLE NO 4.14**

**MOST OF THE STRESS ARE RELATED TO**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Work environment | 8 | 8 |
| Superior control | 50 | 50 |
| Long working hours | 26 | 26 |
| Competitions | 12 | 12 |
| Social injustice | 4 | 4 |
| **Total** | **100** | **100** |

**Source: Primary data**

**CHART NO 4.14**

**MOST OF THE STRESS ARE RELATED TO**

**INTERPRETATION**

Table No 4.14 shows that 50% of the respondents said that most of their stress is related to superior control, 26% said long working hours, 12% said competitions, 8% said work environment and 4% of them said social injustice.

**TABLE NO 4.15**

**WAYS OF HANDLING STRESSFUL SITUATIONS**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Optimistically | 14 | 14 |
| With the help of others | 26 | 26 |
| Depends upon level | 52 | 52 |
| Others | 8 | 8 |
| **Total** | **100** | **100** |

**Source: Primary data**

**CHART NO 4.15**

**WAYS OF HANDLING STRESSFUL SITUATIONS**

**INTERPRETATION**

Table No 4.15 shows that 52% of the respondents said that their handling g of the stress situations depends upon the level, 26% are handling with the help of others, 14% are optimistically handling and 8% of them said others.

**TABLE NO 4.16**

**FREQUENCY OF BEING ABSENT DUE TO PROFESSIONAL STRESS**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Often | 28 | 28 |
| Rarely | 32 | 32 |
| Never | 40 | 40 |
| **Total** | **100** | **100** |

**Source: Primary data**

**CHART NO 4.16**

**FREQUENCY OF BEING ABSENT DUE TO PROFESSIONAL STRESS**

**INTERPRETATION**

The table No. 4.16 reveals that 40% of the respondents never taken leave due to work related stress, 32% are rarely taken the leave and 28% of them are often taken the leave.

**TABLE NO 4.17**

**WHEN UNDER STRESS, WHO SUPPORT YOU THE MOST**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Family | 14 | 14 |
| Friends | 28 | 28 |
| Co- workers | 50 | 50 |
| Social Medias | 8 | 8 |
| **Total** | **100** | **100** |

**Source: Primary data**

**CHART NO 4.17**

**WHEN UNDER STRESS, WHO SUPPORT YOU THE MOST**

**INTERPRETATION**

Table No 4.17 shows that 50% respondents said that when they are under stress, their co-workers support them most, 28% said friends supporting, 14% said supporting by the family and 8% of them said social media is supporting.

**TABLE NO 4.18**

**METHODS USING FOR OVERCOME WORK STRESS**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Spending time at home | 20 | 20 |
| Going for trips | 60 | 60 |
| Spending time with friends | 15 | 15 |
| Others | 5 | 5 |
| **Total** | **100** | **100** |

**Source: Primary data**

**CHART NO 4.18**

**METHODS USING FOR OVERCOME WORK STRESS**

**INTERPRETATION**

Table 4.18 shows that 60% of the respondents going for trips to overcome work stress, 20% spending time at home, 15% are spending time with friends and 5% are using other methods.

**TABLE NO 4.19**

**OPINION ABOUT THE TECHNOLOGICAL ADVANCEMENT IS HELPFUL TO REDUCE THE STRESS**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Highly | 30 | 30 |
| Comparatively less | 54 | 54 |
| Most difficult | 16 | 16 |
| **Total** | **100** | **100** |

**Source: Primary data**

**CHART NO 4.19**

**OPINION ABOUT THE TECHNOLOGICAL ADVANCEMENT IS HELPFUL TO REDUCE THE STRESS**

**INTERPRETATION**

Table 4.19 shows that 54% of the respondents said that the technological advancement is comparatively less helpful to reduce the stress, 30% said highly helpful and 16% of them said most difficult.

**TABLE NO 4.20**

**HOW OFTEN PROFESSIONAL STRESS AFFECT THE FAMILY LIFE**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Rarely | 49 | 49 |
| Always | 36 | 36 |
| Not at all | 15 | 15 |
| **Total** | **100** | **100** |

**Source: Primary data**

**CHART NO 4.20**

**HOW OFTEN PROFESSIONAL STRESS AFFECT THE FAMILY LIFE**

**INTERPRETATION**

Table No 4.20 shows that 49% respondents said that rarely an incident gives a hard time in their family life due to work stress, 36% said always and 15% of them said not at all.

**TABLE NO 4.21**

**EFFECTIVENESS OF MANAGEMENT IN HANDLING THE STRESSFUL SITUATION**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Completely | 36 | 36 |
| To certain extend | 44 | 44 |
| Not at all | 20 | 20 |
| **Total** | **100** | **100** |

**Source: Primary data**

**CHART NO 4.21**

**EFFECTIVENESS OF MANAGEMENT IN HANDLING THE STRESSFUL SITUATION**

**INTERPRETATION**

Table No 4.21 shows that 44% of the respondents opined that to certain extend the management is effective in handling the stress situation, 36% opined completely and 20% of them opined not at all.

**TABLE NO 4.22**

**FREQUENCY OF UNDERTAKING STRESS RELIEF PROGRAM**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Very often | 26 | 26 |
| Sometimes | 64 | 64 |
| Not such programs | 10 | 10 |
| **Total** | **100** | **100** |

**Source: Primary data**

**CHART NO 4.22**

**FREQUENCY OF UNDERTAKING STRESS RELIEF PROGRAM**

**INTERPRETATION**

Table No 4.22 shows that 64% of the respondents said that sometimes the organization conducting stress relief programs, 26% said very often and 10% of them said not at all conducting the program.

**TABLE NO 4.23**

**METHODS OF RELAXATION WHILE STRESS**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Drinking plenty of water | 20 | 20 |
| Take frequent breaks | 16 | 16 |
| Deep breathing | 24 | 24 |
| Meditation | 32 | 32 |
| Short nap | 8 | 8 |
| **Total** | **100** | **100** |

**Source: Primary data**

**CHART NO 4.23**

**METHODS OF RELAXATION WHILE STRESS**

**INTERPRETATION**

Table No 4.23 shows that 32% of the respondents take meditation for relaxation while stress, 24% take deep breathing, 20% drinking plenty of water, 16% take frequent breaks and 8% of them take short nap.

**TABLE NO 4.24**

**METHOD OF REDUCING PHYSICAL STRESS**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Change of work posture | 48 | 48 |
| Using comfortable furniture | 28 | 28 |
| Alternative work | 8 | 8 |
| Go for medication | 16 | 16 |
| **Total** | **100** | **100** |

**Source: Primary data**

**CHART NO 4.24**

**METHOD OF REDUCING PHYSICAL STRESS**

**INTERPRETATION**

Table No 4.24 shows that 48% of the respondents changing work posture to reduce physical stress, 28% using comfortable furniture, 16% are go for medication and 85 are take alternative work.

**TABLE NO 4.25**

**SPECIAL DIET WHILE COPING WITH STRESS**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Frequently eating small quantity of foods many times | 18 | 18 |
| Consume less quantity of foods | 10 | 10 |
| High fibre foods | 36 | 36 |
| Balanced diet | 30 | 30 |
| Pale diet | 6 | 6 |
| **Total** | **100** | **100** |

**Source: Primary data**

**CHART NO 4.25**

**SPECIAL DIET WHILE COPING WITH STRESS**

**INTERPRETATION**

Table No 4.25 shows that 36% of the respondents take high fibre food while coping with stress, 30% take balanced diet, 18% frequently eating small quantity of foods many times, 10% consume less quantity of foods and 6% of them tale pale diet.

**TABLE NO 4.26**

**STRESS RELIEF PROGRAMS CONDUCTED BY THE ORGANIZATION**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Restorative yoga | 18 | 18 |
| Conducting Staff tour | 46 | 46 |
| Meditation | 26 | 26 |
| Others | 10 | 10 |
| **Total** | **100** | **100** |

**Source: Primary data**

**CHART NO 4.26**

**STRESS RELIEF PROGRAMS CONDUCTED BY THE ORGANIZATION**

**INTERPRETATION**

Table No 4.26 shows that 46% of the respondents said that the organization conducting staff tour as a stress relief program, 26% said conducting meditation, 18% said conducting restorative yoga and 10% of them said others.

**TABLE NO 4.27**

**OPINION ABOUT THE EFFECTIVENESS OF STRESS RELIEF PROGRAM**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Very effective | 28 | 28 |
| To an extend | 52 | 52 |
| Not effective | 20 | 20 |
| **Total** | **100** | **100** |

**Source: Primary data**

**CHART NO 4.27**

**OPINION ABOUT THE EFFECTIVENESS OF STRESS RELIEF PROGRAM**

**INTERPRETATION**

Table No 4.27 shows that 52% of the respondents opined that the stress relief program is effective to an extent, 28% opined as very effective and 20% of them opined as not effective.

**TABLE NO 4.28**

**CHANGE IN WORK LOAD DURING LAST 2 YEARS**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Work load increased | 56 | 56 |
| Decreased | 32 | 32 |
| Remained the same | 12 | 12 |
| **Total** | **100** | **100** |

**Source: Primary data**

**CHART NO 4.28**

**CHANGE IN WORK LOAD DURING LAST 2 YEARS**

**INTERPRETATION**

Table No 4.28 shows that 56% of the respondents said that the work load increased during the last 2 years, 32% said decreased and 12% of them said remind the same.

**TABLE NO 4.29**

**OPINION ABOUT THE JOB GETS MORE DIFFICULT FOR EVERY DAY**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Strongly agree | 26 | 26 |
| Agree | 48 | 48 |
| Disagree | 18 | 18 |
| Strongly disagree | 8 | 8 |
| **Total** | **100** | **100** |

**Source: Primary data**

**CHART NO 4.29**

**OPINION ABOUT THE JOB GETS MORE DIFFICULT FOR EVERY DAY**

**INTERPRETATION**

Table No 4.29 shows that 48% of the respondents are agreed that their job gets more difficult for them every day, 26% are strongly agreed, 185 are disagreed and 8% of them are strongly disagreed.

**TABLE NO 4.30**

**FEELS THAT THE JOB RESTRICT SOCIAL FREEDOM**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Always | 16 | 16 |
| Sometimes | 42 | 42 |
| Rarely | 28 | 28 |
| Not at all | 14 | 14 |
| **Total** | **100** | **100** |

**Source: Primary data**

**CHART NO 4.30**

**FEELS THAT THE JOB RESTRICT SOCIAL FREEDOM**

**INTERPRETATION**

Table No 4.30 shows that 42% of the respondents said that sometimes their job restrict their social freedom, 28% said rarely, 165 said always and 14% of them said not at all.

**5.1 FINDINGS**

* 30% of the respondents come under the age group of 30-40 years.
* 47% of the respondents are professionally qualified.
* 34% of the respondents are clerks.
* 42% of the respondents have 5-10 years of experience.
* 35% of the respondents have a monthly income of Rs. 20000-30000.
* 70% of the respondents said that they working 5-8 hrs on an average number of hours per day.
* 40% of respondents opined that their profession is very stressful.
* 60% of the respondents wait late hours or in overtime to assist the bank to function effectively.
* 50% of the respondents highly satisfied while working in this profession.
* 56% of the respondents working under considerable tension.
* 45% of the respondents said that work emergencies affect the domestic life by proper care for children.
* 46% of the respondents said that when burden of shouldering higher responsibility happens it disturbs their work life.
* 40% of the respondents mostly facing stress situations in their profession.
* 50% of the respondents said that most of their stress is related to superior control.
* 52% of the respondents said that their handling g of the stress situations depends upon the level.
* 40% of the respondents never taken leave due to work related stress.
* 50% respondents said that when they are under stress, their co-workers support them most.
* 60% of the respondents going for trips to overcome work stress.
* 54% of the respondents said that the technological advancement is comparatively less helpful to reduce the stress.
* 49% respondents said that rarely an incident gives a hard time in their family life due to work stress.
* 44% of the respondents opined that to certain extend the management is effective in handling the stress situation.
* 64% of the respondents said that sometimes the organization conducting stress relief programs.
* 32% of the respondents take meditation for relaxation while stress.
* 48% of the respondents changing work posture to reduce physical stress.
* 36% of the respondents take high fiber food while coping with stress.
* 46% of the respondents said that the organization conducting staff tour as a stress relief program.
* 52% of the respondents opined that the stress relief program is effective to an extent.
* 56% of the respondents said that the work load increased during the last 2 years.
* 48% of the respondents are agreed that their job gets more difficult for them every day.
* 42% of the respondents said that sometimes their job restrict their social freedom.

**5.2 SUGGESTIONS**

* It becomes necessary for banking authorities to know the factors causing stress among the employees as well as how they cope up with stress to make the employee more participative and productive.
* The work should be made challenging and not dull & monotonous.
* Encourage open communication in the workplace. The employees must be given opportunity to share their problems freely with the management/ supervisor. Root cause of stress can be identified in this manner. The management must provide certain stress coping measures such as relaxation hours, yoga, meditation classes etc.
* Every morning before starting the work or after the working hours, yoga classes/ aerobic exercises can be conducted for the employees so that they feel fresh and relaxed
* The management should arrange some effective stress managing programmes for their employee periodically
* Social contact is nature’s antidote to stress. The employees’ should be encouraged to communicate informally and co-operate with their co-workers so that most of the tensions can be reduced. Superior subordinate relationship should be enhanced
* By Celebrating employee’s birthdays, conducting family parties & cultural programmes, the employees can get to know each other and relieve stress. Also involve employees in decision making and goal setting. Make them feel they are an important part of the organization.
* The firm can use collateral programmes like self esteem enhancement programme, health promotion programme and screening programme to detect sign of stress. In this way, Stressed employees can be identified and their overtime hours, if any, can be reduced.  Long hours of work, tight deadlines can be avoided.

**5.3 CONCLUSION**

The study found that the less work load in the organization which shows the positive sign for the stress management. This has lead to high productivity and also has reduced employees stress level in working life and makes them to work better with high job satisfaction.

No single factor alone creates job stress among the banking employees. Factors like overload of work, working condition, role conflict, role ambiguity, performance pressure, job security, lack of superior support, and technological problem are contributing their considerable share in this respect.

In banks, desired level of stress could be infused by paying attention to role factors in addition to managerial and job factors. Necessary steps may be taken to influence the level of stress, which exists among certain group of employees. To specify, management should pay attention to employees with more experience. Similarly management should attempt to satisfy people at the top level, who experience 'dis stress'. Training on coping strategies may be arranged for certain groups of employees who are older or who have higher qualifications, since they not only differ in the perception of stressors but also in the coping strategies ,by making them recognize the appropriate coping strategies, stress could be proactively reduced.

**BIBLIOGRAPHY**

**BOOKS:**

* Annamalai International Journal of Business Studies & Research, 2014, Vol. 6 Issue 1.
* Journal of Organisational Behaviour, March 2020, Volume 41, Issue 3.
* International Journal of Organizational Leadership 6(2017) 221-231.
* Journal of Occupational Health Psychology, 2017, 22(3), 423–428

**QUESTIONNAIRE**

Name :

1. Age

* Below 30 years
* 30 – 40 years
* 40 – 50 years
* Above 50 years

1. Educational status:

* Graduate
* Post graduate
* Professionally qualified

1. Designation :

* Branch Manager
* Assistant Manager
* Accountant
* Officer / Executive
* Clerk
* Others

1. Experience

* Below 5 years
* 5 – 10 years
* 10 – 15 years
* 15 – 20 years

1. Monthly Salary :

* Less than Rs. 20,000
* Rs. 20,000 – 30,000
* Rs. 30,000 – 40,000
* Rs. 40,000 – 50,000
* Above 50,000

1. Please estimate the average number of hours per day that you work?

* 5-8 hrs
* 8-15 hrs
* 15-24 hrs

1. Do you think your profession is stressful?

* Extremely
* Very stressful
* Somewhat stressful
* No

1. Do you wait late hours or in overtime to assist the bank to function effectively?

* Yes
* No

1. How do you feel while working in this profession?

* Highly satisfied
* Satisfied
* Highly dissatisfied
* Dissatisfied

1. Do you work under considerable tension?

* Yes
* No
* Sometimes

1. In which way work emergencies affect your domestic life?

* Proper care for children
* Care for spouse
* Behavioural problems in children
* Medical care for parents

1. Burden of shouldering higher responsibility

* Disturbs family life
* Disturbs work life
* Metal & physical stress
* All of the above

1. How often you face stress situations in your profession?

* Mostly
* Rarely
* Sometimes
* Not at all

1. Most of your stress are related to:

* Work environment
* Superior control
* Long working hours
* Competitions
* Social injustice

1. How do you handle stress situations?

* Optimistically
* With the help of others
* Depends upon level
* Others (please justify)………………………………………….

1. Have you taken leave due to work related stress?

* Often
* Rarely
* Never

1. When under stress, who support you the most?

* Family
* Friends
* Co- workers
* Social Medias

1. What are the methods through which you overcome work stress?

* Spending time at home
* Going for trips
* Spending time with friends
* Others (please justify)……………………

1. Do you feel that technological advancement is helpful to reduce your stress?

* Highly
* Comparatively less
* Most difficult

1. Is there any incident that gives you a hard time in your family life due to work stress?

* Rarely
* Always
* Not at all

1. To what level the management is effective in handling your stress situation?

* Completely
* To certain extend
* Not at all

1. Is there any stress relief program conducted by your organization?

* Very often
* Sometimes
* Not such programs

1. How do you relax while stressed?

* Drinking plenty ofwater
* Take frequent breaks
* Deep breathing
* Meditaiotn
* Short nap

1. How do you reduce your physical stress?

* Change of work posture
* Using comfortable furniture
* Alternative work
* Go for medication

1. What is your special diet while coping with stress?

* Frequently eating small quantity of foods many times
* Consume less quantity of foods
* High fibre foods
* Balnced diet
* Paleo diet

1. What are the stress relief programs conducted by your organization?

* Restorative yoga
* Conducting Staff tour
* Meditation
* Others (please specify)………………………..

1. Are these stress relief programs effective?

* Very effective
* To an extend
* Not effective

1. Please indicate whether the total work load has changed during the last 2 years?

* Work load increased
* Decreased
* Remained the same

1. Do you think that your job gets more difficult for you everyday.

* Strongly agree
* Agree
* Disagree
* Strongly disagree

1. Do you feel your job restrict your social freedom

* Always
* Sometimes
* Rarely
* Not at all

1. Kindly provide further information’s / suggestions on questions covered or not covered.

…………………………………………………………………………………

…………………………………………………………………………………