

**A STUDY STRESS MANAGEMENT AMONG THE EMPLOYEES OF BANKING  
INDUSTRY WITH PARTICULAR REFERENCE TO PAZHANI DINDIGUL DISTRICT**

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## BONAFIDE CERTIFICATE

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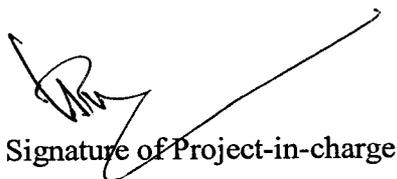


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## **ABSTRACT**

Banking sector plays both public and private sector. Private sector is growing at stupendous pace and each bank tries to attract a large pool of customers by their various loan and FD schemes. Recovery of loans from companies, policy changes, increased competition due to the entrance of more private sector banks, introduction of new technologies, and individuals are also becoming a gigantic task for these banks in view of higher interest rates which is unaffordable to customers. It has been found that these all activities are making an impact on the mental health of Branch Manager, Marketing Manager, Sales and Customer Care Executives etc. The introduction of e banking reforms and extensive use of computers and the installation of ATM machines nationwide have changed the work patterns of the bank employees. Due to these changes, the employees in the banking sector are experiencing a higher level of stress. Bank employees admit that stress is affecting their jobs, family life and health. Unpredictable economy, pressure to maintain profitability and increased responsibilities are the main causes of stress.

This study attempts to map the factors influencing stress among the bank employees and the counter measures that can be recommended to effectively measure stress has been discussed in this study.

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Place: PALANI

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## CHAPTER-1

### INTRODUCTION

#### 1.1 Introduction of Stress

Stress is the debilitating effect caused by constant pressure both at work and home, which is a modern phenomenon. Now-a-days everyone talk about stress. It is cutting across all socio economic groups of population and becoming the great leveler. Not only just high pressure executives are its key victims but it also includes laborers, slumdwellers, working women, businessmen, professionals and even children. In this present scenario no individual is free from stress and no profession is stress free. Everyone experiences stress, whether it is within the family, business, organization, study, work or any other social or economic activity. Thus in modern time, stress in general and job stress in particular has become a part of the life and has received considerable attention in recent years. There are also many myths about stress that are not accurate and this further confuses the subject.

The word 'stress' was derived from the Latin word "stringer", meaning to draw tight. In the 15<sup>th</sup> Century, the term was used to describe troubles or pain. A Century later, the term was used to describe burden, force or pressure, especially on a person's body or soul. In the 17<sup>th</sup> Century, stress denoted hardship, straits, adversity or affliction. During the 18<sup>th</sup> and 19<sup>th</sup> Centuries it meant, "force, pressure, strain or strong effort". In 1936, Prof. Hans Selye, "The father of modern stress", brought before the public the concept of stress in a medical sense to indicate overloading of human body. The empirical research begins only after Hans Selye's first article on stress in 1956.

Life in the 21<sup>st</sup> Century is infinitely far more complex than it has ever been. People are never designed to live in this complex and modern world with its many demands on them. They live in a crowded and noisy society that they often refer to as the rat race. Human lives are run by deadlines, the clock, modern technology, mobile phones, pagers, faxes, computers, satellites and a hundred and one other demands and pressures.

The word 'stress' is defined by the Oxford Dictionary as "a state of affairs involving demand on physical or mental energy". In medical parlance 'stress' is defined as a perturbation of the body's homeostasis. Stress affects not only a person's physical and mental health but it also affects his behaviour. Physical stress is accompanied by high blood pressure, digestive problem, ulcers and indigestion, palpitation, chest pain, skin disorder, muscle tension, head ache, loss of appetite,

restlessness, ulcers, shut down of menstrual cycle, impairment of fertility among male and depletion of vitamin C,B and D in the body. Mental stress may be accompanied by anger, anxiety, depression, nervousness, irritability, tension and boredom. Behavioral Stress may be symptomized in the behavior like over eating or under eating, loneliness, sleeplessness, absent seem and the like.

Environmental stress is not only caused by the factors intrinsic to job, but also influenced by the environmental or extra organizational factors. Stress results because of the individual's interaction with environmental stimuli or factors such as societal and technological changes, political and economic uncertainties, financial condition, community conditions and the like. The stress which an individual experiences in an environment is carried with him in another environment also, thus increasing the stress and causing stress to others also. There are many factors at the level of individual which may be generated in the context of organizational life or his personal life, like, life and career change, personality types, role characteristics and the like. Any change in career life of an individual puts him in disequilibrium state of affairs and he is required to bring equilibrium. In this process individual experiences stress. Personality types/characteristic such as authoritarianism, rigidity, masculinity, femininity, extroversion, spontaneity, locus of control are particularly relevant to individual stress. They are expected to fulfill certain obligations to each system and to fit into defined places in the system. These various roles may have conflicting demands and people experiences role stress as they are not able to fulfill the conflicting demands or requirements.

### **1.2 Identified Problem**

Today workplace stress is becoming a major issue and a matter of concern for the employees and the organizations. It has become a part of life for the employees, as life today has become so complex at home as well as outside that it is impossible to avoid stress. Thus the study on Stress Management is felt and executed with.

### **1.3 Need for Study**

**Many people need a certain amount of “stress” in order to become motivated. At stressful time they can be creative, inspired and clear thinking individuals who enjoy pressure and feel full of energy. Stress is an adoptive response. It is the body's reaction to an event that is seen as emotionally, disturbing, disquieting or threatening. Stress management is the ability**

**of an individual to manage the received pressures they face on a day to day basis. This may be through a variety of techniques including reducing or reappraising the pressured and enhancing coping ability and resources. (ISMA, Stress News). This study explores facets about stress management, way to reduce the stress, the strategies to manage the stress and analyses the profile of the bank employees in Palani Town.**

#### **1.4 Scope of the Study**

The study revolves around the causal factors of stress and how it is effectively countered. The target population selected for the study encompasses bank employees in Pazhani. The respondents taken for the study was 150 which included the employees of various public, private and cooperative banks functioning in Pazhani. The sampling design adopted for the study was Stratified Radom sampling. The primary data was collected through a structured questionnaire and secondary data was collected through appropriate biblical sources. The study was conducted for a period of six months. Appropriate statistical techniques and tools were incorporated to analyze the data.

##### **1.4.1 Primary Objective**

- **To study in detail the various types and causal factors of stress at workplace among the employees of banking industry in Palani**

##### **1.4.2 Secondary Objectives**

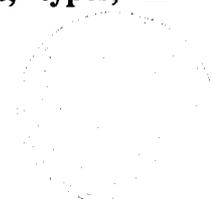
- **To identify the factors influencing stress**
- **To explore the situations that are instrumental in causing stress**
- **To measure the level of stress among bank employees in Palani town.**
- **To suggest suitable measures to reduce the stress level of bank employees.**

The present study is an attempt to throw light on the stress management of the bank employees in Palani town. This study is applicable to the period between March and April 2012 only.

#### **1.5 Chapter Scheme**

**The first chapter is devoted to introduction and design of the study. This chapter includes introduction about stress, statement of the problem, review of literature, scope of the study, objective of the study, hypotheses of the study, sampling design, collection of data, research instrument-questionnaire method, construction of scales, chapter scheme.**

**Chapter two deals with the various causal factors influencing the bank employees. It details about the various symptoms, causes, stress, stressors, sources, types, models, effects, employees stress etc.**



**Chapter three describes the various avenues available for effectively managing stress among bank employees. This chapter includes ways to reduce the stress, types of counseling, strategies for managing stress, techniques etc.,**

**Chapter four is concerned with the analysis and interpretation of the level of stress of bank employees in Palani town.**

**Chapter five deals with findings, suggestions and conclusion.**

### **1.7 Sampling Design**

**By adopting, the researcher has selected 150 samples from the study area.**

### **1.8 Collection of Data**

**The study will consist of both primary and secondary data. The primary data was collected through questionnaire. The secondary data was collected from research publications, standard journal, published reports, books, websites and the like. The researcher has selected bank employees as respondents both from public sector and private sector banks in Palani town which included State Bank of India, Indian Overseas bank, IDBI, Bank of India, Indian Bank, Repco Bank, and Palani Co-operative Bank. Private sector banks of Tamilnadu Mercantile Bank Ltd, AXIS Bank Ltd, ICICI Bank Ltd, HDFC Bank Ltd, and Lakshmi Vilas Bank.**

### **1.9 RESEARCH INSTRUMENT-QUESTIONNAIRE METHOD**

**Data will be collected from the employees. Data was collected using a structured questionnaire, which was distributed in the workplace to employees in Palani.**

### **1.10 Construction of Scales**

The main object of the dissertation is to study the factors influencing the stress of the bank employees. To measure the stress of the respondents, a standardized five-point scale was constructed and evolved by the researcher has been used in this study. The schedule contains 71 statements with five point's multiple-choice answers.

### **1.11 Analysis of Data**

The collected data in the study area were analyzed to find out the level of stress and stress management of bank employees. The data collected were arranged in a proper sequence and tabulated. The primary data collected through schedule were analyzed as intelligently as possible to highlight all aspects of the study. The researcher has used the statistical tools for the analysis like, percentage analysis and analysis of variance. The data will be analyzed to determine the differences between the stress level of employees and how they manage their stress.

## **CHAPTER-II**

### **Review of Literature**

In recent years, empirical studies of stress and outcome relationships have proliferated. This can be attributed to stress being truly an interdisciplinary study. It has become part of medicine, psychology, anthropology, sociology and the like. It has no clear cut boundaries. Consequently the problem of review is very difficult. There are many studies. As much comparison between different studies become very difficult. However the researcher has made an attempt to present the major findings of the studies undertaken specially with reference to employees stress. The important previous studies conducted in India and in abroad are presented below.

**Kaldas, Warr et.al (1990) in their study on “Influence Of Occupational Stress Upon Teacher Professional Self-Esteem” revealed that from a group of 22 teacher in Government and catholic primary schools more than 75 per cent of teachers in the age range of 20-24 reported that the strategies of behavior management left them with negative feelings of professional self-esteem on the question of workload, more than 75 per cent of teachers between 4 and 19 years of experience reported negative feeling of professional self-esteem and of the same group 66 per cent reported negative feeling of professional competence in relation to the pressure of time management.**

**Lim and Hians (1990) conducted a study to “Identify Key Factors At The Work Place Which Generate Stress Among Information Personnel” in Singapore. Lack of career development, work overload, risk-taking and decision- making, and employee morale and organizational culture were identified as broad categories of stressors.**

**Chorney L.A (1998) in his study on “Self Defeating Beliefs and Stress in Teachers” identified the cognitive factors affecting individual susceptibility to stress amongst teachers. For the purpose of this study, 41 teachers were considered and 92 per cent of were couched in absolute terms, such as much need. Further it has been found that endorsement of these beliefs was widespread in the sample and significantly associated with high levels of stress.**

**Kamal Raj (2011) study that “A Comparative Study Of Job Stress And Type Of Personality Of Employees Working In Nationalized And Non-Nationalized Banks” in that he suggested that**

Non-nationalized bank employees are working hour is 9 hours but Nationalized bank employees have an average working time is 7 hours. So non-nationalized bank employees are working on the basis of over time. So they are affected by more stress.

Jemshed Khan khattak, et.al (2011) in the study “Occupational Stress And Burnout In Pakistan’s Banking Sector” revealed that stresses are leading to physical and psychological burnout of employees are more.

Nadeem Malik (2011) a study on “Occupational Stress Experienced By Private And Public Banks Employees InQuetta City. The result of the study is mainly men is exposed to all kind of stressors, and the occupational stress variables role over load, role authority, role conflict and lack of senior level of support.

**Cummins .R (1990) “Job Stress and the Buffeting Effect of Supervisory Support”, suggested role conflict and ambiguity work overload, underutilization of skills, resource inadequacy and lack of participation as the main categories of work stressors.**

**Rajeswari T.R (1992) in her study on “Employees Stress: A Study With Reference To Bank Employees” found significant negative relationship between age and stress and also between experience and stress. This study also found negative correlation between number of members in the family and stress. The level of stress did not differ between different levels of workers namely officers and clerks.**

**Mahesh .S (2000) in her study on “Stress Management: A Study In Fenner India”, find that the low level employees stress caused by personal factors, middle level employees stress caused by cognitive and behavioral factors and high level employees are stress caused by socio-demographic factors.**

Aminabhavi and Triveni (2000) “Occupational Stress On The Nationalized AndNon-Nationalized Bank Employees”, nationalized bank employees have significantly higher occupational stress than non-nationalized bank employees”, in the dimensions of role conflict, unreasonable group and political pressure, intrinsic impoverishment and strenuous working conditions. Non- nationalized bank employees have significantly higher stress due to low status.

**Janaki .L (2001) “A Study On Stress Management At TajCoramental” in her study she**

observed that the reducing stress factors are good salary, working environment, interpersonal relationship, training, recreation, reward and recognition which reduces work stress of the workers.

SreeVidhya S.S (2003) in her study on “Executive Stress Management With Respect To Savera Hotels LTD”, find that 58 per cent of the respondents feel satisfied in the end of the working day, 36 per cent of them are satisfied only sometime and 6 per cent are satisfied in the end of the working day only occasionally. She finds that stress is mostly induced by the ways of living.

Radhika .J (2003) in her study on “The Relationship Of Work Stress And EGO States with Special Reference To Tamilnadu State Transport Corporation”. Work stress levels of the respondents, a majority of 60 per cent were under low category, 33 per cent are moderate and 7 per cent rests on high category. It proved that the ego state level of an individual will have a direct bearing on the level of work stress in the work place.

Prabhat Kumar Mishra et.al (2003) in their study on the “Evaluation Of Role Stress In Indian Air Traffic Controllers” explained the main role stresses experienced by the Air Traffic controllers and investigated the differences in role stresses according to various demographic variables. The results revealed that inter-role distance and resource inadequacy were dominant as where personal inadequacy and role ambiguity were remote contributors of role stress.

Dhanalakshmi (2008) in her study on “Factors Predicting Stress Of Employees In A Public Transport Corporation” measures the level of stress of transport corporation employees and also studies the factors that could predict stress. It is found that the employees experience moderate level of stress. Further, stress is predicted by working environment and safety and security.

Asrafi .S et.al (2010) “Work Stress Among Employees Of Palani District Central Cooperative Bank, Tamil Nadu”.discusses that 55.4 per cent of the respondents have normal level

stress and for 44.6 per cent stress has become a problem, and 16.2 per cent were experiencing more stress.

**K.R. Sowmya et al (2011) “Job Burnout: An Outcome Of Organizational Politics In Banking Sector”** they reveals that factors are influencing the job burnout of the respondents in very high level.

## **2.1 The Symptoms of Stress**

Stress at some time or the other affects all. People can recognise the symptoms; it will be able to manage them. However, these symptoms can be indications of other sicknesses as well. Therefore, the best thing to do in this situation is, when in doubt, consult physician. Stress can have emotional symptoms as well as physical symptoms. Nevertheless a person under stress may not necessarily experience all these symptoms and on the other hand even one symptom experienced may be a sign of stress.

### **2.2.1 The Emotional Symptoms**

- Feeling of restlessness,
- Feeling irritable for no apparent reason
- Feelings of frustration. Feelings of guilt
- Memory problems
- Not being able to concentrate on anything for long
- Getting confused
- Negative thoughts and talk
- Appetite problems either eating too much or eating when not hungry
- Mood swings
- Lack of energy
- Feelings that you are unable to cope with anything
- Decision making is very difficult
- Emotional outbursts

- Feeling upset in general
- Feelings of insecurity
- Being anxious in general
- Getting worried over nothing
- Feeling sad and depressed

### **2.2.2 The Physical Symptoms**

- Muscle tension
- Pain in shoulders or neck and lower back
- Pain in chest
- Muscle tension
- Stomach pain
- Breaking out into rashes or skin irritations for no apparent reason
- Muscle spasms
- Sweaty palms
- Sweating without any exertion
- Feeling of nervousness
- Indigestion and diarrhea
- Sleeplessness or excessive sleep
- Shortness of breath
- Headaches
- Increased smoking
- Increase in alcohol consumption
- Coping with your stress.

## CHAPTER-3

### METHODOLOGY

#### 3.1 Type of project

The project type adopts survey methodology. It includes field surveys and live interactions. The research design combines both exploratory and descriptive patterns.

#### 3.2 Target Respondents:

The target respondents chosen for the study includes bank employees of different cadres among public, private and cooperative banks.

#### 3.3 Limitations of the study

The following are the limitations that were encountered during the study.

- **Since the employees were working under different organizational patterns and designs it was difficult to gauge standard stress stimulant factors**
- **The respondents were not in a situation to identify stress related work environment positively**
- **Lack of responsiveness from the respondents also posed a major hurdle during the collection of data.**

#### 3.4 Sampling Methods

The sampling design chosen for the study is Probabilistic Sampling design. The respondents were chosen through Stratified random sampling . The methodology for choosing the respondents is given below

Total number of Banks: 12

- **Public Sector Banks: 3 [ Number of Respondents : 37]**
- **Private Sector Banks: 8 [Number of Respondents : 100]**
- **Cooperative Banks : 1 [Number of Respondents : 13]**

#### 3.5 Data Processesing:

The data was collected through Primary and Secondary Data. The collected data was analyzed appropriately and results were interpreted accordingly. Appropriate statistical tools were used accordingly

**CHAPTER-IV**  
**DATA ANALYSIS AND INTERPRETATION**

**4.1 AGE-WISE DISTRIBUTION OF THE RESPONDENTS**

Age as a demographic factor plays an important role in Bank employees' Stress. The following table 4.1 shows the details of the age-wise distribution of the respondents

**Table 4.1**

**Age-Wise Distribution of the Respondents**

S.No	Age	No.of Respondents	Percentage
1	Below 25 years	37	24.67
2	25-40 years	78	52.00
3	Above 40 years	35	23.33
	Total	150	100.00

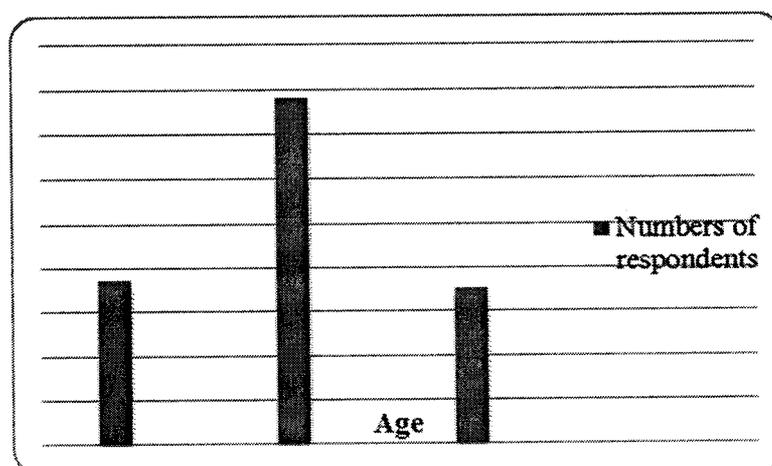
Source: Primary data

The above table 3.1 shows that out of 150 respondents, 78 (52.00 per cent) respondents are in the age group of 25-40 years of age, while 37(24.67 per cent) respondents are in the age group of Below 25 years.

A majority of the respondents (52.00 per cent) are in the age of 25-40 years.

**Figure 4.2**

**Age-Wise Distribution of the Respondents**



**4.2 GENDER-WISE DISTRIBUTION OF THE RESPONDENTS**

Stress is a state of tension experienced by individuals facing extraordinary demands constraints or opportunities. The self-image and lifestyle may vary among genders and different age groups. Today men, women and children are affected by stress. The following table 4.2 shows the

gender-wise distribution of the respondents.

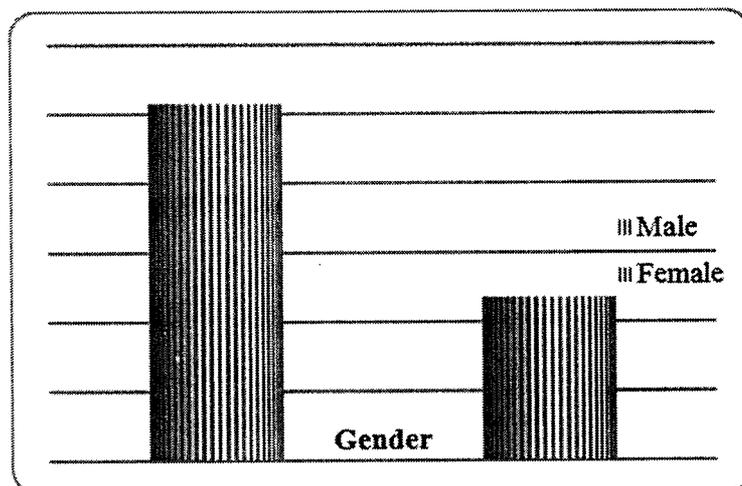
**Table 4.2**  
**Gender-wise Distribution of the Respondents**

S.No	Gender	No. of Respondents	Percentage
1	Male	103	68.67
2	Female	47	31.33
	Total	150	100.00

Source: Primary data

The above table 3.2 exhibits that out of 150 respondents, 103 (68.67 per cent) respondents are male and 47 (31.33 per cent) respondents are female respondents.

**Figure 4.3**  
**Gender-Wise Distribution of the Respondents**



#### 4.3 MARITAL STATUS OF THE RESPONDENTS

Marital status is also one of the reasons for Bank employees' stress. The following table 3.3 shows the details of the marital status of the respondents.

**Table 4.4**  
**Marital Status of the Respondents**

S.No	Marital Status	No. of Respondents	Percentage
1	Married	105	70.00
2	Unmarried	43	28.67

3	Widow(er)	2	1.33
	Total	150	100.00

Source: Primary data

The above table 3.3 clearly shows that out of 150 respondents, 105 (70.00 per cent) respondents are married, and 43 (28.67) respondents are unmarried.

A best part of the respondents (70.00 per cent) are the married persons.

#### 4.4 SPOUSE EMPLOYMENT OF THE RESPONDENTS

The following table 3.4 explains the details of spouse employment of the respondents.

**Table 4.5**

##### **Spouse Employment of the Respondents**

S.No	Spouse Employment	No.of Respondents	Percentage
1	Working	66	44.00
2	Not-working	39	26.00
3	No spouse	45	30.00
	Total	150	100.00

Source: Primary data

The above table 3.4 reveals that out of 150 respondents, 66 (44.00 per cent) respondents spouse are working, and 45 (30.00 per cent) respondents have no spouse and are under stress.

A great number of the respondents (44.00 per cent) are working as spouse employment.

#### 4.5 EDUCATIONAL QUALIFICATION OF THE RESPONDENTS

Tamil Nadu is one of the most developed states in the country. The state has succeeded in reducing poverty and raising its standard of living. Educational qualification is one of the socio-economic factors. Educational qualification plays a vital role in Bank employees' stress. The following table 3.5 exhibits the details of the educational qualification of the respondent.

**Table 4.5**

##### **Educational Qualification of the Respondents**

S.No	Educational Qualification	No. of Respondents	Percentage
1	Under Graduate	74	49.33
2	Post Graduate	62	41.33
3	Others	14	9.34
	Total	150	100.00

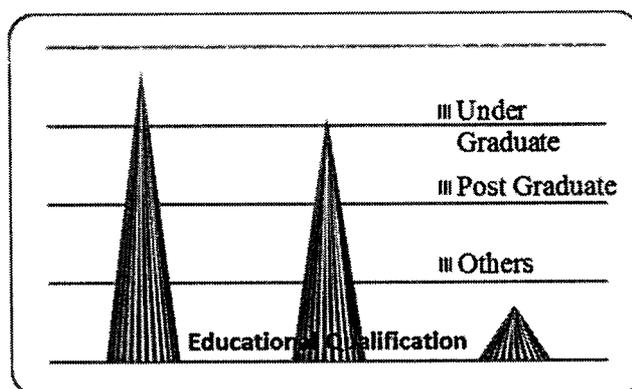
Source: Primary data

The above table 3.5 demonstrates that out of 150 respondents, 74 (49.33 per cent) respondents are under graduates, while 62 (41.33 per cent) are post graduates.

A majority of the respondents are graduates' (49.33 per cent) in the study area.

**Figure 4.6**

**Educational Qualification of the Respondents**



#### 4.10.6 FAMILY TYPE OF THE RESPONDENTS

Joint family system existed in earlier days. But now a day's both husband and wife are working and working nature has broken down the joint family into nuclear system. The following table 4.6 shows the family type of the respondents.

**Table 4.6**

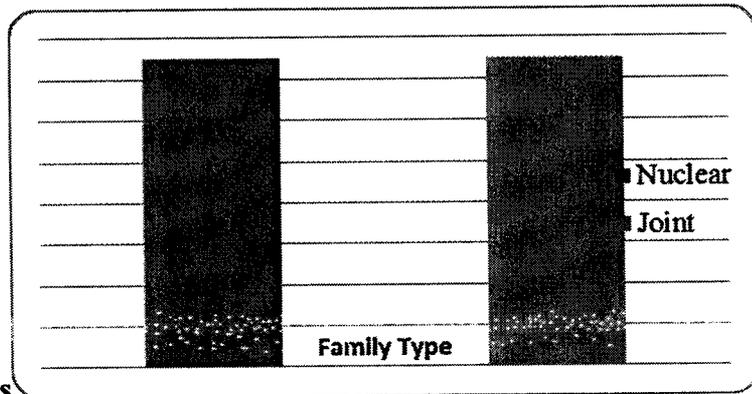
**Family Type of the Respondents**

S.No	Family Type	No. of Respondents	Percentage
1	Nuclear	75	50.00
2	Joint	75	50.00
	Total	150	100.00

Source: Primary data

Out of 150 respondents, 75(50.00 per cent) are in nuclear family system while the other 75 (50.00 per cent) are in joint family system.

**Figure 3.5**



**Family Type of the Respondents**

#### 4.10.7 NUMBER OF FAMILY MEMBERS OF THE RESPONDENTS

Number of family members is also an important factor for the system of bank employees. The following table 3.7 shows the family members of the respondents.

**Table 4.7**

**Number of Family Members of the Respondents**

S.No	Number of Family Members	No. of Respondents	Percentage
1	Up to 3	54	36.00
2	4 – 5	72	48.00
3	6 – 7	24	16.00
	Total	150	100.00

Source: Primary data

From the above table 3.7 it is clear that out of 150 respondents, 72 (48.00 per cent) respondents have family members of 4-5, 54 (36.00 per cent) respondents have up to 3 members in family, and 24(16.00 per cent) respondents have 6-7 members are under stress.

A majority of the respondents (48.00 per cent) family member is 4-5.

#### 4.10.8 FAMILY INCOME OF THE RESPONDENTS

Family income is one of the major determinants of one's socio-economic status in the society. Person's involvement differs with the monthly income of the family. The following table 4.8 exhibits the family income of the respondents.

**Table 4.8****Monthly Income of the Family**

S.No	Monthly Income	No. of Respondents	Percentage
1	Up to ₹ 50,000	77	51.34
2	₹50,000-₹1,00,000	50	33.33
3	Above ₹1,00,000	23	15.33
	Total	150	100.00

Source: Primary data

The above table 3.8 shows that out of 150 respondents, 77 (51.34 per cent) respondents family monthly income is ₹50,000, while 50 (33.33 per cent) respondents family monthly income range up to ₹50,000 to ₹1,00,000.

Most of the respondents' family monthly income (51.34 per cent) is up to the level of ₹50,000.

**4.10.9 RESIDENTIAL PLACE OF THE RESPONDENTS**

The following table 3.9 shows the residential place of the respondents.

**Table 4.9****Residential Place of the Respondents**

S.No	Residential Place	No. of Respondents	Percentage
1	City	16	10.67
2	Town	90	60.00
3	Rural	44	29.33
	Total	150	100.00

Source: Primary data

The above table 3.9 indicates that out of 150 respondents, 90 (60.00 per cent) respondents are coming from town side, 44 (29.33 per cent) respondents are coming from rural side, and remaining 16 (10.67 per cent) respondents are coming from city side.

A great number of the respondents (60.00 per cent) are coming from town side.

**4.10.10 TYPES OF BANK OF THE RESPONDENTS**

In recent years it has been found that there is a high level of stress among employees of private sector banks. The following table 3.10 shows the types of bank of the respondents.

**Table 4.10**  
**Types of Bank of the Respondents**

S.No	Types of Bank	No. of Respondents	Percentage
1	Public sector bank	108	72.00
2	Private sector bank	42	28.00
	Total	150	100.00

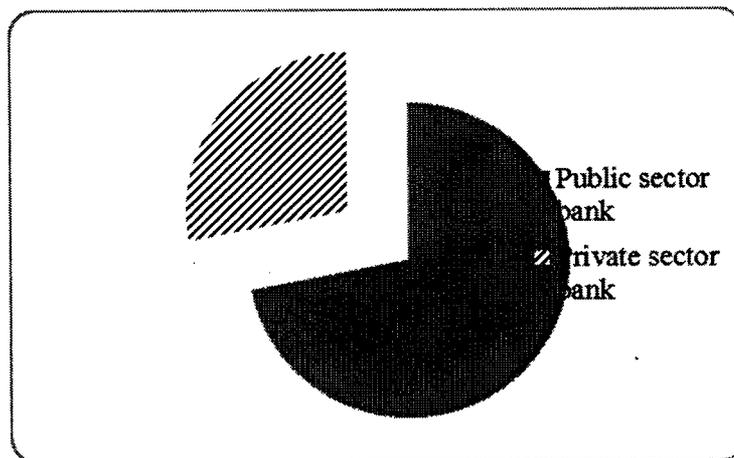
Source: Primary data

From the above table 3.10 it is understood that out of 150 respondents, 108 (72.00 per cent) are public sector bank employees, 42 (28.00 per cent) respondents are private sector bank employees.

A majority of the respondents (72.00 per cent) are public sector bank employees.

**Figure 4.6**

**Types of Bank of the Respondents**



#### 4.10.11 DESIGNATION OF THE RESPONDENTS

The designation cause stress among the bank employees. The following table 3.11 shows the designation of the respondents.

**Table 4.11**  
**Designation of the Respondents**

S.NO	Designation	No. of Respondents	Percentage
1	Manager	33	22.00
2	Cashier	31	20.67
3	Clerk	32	21.33
4	Officer	22	14.67

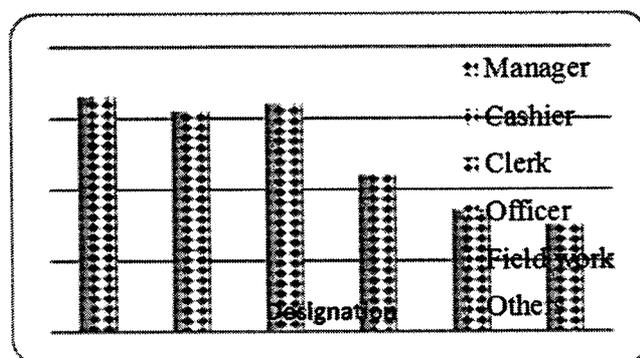
5	Field work	17	11.33
6	Others	15	10.00
	Total	150	100.00

Source: Primary data

The above table 3.11 explains that out of 150 respondents, 33 (22.00 per cent) respondents are in manager level, 32 (21.33 per cent) respondents are in clerk level, 32 (20.67 per cent) respondents are in cashier level and 22 (14.67 per cent) respondents are in officer level.

Figure 4.7

#### Designation of the Respondents



#### 4.10.12 TOTAL YEAR OF SERVICE OF THE RESPONDENTS

Service of the bank employees and their level of stress have significant relationship is important. If one person gets more service he/she must do more works, so that they are affected by their over workload. The following table 3.12 shows the service of the Bank employees.

Table 4.12

#### Total Year of Service of the Respondents

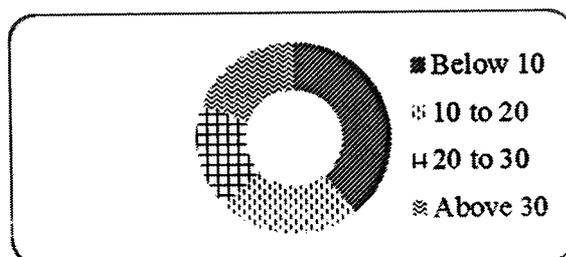
S.No	Service (in years)	No.of Respondents	Percentage
1	Below 10	59	39.34
2	10 -20	35	23.33
3	20-30	27	18.00
4	Above 30	29	19.33
	Total	150	100.00

Source: Primary data

The above table 3.12 explains that out of 150 respondents, 59 (39.34 per cent) respondents have total service of below 10 years, and 35 (23.33 per cent) respondents service of 10- 20 years.

Figure 4.8

## Total Year of Service of the Respondents



## 4.10.13 INCOME-WISE DISTRIBUTION OF THE RESPONDENTS

Income can also be one of the reasons for stress. The following table 3.13 shows the bank employees income-wise distribution of the respondents.

Table 4.13

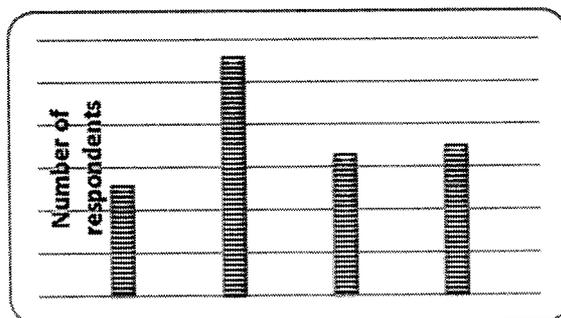
## Income-Wise Distribution of the Respondents

S.No	Monthly Income	No. of Respondents	Percentage
1	Below ₹10,000	26	17.33
2	₹10,000-₹20,000	56	37.33
3	₹20,000-₹30,000	33	22.00
4	Above ₹30,000	35	23.34
	Total	150	100.00

Source: Primary data

From the above table 3.13 it is inferred that out of 150, 56 (37.34 per cent) respondents monthly income range is below ₹10,000, 35 (23.34 per cent) respondents monthly income range is above ₹30,000 and 33 (22.00 per cent) respondents monthly income range is ₹20,000-₹30,000. Best parts of the monthly income of the Bank employees are under the stress (37.34 per cent) have their income of person up to the level of below ₹10,000 per month.

Figure 4.9



## Income-Wise Distribution of the Respondents

#### 4.10.14 MEMBERSHIP IN ASSOCIATION OF THE RESPONDENTS

Now a day's all employees are memberships in their association or other association. The following table 3.14 shows the Bank employees membership in association of the respondents.

**Table 4.14**

#### **Membership In Association of the Respondents**

S.No	Association Name	No. of Respondents	Percentage
1	State Bank Staff Union	43	28.67
2	Employee Association	18	12.00
3	AIBEA	7	4.67
4	DCC Bank Employees Association	33	22.00
5	IOB Officer Association	2	1.33
6	All Indian IDBI Officers Association	9	6.00
7	Axis Bank Employees Union	14	9.33
8	ICICI Bank Employees Union	10	6.67
9	Repcost Staff Association	5	3.33
10	HDFC Employees Union	9	6.00
	Total	150	100.00

Source: Primary data

The above table 3.14 depicts that out of 150 respondents, 43 (28.67 per cent) respondents of bank employees are in state bank staff union association, and 33 (22.00 per cent) respondents of bank employees are in DCC bank employees association.

A great number of the respondents are in State Bank Staff Union association members (39.34 per cent).

#### 4.10.15 WORKING NATURE OF THE RESPONDENTS

Bank employees have to work both manually and mechanically. Bank employees have to work in order of day. Due to the work burden and increase in working time also increases their stress level. The following table 3.15 explains the bank employees working nature of the respondents.

**Table 4.15**

#### **Working Nature of the Respondents**

S.No	Working Nature	No. of Respondents	Percentage
------	----------------	--------------------	------------

1	Manual	24	16.00
2	Mechanical	26	10.67
3	Both	110	73.33
	Total	150	100.00

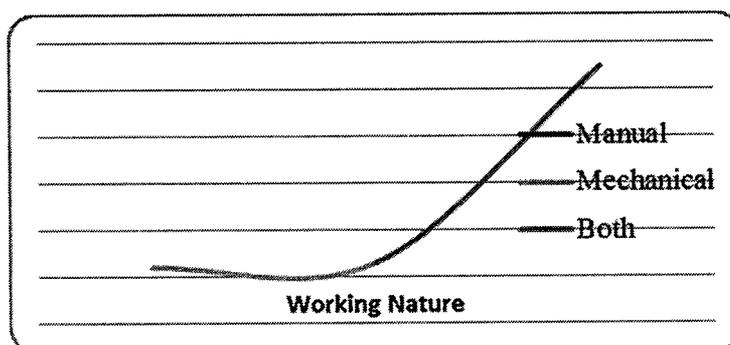
Source: Primary data

The above table 3.15 clearly shows that out of 150 respondents, 110 (73.33 per cent) respondents are working on the basis of manual and mechanical, 26 (10.67 per cent) respondents are working on the basis of mechanical, and 24 (16.00 per cent) respondents are working on the basis of manual.

Most of the respondents (73.33 per cent) are working both manually and mechanically.

**Figure 4.10**

**Working Nature of the Respondents**



**4.10.16 DISTANCE TRAVELLED BY THE RESPONDENTS**

The distance travelled by the bank employees from residence to their bank is also another factor that causes stress to them. The following table 3.16 exhibits the distance travelled by the bank employees.

**Table 4.16**

**Distance Travelled By the Respondents**

S.No	Distance (Km)	No. of Respondents	Percentage
1	Up to 4	68	45.33
2	5 -7	42	28.00
3	8 -10	21	14.00
4	Above 10	19	12.67
	Total	150	100.00

Source: Primary data

The above table 3.16 explains that out of 150 respondents, 68 (45.33 per cent) respondents are coming 4Km from their residence, while 42 (28.00 per cent) respondents are coming from 5 - 7Km to the bank from residence.

A majority of the respondents (45.33 per cent) are coming from residence to bank.

#### 4.10.17 MODE OF TRANSPORT OF THE RESPONDENTS

Now a day's vehicle is very important for all persons for their time saving and for convenient traveling but at the time of traveling they are getting more stress because of heavy traffic. The following table 4.17 explains the mode of transport of the respondent.

**Table 4.17**

**Mode of Transport of the Respondents**

S.No	Mode Transport	No. of Respondents	Percentage
1	Walk	15	10.00
2	Two wheeler	73	48.67
3	Four wheeler	26	17.33
4	Public utility services	36	24.00
	Total	150	100.00

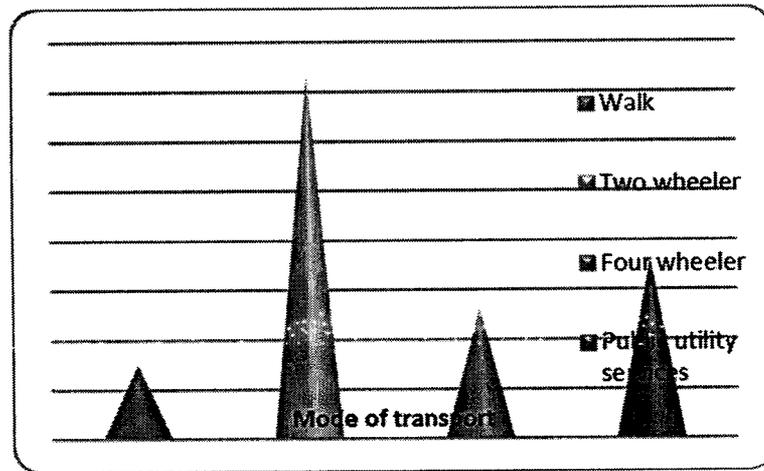
Source: Primary data

The above table 3.17 shows that out of 150 respondents, 73 (48.67 per cent) respondents are coming by the way of two wheeler, and 36 (24.00 per cent) respondents are coming by the way of public utility services.

A half of the respondents (48.67 per cent) are coming to bank in two wheeler.

**Figure 3.11**

**Mode of Transport of the Respondents**



#### 4.10.18 AMENITIES PROVIDED FOR THE RESPONDENTS

In working place every people are expecting more amenities for their convenient work but all are not able to get so they are affected by stress. The follow table3.18 shows that amenities of the respondents.

**Table 4.18**

**Amenities Provided for the Respondents**

S.No	Amenities	No. of Respondents	Percentage
1	Chairs	4	2.67
2	Stationary items	5	3.33
3	Computer	6	4.00
4	Electricity	3	2.00
5	All	132	88.00
	Total	150	100.00

Source: Primary data

The above table 3.18 explains that out of 150 respondents, 132(88.00 per cent) respondents have got all facilities from their working place, and 6(4.00 per cent) respondents have got only computer facilities.

Half of the respondents (88.00 per cent) have got all amenities.

#### 4.10.19 HEALTH PROBLEM FACED BY THE RESPONDENT

Due to heavy work bank employees do have health problem and it one results in stress. The following table 3.19 explains the health problem faced by the respondents.

**Table 4.19**  
**Health Problem Faced by the Respondents**

S.No	Health Problem	Total	Rank
1	Back Pain	55	I
2	Neck Problem	50	II
3	Eye Problem	42	III
4	Headache	41	IV
5	Others	30	V
6	Blood Pressure	17	VI
	Total	235	

Source: Primary data

The above table 3.19 shows the health problem of the bank employees. The first rank (55) is for back pain, so most of the employees are affected by back pain, Second rank (50) is given for neck problem, third one is (42) eye problem, and fourth rank is for headache (41), Fifth rank is for (30) other problems.

A great number of the bank employees are (55) affected by back pain.

**Table 4.1**  
**Level of Stress of the Respondents**

S.No	Level of stress	No. of Respondents	Percentage
1.	Low	25	16.67
2.	Medium	97	64.67
3.	High	28	18.66
	Total	150	100.00

Source: Primary data

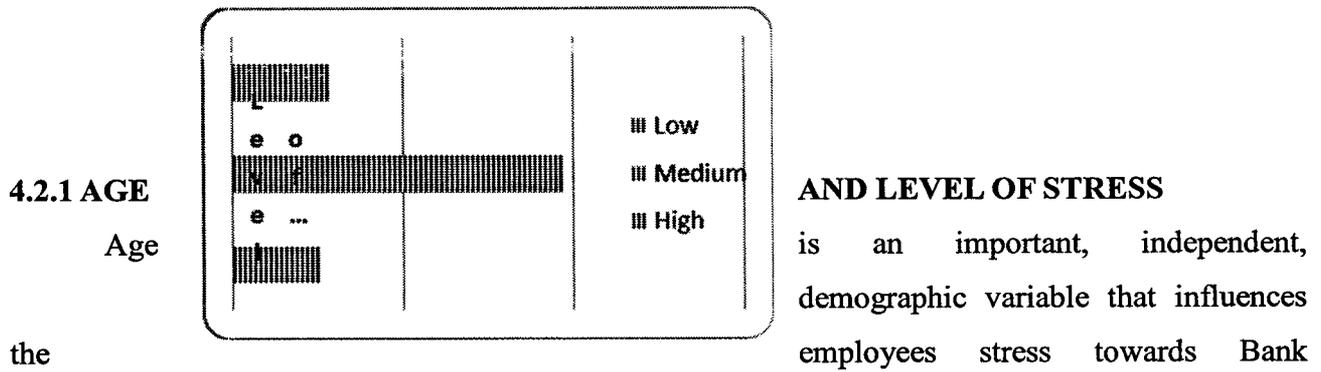
From the above table 4.1 it is clear that out of 150 respondents, 97 (64.67 per cent) respondents have working in bank have medium level of stress, 28 (18.66 per cent) respondents

are at high level of stress, and remaining 25 (16.67 per cent) respondents have low level of stress.

The survey reveals that most of the respondents are working in bank are at medium level of stress.

**Figure 4.1**

**Level Of Stress of the Respondents**



is an important, independent, demographic variable that influences employees stress towards Bank Employees. Some respondents are more affected by the stress. The sample respondents are grouped in to age of below 25 years, 25-40 years and above 40 years of age. The following table 4.2 shows the relationship between age of the respondents and the level of stress.

**Table 4.2**

**Relationship Between Age and Level of Stress**

S.No	Age in years	Avg. level of stress	Range
1	Below 25	209.7838	143-278
2	25-40	208.8333	139-280
3	Above 40	209.2000	172-281
	Total	209.1533	

Source: Primary data

The above table 4.2 shows that out of 150 respondents the result indicate the mean for the total level of stress of the respondents is 209.1533 with range from 139-281.

The respondents have highest stress within the age of below 25 years (Mean = 209.7838), the range from 143-278, the age of above 40 years (Mean = 209.2000) of the respondents are in stress, range from 172-281, and the age of 25-40 years respondents are in stress (Mean = 208.8333) the ranges from 139-280.

**Table 4.3**

**Age of the Respondents and Level of Stress**

S.No	Age in Year	Level of stress			Total
		Low	Medium	High	

1.	Below 25	8	21	8	37
2.	25-40	16	45	17	78
3.	Above 40	1	31	3	35
	Total	25	97	28	150

Source: Primary data

Out of 150 respondents, 45 respondents come under the age group of 25-40 years with medium level of stress from their work, 31 respondents come under the age group of above 40 years with medium level of stress from their work.

More than half of the respondents belong to the age group of 25-40 years are at the level of medium stress.

To analyse further the hypothesis whether “there is no significant relationship between age of the respondents and level of stress” the analysis of variance was applied and the result are shown below in the following table 4.4

**Table 4.4**

**Relationship Between Age of the Respondents and Level of Stress**

	Sum of squares	d.f	Mean squares	F
Between groups( combined)	0.67	2	.034	0.093
Within groups	52.873	147	.360	
	52.940	149		

The above table 4.4 reveals that the level of stress of each group was found to be statistically not significant as the calculated value (0.093) is less than the table value (3.00). Hence the null hypothesis is accepted.

#### 4.2.2 GENDER AND LEVEL OF STRESS

Gender is the factor which is closely related to level of stress. Male persons have more stress than women. The following table 4.5 shows the relationship between gender of the respondents and level of stress.

**Table 4.5**

**Relationship between Gender and Level of Stress**

S.No	Gender	Mean	Range
1	Male	203.2718	139-278

2	Female	222.0426	155-281
	Total	209.1533	

Source: Primary data

The above table 4.5 shows the out of 150 respondents the result indicate the mean for the total level of stress of the respondents is 209.1533 with range from 139-281.

The respondents with highest stress is in the gender group of female (Mean = 222.0426) the range from 155-281, and gender group of male respondents having stress (Mean = 203.2718) the range from 139-278.

The gender group of female respondents are have highest stress (Mean = 222.0426) the range from 155-281.

**Table 4.6**

**Gender of the Respondents and Level of Stress**

S.No	Gender	Level of stress			Total
		Low	Medium	High	
1.	Male	19	72	12	103
2.	Female	6	25	16	47
	Total	25	97	28	150

Source: Primary data

The above table 4.6 shows that out of 150 respondents, 72 male respondents are at the level of medium stress from their work, 25 female respondents are also at the level of medium stress from their work.

A good number of male respondents are at level of medium stress from their work.

To analyse the hypothesis whether “there is no significant relationship between gender of the respondents and level of stress”, the analysis of variance was applied and the result shown in the following table 4.7

**Table 4.7**

**Relationship Between Gender of the Respondents and Level of Stress**

	Sum of squares	d.f	Mean squares	F
Between groups	2.543	1	2.543	7.469
(combined)	50.397	148	.341	
Within groups				
	52.940	149		

The above table 4.7 reveals that the average stress of each group was found to be statistically significant as the calculated value (7.469) is higher than the table value (3.84). Hence the null hypothesis is rejected.

#### 4.2.3 MARITAL STATUS AND LEVEL OF STRESS

Marital status is also one of the reasons for Bank employees' stress. The following table 4.8 shows the details of the marital status of the respondents and level of stress.

**Table 4.8**

##### **Relationship between Marital Status and Level of Stress**

S.No	Marital Status	Mean	Range
1	Married	210.1143	139-281
2	Unmarried	207.2791	143-276
3	Widow(er)	199.0000	189-209
	Total	209.1533	

Source: Primary

data

The above table 4.8 shows the out of 150 respondents the result indicate the mean for the total level of stress of the respondents is 209.1533 with range from 139-281.

The married respondents are having highest stress (Mean = 210.1143) the range from 139-281, the unmarried respondents are having stress (Mean = 207.2791) the range from 143-276, and the widow(er) are having stress (Mean = 199.0000) the range from 189-209.

The married respondents are having highest stress (Mean = 210.1143) the range from 139-281.

**Table 4.9**

##### **Marital Status of the Respondents and Level of Stress**

S.No	Marital Status	Level of stress			Total
		Low	Medium	High	
1.	Married	16	69	20	105
2.	Unmarried	9	26	8	43
3.	Widow(er)			2	2
	Total	25	97	28	150

Source: Primary data

Out of 150 respondents, 69 married respondents are at the level of medium stress and 26 unmarried respondents are at the level of medium stress.

More than half of the respondents belong to the married workers at the level of medium stress.

To analyse further the hypothesis “there is no significant relationship between marital status of the respondents and level of stress”, the analysis of variance was applied and the result are shown below in the following table 4.10

**Table 4.10**

**Relationship between Marital Status of the Respondents and Level of Stress**

	Sum of squares	d.f	Mean Square	F
Between groups( combined)	0.116	2	0.058	0.161
Within groups	52.824	147	0.359	
	52.940	149		

The above table 4.10 reveals that the average stress of each group was found to be statistically not significant as the calculated value (0.161) is less than the table value (3.00). Hence the hypothesis is accepted.

**4.2.4 SPOUSE EMPLOYMENT AND LEVEL OF STRESS**

The following table 4.11 shows the relationship between spouse employment of the respondents and level of stress.

**Table 4.11**

**Relationship between Spouse Employment and Level of Stress**

S.No	Spouse Employment	Mean	Range
1	Working	214.0152	155-281
2	Not-working	203.5128	139-278
3	No spouse	206.9111	143-276
	Total	209.1533	

Source: Primary data

The above table 4.11 shows that out of 150 respondents the result indicate the mean for the total level of stress of the respondents is 209.1533 with range from 139-281.

The respondents were having highest stress because spouse employees are working (Mean = 214.0152) the range from 155-281, the no spouse employees are having stress (Mean = 206.9111) the range from 143-276, and the respondents were having stress because spouse employees are not-working (Mean = 203.5128) the range from 139-278.

The respondents were having highest stress because spouse employees are working (Mean = 214.0152) the range from 155-281.

**Table 4.12**

**Spouse Employment of the Respondents and Level of Stress**

S.No	Spouse Employment	Level of stress			Total
		Low	Medium	High	
1.	Working	8	43	15	66
2.	Not- working	8	26	5	39
3.	No spouse	9	28	8	45
	Total	25	97	28	150

Source: Primary data

The above table 4.12 clearly shows that out of 150 respondents, 43 respondents spouses are working so they are at the level of medium stress, and 28 respondents' are no spouse, so they are at the level of medium stress.

A majority of the respondents' spouses are working so they are at the level of medium stress.

To analyse the hypothesis whether "there is no significant relationship between spouse employment of the respondents and level of stress", the analysis of variance was applied and the result shown in the following table 4.13

**Table 4.13****Relationship between Spouse Employment of the Respondents and Level of Stress**

	Sum of squares	d.f	Mean Square	F
Between groups( combined)	0.935	2	.468	1.322
Within groups	52.005	147	.354	
	52.940	149		

The above table 4.13 reveals that the average stress of each group was found to be statistically not significant as the calculated value (1.322) is less than the table value (3.00). Hence the hypothesis is accepted.

#### 4.2.5 EDUCATIONAL QUALIFICATION AND LEVEL OF STRESS

Education, which makes a person complete, definitely has a relationship with level of stress. Educated person have more stress than others. The following table 4.14 shows the education of the respondents and level of stress.

**Table 4.14****Relationship between Educational Qualification and Level of Stress**

S.No	Educational Qualification	Mean	Range
------	---------------------------	------	-------

1	Under Graduate	214.1351	153-280
2	Post Graduate	207.5000	139-281
3	Others	190.1533	144-244
	Total	209.1533	

Source: Primary data

The above table 4.14 shows that out of 150 respondents the result indicate the mean for the total level of stress of the respondents is 209.1533 with range from 139-281.

The respondents who are undergraduates have highest stress (Mean = 214.1351) the range from 153-280, the respondents who are post graduate have stress (Mean = 207.5000) the range from 139-281, and the stress for other educational qualification (Mean = 190.1533) the range from 144-244. Who are undergraduates have highest stress (Mean = 214.1351) the range from 153-280

**Table 4.15**

**Educational Qualification of the Respondents and Level of Stress**

S.No	Educational Qualification	Level of stress			Total
		Low	Medium	High	
1.	Under Graduate	8	49	17	74
2.	Post Graduate	12	40	10	62
3.	Others	5	8	1	14
	Total	25	97	28	150

Source: Primary data

The above table 4.15 shows that out of 150 respondents, 49 respondents who are undergraduates have a medium level of stress, and 40 respondents who are at level of post graduate have a medium level of stress.

Most of the undergraduates respondents are at the level of medium stress from their job.

To analyse further, the hypothesis whether “there is no significant relationship between educational qualification of the respondents and level of stress”, the analysis of variance is applied and the result are shown below in the following table 4.16

**Table 4.16**

**Relationship between Educational Qualification of the Respondents and Level of Stress**

	Sum of squares	d.f	Mean Square	F
Between groups( combined)	2.242	2	1.121	3.250
Within groups	50.698	147	.345	
	52.940	149		

The above table 4.16 reveals that the average stress of each group is found to be statistically significant as the calculated value (3.250) is higher than the table value (3.00). Hence the hypothesis is rejected.

#### 4.2.6 FAMILY TYPE AND LEVEL OF STRESS

Family type which is important factor is also related to level of stress. The following table 4.17 shows the relationship between family type of the respondents and level of stress.

**Table 4.17**

#### **Relationship between Family Type and Level of Stress**

S.No	Family Type	Mean	Range
1	Nuclear	208.9067	139-281
2	Joint	209.4000	143-280
	Total	209.1533	

Source: Primary data

The above table 4.17 shows that out of 150 respondents the result indicate the mean for the total level of stress of the respondents is 209.1533 with range from 139-281.

The respondents are having highest stress because they are living in a joint family (Mean = 209.4000) the range from 143-280, have stress in nuclear family (Mean = 208.9067) the range from 139-281.

The respondents are having highest stress because they are living in a joint family (Mean = 209.4000) the range from 143-280.

**Table 4.18**

#### **Family Type of the Respondents Level of Stress of Respondents**

S.No	Family Type	Level of stress			Total
		Low	Medium	High	
1.	Nuclear	12	52	11	75
2.	Joint	13	45	17	75
	Total	25	97	28	150

Source: Primary data

From the above table 4.18 it could be inferred that out of 150 respondents, 52 respondents are based on nuclear family with medium stress level, 45 respondents are in joint family with medium stress level.

A good number of respondents have stress with the nuclear type of family with medium stress

level.

To analyse hypothesis, whether “there is no significant relationship between family type of the respondents and level of stress”, the analysis of variance was applied and the result are shown below in the following table 4.19

**Table 4.19**

**Relationship between Family Type of the Respondents and Level of Stress**

	Sum of squares	d.f	Mean Square	F
Between groups( combined)	.167	1	.167	.467
Within groups	52.773	148	.357	
	52.940	149		

The above table 4.19 reveals that the average stress of each group was found to be statistically not significant as the calculated value (0.467) is less than the table value (3.84). Hence the null hypothesis is accepted.

**4.2.7 NUMBER OF FAMILY MEMBERS AND LEVEL OF STRESS**

Family members play a key role in level of stress. Stress is mainly created by a family member. The following table 4.20 shows the relationship between numbers of family members of the respondents and level of stress.

**Table 4.20**

**Relationship between Number of Family Members and Level of Stress**

S.No	Number of Family Members	Mean	Range
1	Up to 3	211.611	155-281
2	4 – 5	203.4583	139-278
3	6 – 7	220.7083	144-280
	Total	209.1533	

Source: Primary data

The above table 4.20 shows that out of 150 respondents the result indicate the mean for the total level of stress of the respondents is 209.1533 with range from 139-281.

The respondents are having highest stress because their total family members is 6-7(Mean = 220.7083) the range from 144-280, stress for up to 3 members in a family (Mean = 211.611) the

range from 155-281, and 4-5 members is a family are having stress (Mean = 203.4583) the range from 139-278.

Most of the respondents are having highest stress because their total family members is 6-7 (Mean = 220.7083) the range from 144-280.

**Table 4.21**

**Number of Family Members of the Respondents and Level of Stress**

S.No	Number of family members	Level of stress			Total
		Low	Medium	High	
1.	Up to 3	7	39	8	54
2.	4-5	17	44	11	72
3.	6-7	1	14	9	24
	Total	25	97	28	150

Source: Primary data

From the above table 4.21 it could be inferred that out of 150 respondents, 44 respondents whose family have 4-5 persons has a medium level of stress,, 39 respondents whose family have up to 3 persons have a medium level of stress.

A majority of respondents whose family members are 4-5 are at level of medium stress. the analysis of variance is applied and the result are shown below in the following table 4.22

**Table 4.22**

**Relationship between Family Members of the Respondents and Level of Stress**

	Sum of squares	d.f	Mean Square	F
Between groups	3.125	2	1.563	4.611
(combined)	49.815	147	0.339	
Within groups				
	52.940	149		

The above table 4.22 reveals that the average stress of each group was found to be statistically significant as the calculated value (4.611) is greater than the table value (3.00). Hence the null hypothesis is rejected.

#### **4.2.8 FAMILY INCOME AND LEVEL OF STRESS**

Income, which is an important factor, certainly has an effect on stress of the respondents. Income is one of the major determinants of one's social-economic status in the society. A person life differs with the family income of the persons, so it creates more stress to the persons. An attempt is

made to find whether the level of stress varies in respect of the family monthly income of respondents. The following table 4.23 shows the relationship between family monthly income of the respondents and level of stress.

**Table 4.23**

**Relationship between Family Monthly Income and Level of Stress**

S.No	Family Monthly Income	Mean	Range
1	Up to ₹50000	201.5974	139-266
2	₹ 50000-100000	216.3800	143-278
3	Above ₹ 100000	218.7391	166-281
	Total	209.1533	

Source: Primary data

The above table 4.23 shows that out of 150 respondents the result indicate the mean for the total level of stress of the respondents is 209.1533 with range from 139-281.

The respondents are having highest stress whose family monthly income is above ₹ 100000 (Mean = 218.7391) the range from 166-281, who have a family monthly income of ₹ 50000-100000 (Mean =216.3800) the range from 143-278, and who have a family monthly income Up to ₹50000 (Mean = 201.5974) the range from 139-266.

Whose family monthly income is above ₹ 100000 (Mean = 218.7391) are having highest stress level the range from 166-281.

**Table 4.24**

**Family Monthly Income of the Respondents and Level of Stress**

S.No	Family Monthly Income	Level of stress			Total
		Low	Medium	High	
1.	₹ Up to 50000	15	52	10	77
2.	₹ 50000-100000	8	29	13	50
3.	Above ₹ 100000	2	16	5	23
	Total	25	97	28	150

Source: Primary data

The above table 4.24 shows that out of 150 respondents, 52 respondents family monthly income is up to ₹ 50000 and they have a medium level of stress, and 29 respondents whose family monthly income is ₹ 50000-100000 has a medium level of stress.

It can be observed from the respondents having up to ₹ 50000 as family monthly income are in

more stress than other respondents, and are in the category of medium level of stress from their family income.

To analyse hypothesis “there is no significant relationship between family monthly income of the respondents and level of stress”, the analysis of variance was applied and the result are shown below in the following table 4.2.

**Table 4.25**

**Relationship between Family Monthly Income of the Respondents and Level of Stress**

	Sum of squares	d.f	Mean Square	F
Between groups	1.156	2	0.578	1.641
(combined)	51.784	147	0.352	
Within groups				
	52.940	149		

The above table 4.25 reveals that the average stress of each group was found to be statistically not significant as the calculated value (1.647) is less than the table value (3.00). Hence the null hypothesis is accepted.

#### 4.2.9 RESIDENTIAL PLACE AND LEVEL OF STRESS

Residential place which is an important factor is also related to level of stress. The following table 4.26 shows the relationship between residential place of the respondents and level of stress.

**Table 4.26**

**Relationship between Residential Place and Level of Stress**

S.No	Residential Place	Mean	Range
1	City	209.0000	155-276
2	Town	209.3667	139-281
3	Rural	208.7727	143-272
	Total	209.1533	

Source: Primary data

The above table 4.26 shows that out of 150 respondents the result indicate the mean for the total level of stress of the respondents is 209.1533 with range from 139-281.

The respondents are having higher stress who come from town (Mean =209.3667) the range from 139-281, the respondents having stress who come from city (Mean = 209.0000) the range from 155-276, and the respondents are having stress who come from rural (Mean =208.7727) the range from 143-272.

Majority of the respondents are having higher stress who come from town (Mean =209.3667) the range from 139-281.

**Table 4.27**

**Residential Place of the Respondents and Level of Stress**

S.No	Residential place	Level of stress			Total
		Low	Medium	High	
1.	City	1	13	2	26
2.	Town	18	52	20	90
3.	Rural	6	32	6	44
	Total	25	97	28	150

Source: Primary data

From the above table 4.27 out of 150 respondents, 52 respondents who come whose have residential place in town have medium level of stress, 32 respondents who have residential place in rural they have medium level of stress.

To analyse further, the hypothesis “there is no significant relationship between residential place of the respondents and level of stress”, the analysis of variance was applied and the result is shown below in the following table 4.28

**Table 4.28**

**Relationship between Residential Place of the Respondents and Level of Stress**

	Sum of squares	d.f	Mean squares	F
Between groups( combined)	0.047	2	0.023	0.065
Within groups	52.893	147	0.360	
	52.940	149		

The above table 4.28 reveals that the average stress of each group was found to be statistically not significant as the calculated value (0.065) is less than the table value (3.00). Hence the null hypothesis is accepted.

#### 4.2.10 TYPES OF BANK AND LEVEL OF STRESS

A type of Bank is an important factor related to stress. The following table 4.29 shows the types of bank of the respondents and level of stress.

**Table 4.29****Relationship between Types of Bank and Level of Stress**

S.No	Types of Bank	Mean	Range
1	Public sector bank	207.6481	139-281
2	Private sector bank	213.0238	168-278
	Total	209.1533	

Source: Primary data

The above table 4.29 shows that out of 150 respondents the result indicate the mean for the total level of stress of the respondents is 209.1533 with range from 139-281.

The respondents are having higher stress because they are working in private sector bank (Mean = 213.0238) the range from 168-278, respondents are having stress who are working in public sector bank (Mean = 207.6481) the range from 139-281.

Most of respondents who working in private sectors bank are having higher stress (Mean = 213.0238) the range from 168-278.

**Table 4.30****Types of Bank of the Respondents and Level of Stress**

S.No	Types of Bank	Level of stress			Total
		Low	Medium	High	
1.	Public Sector	24	62	22	108
2.	Private Sector	1	35	6	42
	Total	25	97	28	150

Source: Primary data

From the above table 4.30 it could be inferred that out of 150 respondents, 62 respondents are based on public sector bank with medium stress level, 35 respondents are in private sector bank with medium stress level.

A majority of respondents have stress in public sector bank with medium stress level.

To analyse further, the hypothesis "there is no significant relationship between types of bank of the respondents and level of stress", the analysis of variance is applied and the result are shown below in the following table 4.31

**Table 4.31****Relationship between Types of Bank of the Respondents and Level of Stress**

	Sum of squares	d.f	Mean Square	F
Between groups( combined)	.572	1	.572	1.617

Within groups	52.368	148	.354	
	52.940	149		

The above table 4.31 reveals that the average stress of each group is found to be statistically not significant as the calculated value (1.617) is less than the table value (3.84). Hence the null hypothesis is accepted.

#### 4.2.11 DESIGNATION AND LEVEL OF STRESS

Designation and level of stress are interrelated. The following table 4.32 shows the respondents designation of the respondents and level of stress

**Table 4.32**

#### **Relationship between Designations of the Level of Stress**

S.NO	Designation	Mean	Range
1	Manager	206.8485	160-266
2	Cashier	223.6129	165-281
3	Clerk	202.0625	143-280
4	Officer	212.2273	148-265
5	Field work	201.6471	153-278
6	Others	203.4667	139-268
	Total	209.1533	

Source: Primary data

The above table 4.32 shows that out of 150 respondents the result indicate the mean for the total level of stress of the respondents is 209.1533 with range from 139-281.

The respondents are having higher stress whose designation is cashier (Mean =223.6129) the range from 165-281, whose designation is officer (Mean = 212.2273) the range from 148-265, whose designation is manager (Mean= 206.8485) the range from 160-266, whose designation is other (Mean = 203.4667) the range from 139-268, whose designation is clerk (Mean = 202.0625) the range from 143-280 , and respondents having stress whose designation is field worker (Mean = 201.6471) the range from 153-278.

A majority of the respondents having higher stress whose designation is cashier (Mean =223.6129) the range from 165-281.

## MENTAL STRESS MANAGEMENT STRATEGIES

Our mind is powerful that it affects the rest of the body functions. If you compare it to the parts of a computer, the brain is the CPU of our body. We function well if the brain functions properly because our mind and body work together. For it to work properly the mind should be in a relaxed and normal condition. If our mind is troubled and disrupted, we cannot think and act accordingly. So mental stress management strategies are very important for all employees. Causes of mental stress like meditation, psychotherapy, social support, altering situation, reducing responsibilities, most liked activities, communication and counseling these are the way for get relief from mental stress. The following points explaining the mental stress management strategies factors.

### 4.10.27 RELIGIOUS\ MEDITATION OF THE RESPONDENTS

The following table 3.27 explains the rituals/religious/meditation celebrations followed by the bank employees to reduce their mental stress.

**Table 4.27**

#### **Religious\ Meditation of the Respondents**

S.No	Religious\ Meditation	No. of Respondents	Percentage
1	Meditation	41	27.33
2	Offer prayer	34	22.67
3	Chanting of mantras	23	15.33
4	Religious activity	31	20.67
5	Pilgrimage visit	13	8.67
6	All	8	5.33
	Total	150	100.00

Source: Primary data

The above table 3.27 shows that out of 150 respondents, 41 (27.33 per cent) respondents take meditation to reduce their stress, 34(22.67 per cent) respondents offer prayer to reduce the stress, and 31(20.67 per cent) respondents like to concentrate in their religious activity to reduce the mental stress.

## **CHAPTER –V**

### **FINDINGS AND SUGGESTION**

#### **5.1 INTRODUCTION**

During the past decade, the banking sector had undergone rapid and striking changes like policy changes due to globalization and liberalization, increased competition due to the entrance of more private sector banks, downsizing, introduction of new technologies, and the like. Due to these changes, the employees in the banking sector are experiencing a high level of stress. The advent of technological revolution in all walks of life coupled with globalization, privatization policies has drastically changed conventional patterns in all sectors. The banking sector is of no exemption. The 1990s saw radical policy changes with regarding to fiscal deficit and structural changes in India so as to prepare her to cope with the new economic world order. Globalization and privatization led policies compelled the banking sector to reform and adjust to have a competitive edge to cope with multinationals led environment. All the factors discussed above are prospective attributes to cause occupational stress and related disorders among the employees. Although a lot of studies have been conducted on the psychosocial side of the new policy regime in many sectors, there are only few studies, as far as the banking sector is concerned, while the same sector has been drastically influenced by the new policies.

In this chapter a summary of the study and the finding, suggestion and the conclusion is presented. The findings are discussed and listed based on objectives, hypothesis and the level of stress among the bank employees. On the basis of the findings certain recommendations have also been made for future course of action and the enhancement of the status of stress management of bank employees.

#### **5.2 FINDINGS OF THE STUDY**

- **A majority of the respondents (52.00 per cent) are in the age of 25-40 years.**
- **Out of 150 respondents, 103 (68.67 per cent) respondents are male and 47 (31.33 per cent) respondents are female respondents.**
- **A best part of the respondents (70.00 per cent) are the married persons.**
- **A great number of the respondents (44.00 per cent) are working as spouse employment.**

- A majority of the respondents are graduates' (49.33 per cent) in the study area.
- Out of 150 respondents, 75 (50.00 per cent) respondents are in nuclear family system while the other 75 are in joint family system.
- A majority of the respondents (48.00 per cent) family member is 4-5.
- Most of the respondents' family monthly income (51.34 per cent) is up to the level of ₹50000.
- A best part of the respondents (60.00 per cent) are coming from town side.
- A great number of the respondents (72.00 per cent) are public sector bank employees.
- A majority of the respondents (22.00 per cent) are in manager level.
- A majority of the respondents (39.34 per cent) are in their total service of below 10 years.
- Most of the monthly incomes of the Bank employees are under the stress (37.34 per cent) have their income of person up to the level of below ₹10000 per month.
- A best part of the respondents are in State Bank Staff Union association members (39.34 per cent).
- A great number of the respondents (73.33 per cent), are working both manually and mechanically.
- Most of the respondents (45.33 per cent) are coming from residence to bank.
- A majority of the respondents (48.67 per cent) are coming to bank in two wheeler.
- A half of the respondents (88.00 per cent) have got all amenities.
- Half of the bank employees are (55) affected by back pain.
- A great number of the respondents (28.67 per cent) are reducing physical stress by the way of keeping ready well ahead.
- A best part of (32.67 per cent) bank employees get relaxation for reducing stress by drinking water.
- A majority of respondents (33.33 per cent) are reducing stress by avoiding strenuous postures for their correct postures.
- Most of the respondents (39.34 per cent) are maintaining their health by taking balanced diet.
- A majority of respondents (38.00 per cent) are taking physical exercise by way of walking to reduce their stress.
- A majority of respondents (74.67 per cent) are not getting any medicinal therapy.

- **Half of the respondents (54.67 per cent) do not like to get any natural care for reducing the stress.**
  - **Most of the respondents (27.33 per cent) want to reduce their mental stress by way of meditation.**
  - **A majority of respondents (44.00 per cent) are positive thinkers.**
  - **A best part of respondents (30.67 per cent) attend social gathering to reduce their stress.**
- A majority of respondents (32.00 per cent) are altering situation for reducing mental stress in the way of change of place.**
- **A great number of respondents (30.66 per cent) are reducing the mental stress by reducing their responsibility by legitimately avoiding disliked tasks.**
  - **A majority of the bank employees (80) get relief from stress on watching T.V.**
  - **Most of the respondents (23.33 per cent) like to communicate their mental stress and gets relief from it in the method of release of emotional tension.**
  - **A majority of respondents (28.00 per cent) like to take counseling by way of books. It is more helpful to reduce their stress.**
  - **The age of below 25 years (Mean = 209.7838) respondents are have highest stress, the range from 143-278**
  - **The gender group of female respondents are have highest stress (Mean = 222.0426) the range from 155-281.**
  - **The married respondents are having highest stress (Mean = 210.1143) the range from 139-281.**
  - **The respondents were having highest stress because spouse employees are working (Mean = 214.0152) the range from 155-281.**
  - **Who are undergraduates have highest stress (Mean = 214.1351) the range from 153-280**
  - **The respondents are having highest stress because they are living in a joint family (Mean = 209.4000) the range from 143-280.**
  - **Most of the respondents are having highest stress because their total family members is 6-7 (Mean = 220.7083) the range from 144-280.**

- Whose family monthly income is above ₹ 100000 (Mean = 218.7391) are having highest stress level the range from 166-281.
- Majority of the respondents are having higher stress who come from town (Mean =209.3667) the range from 139-281.
- Most of respondents who working in private sectors bank are having higher stress (Mean = 213.0238) the range from 168-278.
- A majority of the respondents having higher stress whose designation is cashier (Mean =223.6129) the range from 165-281.
- The respondents are having higher stress because the total service is 10-20years (Mean = 214.9714) the range from 148-280.
- Half of the respondents who have monthly income is ₹ 20000-30000 (Mean = 217.1515), they have higher level of stress the range from 165-278.

### 1.3 SUGGESTIONS

- ❖ Encouraging open channel of communication to deal work related stress.
- ❖ Formulate individual stress alleviation program.
- ❖ Give attractive system of reward and recognition of good work.
- ❖ Develop realistic self-concept among employees that is neither overstated or discourage.
- ❖ Providing good working condition like room lighting, air conditioning, and the like.
- ❖ Staff quarter's facility can be arranged for the bank employees as like in the cities.
- ❖ In-depth training on computer can be provided by the organisation for new and existing employees.
- ❖ Yoga and meditation program can be arranged for employees on weekends.
- ❖ Customer care facilities can be placed at the entry of the organisation to avoid unwanted enquires of customer with unknown section.
- ❖ Family tour program for employees can be arranged for minimum of 3 days even year.
- ❖ Health camp can be arranged for employees twice in a year.
- ❖ The banking institution can arrange training on stress management for the employees.
- ❖ Work for the employees can be diversified in urgency and need by appointing adequate man power.
- ❖ Proper organizational process and design may reduce the stress of the employees.

- ❖ **The employees should take out proper time for their lunch.**
- ❖ **Under take stress audit at all levels in the organization to identify stress area improving conditions of job and alleviating job stress.**
- ❖ **Establish counseling center in their working spot.**

#### **1.4 CONCLUSION**

**Stress is like a rose bush. It depends on how one looks at it. One might see the rose bush as a treacherous plant, its branches covered with sharp thorns with some rose flowers at the ends. Or one might see the rose bush as all roses with a few thorns underneath even these thorns crumble when you hold the bush force full with a gloved hand!**

**Without stress the world be no life at all. Everyone need stress, but not too much stress for too long (distress). Then body is designed to react to two types of stress. God stress help keep them alert, motivate them to solve problems. These low level of stress manageable can be thought of as necessary and normal stimulation.**

**Thus, it can be safely stated that the “Stress Management” has become one of the most critical factors in today's world also specially in an organisation working today and it will gain more, important as the market become more and more competitive. Organisation like bank must begin to manage people at work differently, treating them with respect and valuing their contribution.**

The problem of stress is inevitable and unavoidable in the banking sector. Majority of the bankers felt that their job is stress full and that stress in return decreases their performance. Work overload, risky job and poor co-worker relations were the major contributor to job stress in bankers. Due to work overload and time pressure the bankers are unable to manage work life with family life which cause some serious social problems. Therefore the overstressed job decreases employee performance and perhaps a chief contributor to employee dissatisfaction.

Stress is said to be the biggest killer disease in today's mechanical and competitive world. In recent years it has been found that there is a high level of stress among employees of private

sector banks. The reasons for this have been attributed to customer retention activities and other bank related operations that tends to put more pressure on the employees. Added to this, there is increased pressure due the entry of more private international banks coming into the Indian market. Proper strategies should be made regarding working hours, interpersonal relationships and supervision of bankers to reduce stress and to better manage the performance of employees in banking sector.

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**APPENDIX****A STUDY ON STRESS MANAGEMENT OF BANK EMPLOYEES IN PALANI TOWN****INTERVIEW SCHEDULE****I. Personal profile of the respondents:**

1. Name :
2. Gender : Male/Female
3. Age : Below 25 year's 25-40 year's above 40 year's
4. Marital status :  
Married/Unmarried/widow(er)/divorcee
5. Spouse employment : Working/Not-working
6. Educational qualification : UG/PG/Others
7. Family type : Nuclear/Joint
8. Number of family members : Up to 3/4-5/6-7
9. Family monthly income (₹) : Up to 50000/50000-100000/above 100000
10. Residential Place : City/Town/Rural

**II. Employment profile of the respondents:**

1. Employment status of the respondent:
  - a) Types of bank : Public sector bank/Private sector bank
  - b) Designation : Manager/Cashier/Clerk/Officer/Field worker/Others
  - c) Total service (in year's) : Below 10/10-20/20-30/above 30
  - d) Monthly income (₹) : Below 20000, 20000-40000, above 40000
2. Membership in association :
3. Working nature : Manual/Mechanical/Both
4. Distance travelled by (Km) : Up to 4/4-7/8-10/above 10
5. Mode of transport : Walk/Two wheeler/Four Wheeler/ Public utility services
6. Amenities provided : Chairs/Stationary items / Computer / Electricity/All
7. Health problem faced by : Eye problem/Back pain/Headache/ Blood pressure/  
Neck problem/others

### III. Causes of stress

Kindly read these statements given below and indicate how often you have the feeling expressed in the statement in relation to your employment organisation. Please put tick mark against each statement and in respective column of alternative response such as SA-Strongly Agree, A-Agree, N-Neutral, DA-Disagree, SDA-Strongly Disagree

I	Personal and family factors	SA	A	N	DA	SDA
1.	I feel that nothing matters in my life besides my job					
2.	I have a limited time to meet my entire financial requirements.					
3.	I am fed up to follow the same routine day in and day out.					
4.	I would like to spend some time to enjoy but I cannot find time.					
5.	I am waiting for the day to come when I can relax.					
6.	My college/school/colleagues/peer with same qualifications and service experience are in a better position than me.					
7.	I feel that I do not have time to take an occasional break.					
8.	Extra efforts that I need to take to prove myself in my role put pressure on me.					
9.	I get depressed after a failure.					
10.	I do not have time to maintain my house and children's education.					
11.	My family member's co-operation is always less.					
12.	I have no time to attend my relations functions.					
13.	I am bothered about the health of my family members.					
14.	My family does not allow me to become the sort of person I would like to do.					

15.	<b>My employment organizational responsibilities interface with my family organizational roles.</b>					
16.	<b>It is hard for me when I need to sacrifice my professional ambitions in favor of my family ambitions.</b>					
<b>II</b>	<b>Physical and health factors</b>					
1.	<b>I will get 7-8 hours' sleep.</b>					
2.	<b>I used to forget things easily.</b>					
3.	<b>I am losing my weight.</b>					
4.	<b>I become restless and cannot keep stiff while working.</b>					
		<b>SA</b>	<b>A</b>	<b>N</b>	<b>DA</b>	<b>SDA</b>
5.	<b>I do fun at least once a week.</b>					
<b>III</b>	<b>Working environmental factors</b>					
1.	<b>I do my work under considerable tension.</b>					
2.	<b>I find difficult to concentrate on my work because of the noise, that I am exposed to.</b>					
3.	<b>I do not like team work and want to work alone.</b>					
4.	<b>I very often feel that I am being neglected when I am in the team</b>					
5.	<b>My office is overcrowded.</b>					
6.	<b>My office equipment do not work properly most of the day.</b>					
7.	<b>I have to spend a lot of time to reach office.</b>					
8.	<b>I have aspirations and qualifications, but the office system does not permit me.</b>					
9.	<b>Working conditions are satisfactory in my organisation from the point of view of workers welfare and convenience.</b>					
10.	<b>My work in the organisation does not go as per my plan.</b>					
11.	<b>It is not clear as, to what type of work and behavior my higher</b>					

	authorities and colleagues expect from me.					
12.	I often hesitate to start something new because I feel that I will not successful and get scolding from manager.					
13.	Proper lighting and ventilation is provided in the work space.					
14.	I am typically doing several things at the same time.					
15.	My branch is undermanned.					
16.	It is too difficult for me to keep up with latest technology and innovation.					
17.	The work space is insufficient.					
18.	My point of view is ignored in the organisation.					
19.	My talents are not properly used for job assignments in this organisation.					
20.	Most of the time I have to force myself to start work.					
21.	There are not adequate chances for self-development.					
22.	Many people expect me to be a source of help.					
		<b>SA</b>	<b>A</b>	<b>N</b>	<b>DA</b>	<b>SDA</b>
23.	I get upset thinking that I am not able to prosper (or) make progress in my job or carrier.					
24.	I am able to use my training and expertise in my role.					
25.	I find it difficult to do my work assignment tasks with in time schedule.					
<b>IV</b>	<b>Socio-demographic factors</b>					
1.	The promotion prospect in my job is dim.					
2.	My job is not challenging.					
3.	I have too much responsibility given by superior.					
4.	I do not have adequate remuneration.					
5.	My relations with my superiors cause me a great deal of anxiety.					
6.	When I face a problem in my job work I would not accept my					

	colleagues' advice.					
7.	I have poorly trained subordinates.					
8.	The kind of support I get from my sub-ordinates' causes me a great deal of stress.					
9.	I do work differently but they would not be rewarded.					
10.	I rarely socialize with anyone besides my office associates.					
<b>V</b>	<b>Interpersonal conflict and ambiguity</b>					
1.	There is little opportunity to receive feedback on how I am doing.					
2.	I do not have a clear image of my goals and objective.					
3.	I am punished for minor mistakes.					
4.	I face conflicting demands from my staff at work.					
<b>VI</b>	<b>Cognitive and behavioral factors</b>					
1.	I find difficult to plan and organised my work.					
2.	I am mentally disturbed by my job environment.					
3.	I cannot finish my job during the normal working day due to heavy workload.					
<b>VII</b>	<b>Emotional factors</b>					
1.	I cannot relax even after office work.					
2.	I feel emotionally drained from my work.					
		<b>SA</b>	<b>A</b>	<b>N</b>	<b>DA</b>	<b>SDA</b>
3.	I feel I am absolutely useless my manager scold me for minor mistake.					
4.	I get very nervous when I did not meet organizational requirements in job.					
5.	Mostly, I will get stress by customers.					
<b>VIII</b>	<b>Other factors</b>					
1.	External pressures and irrelevant consideration weight on my mind heavily. When I discharge my duties honestly.					

2.	I have at least one friend with me so that I can share all the personal details to him/her.					
3.	Generally I feel that the life is burden.					

Kindly read these strategies of stress management. Please put tick(√) mark.

**A. Physical stress management strategies:**

**1) Reducing physical stress**

**Set priorities / Keeping ready well ahead / Take hired help devices /**

**Alternating of heavy work with light work / All**

**2) Relaxation**

**Deep breathing / Drinking water / Take out time for leisure / Take rest / All**

**3) Correct posture**

**Change of posture / Avoid strenuous posture / Convenient placement of thing to reduce physical work / Use economically designed furniture / All**

**4) Diet**

**Eat less / Take balanced diet / High fibred diet / Consume more food / All**

**5) Physical exercise**

**Swimming / Walking / Playing games / Yoga / All**

**6) Medicinal therapys**

**Sleeping pill / Mood altering drugs / Tranquilizers / All / Nothing**

**7) Natural care**

**Colour therapy / Aroma therapy / Herbal therapy / Water therapy / Hot water therapy / Nothing**

**B Mental stress management strategies:**

**1) Religious / Meditation**

**Meditation / Offer prayer / Chanting of mantras / Religious activity / Pilgrimage / All**

**2) Psychotherapy**

**Change in routine / Positive thinking / Recreation with family / Cry to relieve the stress / All**

**3) Social support**

**Work in group / Attend social gathering / Talk to someone / Attending parties /  
Take counseling / All**

**4) Altering situation**

**Change of place / Avoiding painful reminder / Maintaining well organised home  
/ Adapting to the distressing events / All**

**5) Reducing responsibilities**

**Postponing certain tasks / Legitimately avoid disliked tasks / Delegating the  
work / Changes in preference of job / All**

**6) Performing most liked activities**

**Painting / Listening songs / Singing / Watching T.V / Going for movie /  
Shopping / Spending time in park / With nature / Cooking / Gardening / Others  
/ All**

**7) What type of communication method you get**

**Advice / Communication / Release of emotional tension / Clarified thinking /  
Reorientations / All**