

OCCUPATIONAL STRESS - A STUDY WITH REFERENCE TO SELECT BANK EMPLOYEES IN CHENNAI REGION

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Abstract

Stress Management is drawing more and more attention nowadays, particularly in the corporate context. There is no such thing as a stress- free job. Everyone in his/her work is exposed to tension, frustration and anxiety as he gets through the duties assigned to him. Banks and Bank employees are playing a very important role for developing the Indian Economy. It is generally believed by the common man that employees of Banks may not experience stressors in their jobs when compared to other occupations. To test the validity of this belief the researcher had undertaken a study of "Occupational Stress - a study with reference to Bank Employees in Chennai". It is the comparative study with reference to the employees of Nationalized Banks, State Bank of India, Private sector Banks and the Co- operative sector Banks in Chennai

Key Words: *Stress, Stressors, Organizational Stress, Coping strategies*

Introduction

In the present economic environment of job insecurity, flatter organizations, and intense work pressures, there are quite a few managers who feel trapped where they are and such a feeling of being in a rut can turn into a persistent source of stress. If we feel frustrated in that job, we ought to do something about it. When we see successful People, we tend to assume that their careers have been smooth upward paths. It is not so, people who are seen to move up the management ladder step by step have no secret ticket or password. They simply work hard, watch for opportunities, await their turn, prepare and equip themselves for the bigger roles, and maintain a positive outlook on life. Secondly, it is not always necessary to switch jobs, to make our professional life more interesting and rewarding. Let us not presume that we have no power or means to improve the profile or life- style of the job, which we are now doing. Where there is a will, there is a way. If we have a good idea, we must persevere with it refuse to accept a negative response, and leave no stone unturned until we get it implemented. The sense of fulfillment and achievement which ensue, will elicit enduring satisfaction. What is more, a track record of such determination and indefatigable zeal cannot be ignored for too long, and the rewards will follow sooner or later. When we lack the ability and skill to deal with any situation, stress is bound to occur. Stress management involves three main types of intervention. They are stress prevention, employee training, and employee counseling programme. We ought to observe that there is a cyclical nature in the sequence of these interventions. Employee counseling programme is a voluntary and confidential service, which provides help to employees and their immediate families in dealing with their personal, or work - related issues.

Scope of the Study

A bank manager's duties mostly involve making decision of one kind or another. It involves choosing a particular course of action after considering the possible alternatives. Whatever manager does, he does

through making decision. As for as banks are concerned such decisions are vital for improving the customer services. Working group on customer services in banks appointed by the Government of India in 1977 said that 'bank users criticize and bankers themselves concede, the customer service rendered by banks leaves much to be desired. One of the greatest challenges facing the banking Industry today is the requirement of motivated, stress- free work force .When an employee joins a bank and becomes part of the multitude of the employed; the inevitable organization anomie takes over, devoid of recognition and individuality alienation and frustration in. In spite of the introduction of technology in banks, the banking industry in India will be labor intensive for many years to come. Therefore a study of this type of identifying the stress factors and analyzing the coping up strategies among bank employees will certainly help for developing training and programmes in a big way. The present study deals with some important areas of stressors and stress management, comprising of occupational stressors and its causes and the coping techniques particularly on Bank employees of different sectors namely. The Indian Public sector Banks, State Bank of India, Indian Private sector Banks and the Indian co-operative sector Banks.

Objectives of the Study

The present study mainly aims to study the occupational stress of bank employees. With this end in view, the following objectives are formulated.

1. To identify and to examine the variables causing occupational stress among bank employees.
2. To analyze the effect of such stress among bank employees.
3. To identify the significant coping strategies adopted by bank employees.
4. To make a comparative study among the employees of different bank groups and to identify the relationship between demographic variables and stressors as well as coping up strategies.
5. To offer solutions based on the findings for the betterment of the area of 'Management of stress' in the Banking Sector.

Hypotheses

Keeping in view the wider theoretical framework and the above objectives of the study, the researchers have formulated the following hypotheses:

- There is no significant difference among the three bank groups with respect to the stressors under study.
- There is no significant difference among the three bank groups with respect to the various coping strategies.
- There is no significant difference among the employees belonging to the different age groups, educational levels, designation, experience, income levels and other aspects as regards the various coping strategies.

Literature Review

The term 'Stress' has come into wide use in behavior study only within the past two decades. If one asks people about their stress and in particular how they know it exists - two general kinds of things are described: firstly, there are experiences of mental discomfort often accompanied by feelings of not being able to cope, that things are falling apart, that one is not in control of oneself and one's situation or just a general unease that all is not well without any particular cause being apparent; secondly there are physiological manifestations of loss of appetite, sleeplessness, sweating and ulcers or other physical illnesses of various degrees. Physiological stress is described as the state of the organism following failure of the normal homeostatic regulatory mechanism of adaptation. Stress is manifested through the symptoms of a General Adaptation Syndrome.

The earliest and most important conceptualization of stress came from Seyle (1956). He observed an identical series of bio chemical changes in a number of organisms adapting to a variety of environmental conditions. He termed this series of changes as the 'General Adaptation Syndrome (GAS). He suggested that job stress contributes to health-related problems among workers and to organizational problems such as employee dissatisfaction, alienation, low productivity, absenteeism, and turnover.

Holmes and Rahe (1967)^[5] suggest that lifestyle changes can create stress; as the number of changes increase the risk of illness grows; stress can cause effect for as long as one year after the events.

Mc Grath (1970)^[9], defines stress as a perceived substantial imbalance between demand and response capability, under conditions where failure to meet demand has important perceived consequences.

According to Mc Grath (1970)^[9], The common organizational and individual stressors could be classified into five groups:

- (1) Organizational practices (performance reward systems, supervisory practices, promotional opportunities)
- (2) job/task features (workload, workplace, and autonomy)
- (3) Organizational culture/climate (employee value, personal growth, integrity)
- (4) Interpersonal relationships (supervisors, coworkers, customers), and
- (5) Employee personal characteristics (personality traits, family relationships, coping skills).

Limitations of the Study

Though there are several areas in identifying the stressors. The present study is confined to the following areas:

- The job and the related stressors.
- Role and its related stressors.
- Boss-subordinate relationship and the related stressors.
- Decision making process and stress encountered by the respondents on account of it.
- Familial factors and related stressors.

- As human behavior changes with changing times, the respondents may express differently at different points of time. The limitation is always present in all studies on behavioral sciences.
- Sex classification has not been taken up as most of the respondents are only male members.

Methodology

For this study, the researcher has taken three bank group i.e. nationalized banks, i.e State Banks of India and its Associates, Indian Private Banks and the Co-operative Banks. Data were collected from the sample bank groups adopting convenience- sampling method. Based on the total number of banks situated in Chennai under each category , the total sample size of 216 respondents comprising of 120 respondents belonging to Nationalized and SBI , 39 respondents from private banks and 57 respondents from cooperative banks were taken for the study .A structured questionnaire was prepared based on Likert's Scale. The collected data have been analyzed and interpreted using statistical tools such as weighted average mean, Correlation analysis, Regression Analysis. ANOVA, Critical ratio analysis and percentages. The following stress factors (F1 TO F5) were taken up as the basis for data collection and analysis.

Analysis and Interpretation

Each job carries some peculiar problems of its own. Bureaucratic practices and poor supervisory relationships often cause stress. An employee may also be frustrated if he feels that the present job does not provide any opportunity to prove his worth. It also appears that job satisfaction has a natural tendency to decline. A study on stress should embrace two important interacting Processes, namely, appraisal and coping. The appraisal process refers to the analysis of the determinants of stress (stressors) and its effect on the individuals physical, psychological and behavioral well- being (Strain). The coping process is nothing but the different ways of dealing with stress. Thus, gaining a greater understanding of the processes related to stress has relevance for employees, organizations and society as a whole.

Table 1: Descriptive Statistics of Stress Factors for All Sectors

(N = 216)

STRESS FACTORS	MEAN	MEDIAN	SD	Population Mean*	„t“ Value	Level of Significance
F1	8.93	9.00	3.7180	12.00	-12.14	0.01
F2	28.47	26.50	18.0300	56.00	-22.44	0.01
F3	9.76	7.00	7.7410	20.00	-19.44	0.01
F4	14.17	14.50	6.0460	20.00	-14.14	0.01
F5	10.78	11.00	5.7270	12.00	-3.13	0.01

OVER ALL	72.11	65.00	31.5700	120.00	-22.29	0.01
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Classification of Level

of Stress	F1	F2	F3	F4	F5	Over All
Low Level	<8	<26	<10	<10	<6	<60
Moderate Level	8-16	26-52	10 to 20	10 to 20	6 to 12	60 to 120
Low Level	>16	>52	>20	>20	>12	>120

Table 1.1
Descriptive Statistics of Stress Factors for Sector 1

(N = 57)

STRESS FACTORS	MEAN	MEDIAN	SD	Population Mean*	„t“ Value	Level of Significance
F1	8.63	9.00	4.2450	12.00	-5.99	0.01
F2	29.21	28.00	18.4300	56.00	-10.97	0.01
F3	9.05	7.00	9.1740	20.00	-9.01	0.01
F4	13.37	16.00	9.2420	20.00	-5.42	0.01
F5	10.68	11.00	7.9780	12.00	-1.25	NS
OVER ALL	70.95	83.00	37.7300	120.00	-9.81	0.01

Classification of

Level of Stress	F1	F2	F3	F4	F5	Over All
Low Level	<8	<26	<10	<10	<6	<60
Moderate Level	8 to 16	26 to 52	10 to 20	10 to 20	6 to 12	60 to 120
Low Level	>16	>52	>20	>20	>12	>120

Table 1.2**Descriptive Statistics Of Stress Factors For Sector 2**

(N = 39)

STRESS FACTORS	MEAN	MEDIAN	SD	Population Mean*	„t“ Value	Level of Significance
F1	9.92	9.00	3.7790	12.00	-3.44	0.01
F2	27.77	22.00	16.8200	56.00	-10.48	0.01
F3	10.46	7.00	6.0600	20.00	-9.83	0.01
F4	15.46	16.00	3.9860	20.00	-7.11	0.01
F5	8.31	9.00	4.7910	12.00	-4.81	0.01
OVER ALL	71.92	63.00	25.0400	120.00	-11.99	0.01

Classification of

Level of Stress	F1	F2	F3	F4	F5	Over All
Low Level		<8	<26	<10	<10	<6
	8			10		<60
Moderate Level	to16	26 to52	10 to 20	to20	6 to12	60 to120
Low Level		>16	>52	>20	>20	>12
						>120

Table 1.3**Descriptive Statistics of Stress Factors for Sector 3**

(N = 120)

STRESS FACTORS	MEAN	MEDIAN	SD	Population Mean*	„t“ Value	Level of Significance
F1	8.75	8.50	3.3960	12.00	-10.48	0.01
F2	28.35	24.50	18.3500	56.00	-16.51	0.01
F3	9.87	7.50	7.5190	20.00	-14.76	0.01
F4	14.12	13.50	4.4640	20.00	-14.43	0.01
F5	11.62	11.50	4.3870	12.00	-0.95	0.01
OVER ALL	72.72	61.50	30.490	120.00	-16.99	0.01

Classification of

Level of Stress	F1	F2	F3	F4	F5	over All	
Low Level		<8	<26	<10	<10	<6	<60
Moderate Level	8 to16	26 to52	10 to 20	10 to20	6 to12	60 to120	
Low Level		>16	>52	>20	>20	>12	>120

In general, the overall score of the stress is moderate for the respondents of all the three sectors.

However, the various factors of stress did not have the same level of existence. Stress is more on factors 4 and 5 followed by factors 1 and 2. At the other extreme, regarding the factor 3, stress is less than the low mean value which indicates that stress is almost nil as far as factor 3 is concerned. (Table 1). When the analysis was made for each sector, the stress scores of sector 1 & 3 are in line with the total scores, level Sector 2 indicates a different pattern of stress from the total stress scores. That is more stress on Factor 4, followed by Factors 1, 2 and 5. Regarding Factor 3 the stress is almost equal to the low score (Tables 1.1, 1.2 & 1.3). The analysis indicates that the existence of stress in Sector 1 and 3 was in line with the total stress in banking sector in general. Sector 2 also had some similarity on some of the stress factors, namely Factor 1, 2 and 4, which indicates that there is a consensus among the three sectors on these stress factors, more stress on Factor 4 and moderate on 1 and 2

Difference in Level of Stress

Significant difference was observed in the level of stress in factor 5 among the three sectors at 0.01 level of significance. Regarding all the other four factors there was no significant difference among the different banking sectors (Table 2). Different people respond to stress differently, some personalities are more inclined to respond negatively to stressors.

Table 2: Difference in Stressors among the Three Sectors

Ho: There is no difference in perception of stressors among the respondents of three Sectors. Test Used: ANOVA

STRESS FACTORS	Sources of Variance	DF	Sum of Squares	Mean Squares	F Value	Level of Significance
F1	Between	2	47.43	23.71	1.73	NS
	Within	213	29250.00	13.73		
	Total	215	29720.00			
F2	Between	2	52.14	26.07	0.08	NS
	Within	213	69860.00	328.00		
	Total	215	69910.00			
F3	Between	2	49.30	24.65	0.41	NS
	Within	213	12840.00	60.26		

	Total	215	12880.00			
F4	Between	2	101.90	50.96	1.40	NS
	Within	213	7758.00	36.52		
	Total	215	7860.00			
F5	Between	2	324	162.30	5.14**	0.01
	Within	213	6727.00	31.58		
	Total	215	7051.00			
OVER ALL	Between	2	123.80	61.90	0.06	NS
	Within	213	214200.00	1006.00		
	Total	215	214300.00			

* Ho rejected at $\alpha = 0.01$, NS - Not Significant

These include individuals with Type A personalities and Pessimists. Other such as Type B personalities and optimists, seem to respond more positively toward stressors (Schanbroeck, Ganster & Bemmerer 1994). To explore the impact of personal variable on the feeling of stress the respondents were grouped based on personal variables as indicated in Table 6 and the statistical tool of simple regression was instrumented to identify the impact of these personal variables on stress. The analysis was carried at for the total respondents besides for the respondents of each sector. From the analysis it is clear that the demographic variables influence the stress significantly.

For all the three sectors, the personal variable that influence the stress are listed in Table 3 (N=216)

F1 is influence by income

F2 is influence by length of service

F3 is influence by Education and length of service

F4 is influence by Age, Marital Status, Education and Designation

F5 is influence by Education, total service and service in banking sector over all – length of service

Table 3
Simple Regression Results of Personal variables with Stress Factors of
Samples in All Sectors

(N =216)

RESULTS	Age	Sex	Marital Status	Education	Designation	Length of Service	Length of Bank Service	Income
STRESS FACTOR 1								
Constant	9.7319	11.4700	10.4240	8.9547	7.9750	9.7890	7.9535	10.6140
Beta	-0.2498	-2.1018	-1.3788	-0.0148	-0.2000	-0.2482	0.0466	-0.5485
SE	0.3105	0.6076	0.9126	0.2912	0.1924	0.1761	0.0263	0.2570
R	0.0030	0.0530	0.0106	0.0000	0.0050	0.0092	0.0144	0.0208
Student „t“	-0.80	-3.46	-1.51	-0.45	-1.04	-1.41	1.77	-2.13

STRESS FACTOR 2								
Constant	28.9470	31.1260	31.3940	30.6250	27.8750	18.5700	26.6240	29.9190
Beta	-0.1480	-2.1965	-2.6970	-1.3133	0.1250	2.8633	0.8820	-0.4714
SE	1.5081	3.0245	4.4458	1.4092	0.9354	0.8355	0.1285	1.2590
R	0.0000	0.0025	0.0017	0.0040	0.0001	0.0520	0.0022	0.0007
Student „t“	-0.10	-0.73	-0.61	-0.93	0.13	3.4300	0.69	-0.37
STRESS FACTOR 3								
Constant	8.7224	11.1330	12.6360	12.5890	8.1045	4.1559	8.7566	9.1746
Beta	3.3246	-1.1333	-2.6515	-1.7238	0.3473	1.6216	0.0481	0.1920
SE	0.6471	1.2977	1.9016	0.5947	0.4009	0.3513	0.0551	0.5405
R	0.0012	0.0036	0.0090	0.0378	0.0035	0.0905	0.0035	0.0006
Student „t“	0.50	-0.87	-1.39	-2.90**	0.87	4.62**	0.87	0.36
STRESS FACTOR 4								
Constant	18.4220	13.0980	8.2576	16.5570	9.0348	13.7810	15.0410	15.9480
Beta	-1.3264	0.8842	5.4545	-1.4588	1.0741	0.1118	-0.4171	-0.5802
SE	0.4975	1.0136	1.4446	0.4628	0.3049	0.2876	0.0430	0.4204
R	0.0321	0.0035	0.0625	0.0444	0.0548	0.0007	0.0044	0.0088
Student „t“	-2.67	0.87	3.78**	-3.15**	3.52**	0.39	-0.97	-1.38
STRESS FACTOR 5								
Constant	10.4200	9.2175	10.3180	13.0520	10.2620	7.4958	7.7385	10.1020
Beta	0.1114	1.2912	0.4273	-1.3876	0.1080	0.9490	0.1430	0.2201
SE	0.4789	0.9577	1.4128	0.4383	0.2970	0.2647	0.0396	0.3997
R	0.0003	0.0084	0.0004	0.0447	0.0006	0.0567	0.0589	0.0014
Student „t“	0.23	1.35	0.30	-3.17**	0.36	3.59**	3.66	0.55
OVER ALL								
Constant	76.2440	76.0460	73.0300	8.7780	63.2510	53.7910	66.1130	75.7570
Beta	-1.2881	-3.2561	-0.8485	-5.8983	1.8545	5.2973	0.2862	-1.1879
SE	2.6392	5.2975	7.7907	2.4393	1.6330	1.4582	0.2244	2.2037
R	0.0011	0.0018	0.0001	0.0266	0.0060	0.0581	0.0075	0.0014
Student „t“	-0.49	-0.16	-0.11	-2.42	1.14	3.63**	1.28	-0.54

*Significant at 5% level ** Significant at 1% level

Relationship Between Personal Variables And Stressors

Ho: There is no difference in perception of OVERALL STRESS FACTORS among different group of respondents classified on personal variables

Test Used: ANOVA

Table 4: Overall stress factors

JOB SATISFACTION VARIABLES	Sources of Variance	DF	Sum of Squares	Mean Squares	F Value	Level of Significance
Age	Between	3	2579.0	859.60	0.86	NS
	Within	212	211700.0	998.80		
	Total	215	214300.0			
Sex	Between	1	377.7	377.70	0.38	NS
	Within	214	213900.0	997.70		
	Total	215	214300.0			
Marital Status	Between	1	11.8	11.88	0.01	NS
	Within	214	21430.0	1001.00		
	Total	215	21430.0			
Educational Qualification	Between	3	18570.0	6190.00	6.70**	0.01
	Within	212	195800.0	923.40		
	Total	215	214300.0			
Designation	Between	5	44730.0	8945.00	11.08**	0.01
	Within	210	169600.0	807.60		
	Total	215	214300.0			
Period of service in Parent Position	Between	5	1860.0	3773.00	4.05**	0.01
	Within	210	195500.0	930.80		
	Total	215	214300.0			
Income	Between	4	1402.0	350.50	0.35	NS
	Within	211	212900.0	1009.00		
	Total	215	214300.0			

* Ho rejected at $\alpha - 0.05$, ** Ho rejected at $\alpha - 0.01$; NS - Not Significant

Among the various factor of stress, difference was observed with regard to most of the factors among the respondents of the three sectors at 0. 01 and 0 .05 levels of significance.

It may be concluded that personal variable has an impact on stress considerably. Also the degree of impact varies across the sector. Most influencing personal variables are experience and designation followed by education, income and age. It indicates that older employees at high level, with more experience feel more stress than the other group. It is interesting to note that employees of higher income group have more stress, where as the lower income group has not.

Table 5: Correlation Between Job Satisfaction And Stress Factors For All Sectors
(N=216)

JOB SATISFACTION VARIABLES	STRESS FACTORS					
	F1	F2	F3	F4	F5	OVER ALL
Salary	-0.0438	-0.0402	0.2362	0.0210	0.0043	0.0346
Good Relationship with Other Employees	-0.1033	-0.1510	-0.0818	-0.2460	-0.0140	-0.1681
Working Conditions	-0.0742	-0.2867	-0.1360	-0.1472	-0.2569	-0.2811
Opportunities for Promotion	0.0023	-0.2284	-0.0910	-0.1258	-0.1925	-0.2115
Recognition in the Organization	-0.0431	-0.2180	-0.2166	-0.2045	-0.1732	-0.2533
Freedom of Work	-0.1626	-0.3211	-0.2318	0.0047	-0.2408	-0.3021
Nature of Job	0.0157	-0.1603	-0.1128	0.0683	-0.2001	-0.1406
Personal Need Properly Looked After	-0.0972	-0.2847	-0.0369	-0.1478	-0.2333	-0.2537
Working here will have social Status	-0.0943	-0.2123	-0.1177	0.0232	0.0716	-0.1438
TOTAL JOB SATISFACTION	-0.1059	-0.3669	-0.1589	-0.1399	-0.2483	-0.3328

There exists a negative significant relationship between employees' opinion on stress and their job satisfaction. However, the correlation coefficient is low. This indicates that employees are more satisfied on their job when the stress is less. Likewise, they are dissatisfied when there is more stress.

Coping Strategies

Seven coping strategies developed are incorporated in this study to identify the coping strategy used by the respondents, Relaxation Technique (RT), Strategies for preparation (SOP), Utilization of Home resources (UHR), Distraction techniques (DT), Rational Task Oriented Behavior (RTOB), Passive Attempts (PA) and Emotional relief (ER)

Table 6: Descriptive statistics of coping styles for all sectors

(N-216)

COPING STYLES	MEAN	MEDIAN	SD	Population Mean*	„t“ Value
RTOB	1.8470	4	1.2010	-26.35	0.01
ER	2.1250	1	1.2490	-15.60	0.01
SOP	1.2780	7	1.3070	-53.10	0.01
DT	1.6390	5	1.1370	-30.52	0.01
RT	1.8610	3	1.1120	-28.27	0.01
UHR	1.9170	2	1.2470	-24.55	0.01
PA	1.4310	6	1.2810	-52.42	0.01

*Rank is computed on the basis the basis of Mean scores

Major Findings

The present study is a modest attempt to identify the stress factors (stressors) and to examine the coping strategies among bank employees of different sectors. From the forgoing chapters, the researchers consolidates the important observations recorded in the study in the form of major findings and draws conclusions that would enable one to make valid suggestions for toning the stress management strategies in the banking sector.

1. In general, the overall score of the stress is moderate in all the three sectors as expressed by majority of the respondents. Among the various sectors, the respondents of the private banks showed a pattern of stress different from the scores of all other respondents.

2. 'Experience' is a major contributory cause of difference in perception of stress when respondents are classified under different groups based on personal variables. It has the maximum discriminating power also. Employees with more experience expressed more stress compared to employees with less service. It may be due to increase in responsibility with an increase in the length of service. Like 'experience', personal variables 'designation' and 'income' also influence the perception of stress. It is interesting to note that people getting more income felt more stress than the other groups.

3. A significant, but negative relationship is observed between stress and job satisfaction which indicates that satisfied employees expressed low stress compared to the dissatisfied employees. Also, except the factor 'recognition' all other factors of job satisfaction are influenced by stressors.

4. With regard to coping strategies there exists homogeneity among the respondents within the sector. (a) Most of the respondents preferred 'Passive Attempts' and 'Emotional Relief' strategies in managing stress. Some of the respondents viewed 'Rational Task Oriented & behavior to cope with stress. Stress is not always bad. (b) A certain amount of stress is a positive and pleasurable thing. It leads to productivity in the human race. Hence, effective stress management does not always mean minimizing or eliminating stress. It is to keep the stress at the optimal level. Though the overall stress is moderate at present, it could be further shifted to optimum level by giving special attention to the stressors, managerial decision

policies and job contents. (c) Managerial policies in which the stress is high at present may be changed in relation to the expectations of the employees. (d) Likewise, job contents - the low stressor at present - may be redesigned to make the job more interesting and challenging. (e) In private banks, desired level of stress could be infused by paying attention to role factors in addition to managerial and job factors. Specifically, management should pay attention to employees with more experience. (g) Similarly management should attempt to satisfy people at the top level, who experience 'dis stress'. (h) 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.

Conclusion

To conclude, stress is like electric power. It can make a bulb light up and provide brilliant illumination. Likewise if the voltage is higher than what the bulb can take, it can burn out the bulb. When stress is properly channelized it results in a feeling of challenge, high satisfaction in the job, creativity, effectiveness better adjustment to work and life.

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