

**“A STUDY ON OCCUPATIONAL STRESS AND COPING MECHANISM
OF BANK EMPLOYEES IN ERNAKULAM DISTRICT”**

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CERTIFICATE

This is to certify that this dissertation titled “**A STUDY ON OCCUPATIONAL STRESS AND COPING MECHANISM OF BANK EMPLOYEES IN ERNAKULAM DISTRICT**” is a record of genuine and original work done by **SHILPA KIRAN (210011034068)** of 4th semester Masters of Social Work course of this college under my guidance and supervision and it is hereby approved for submission.

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DECLARATION

I **SHILPA KIRAN** hereby declare that the research work titled - “**A STUDY ON OCCUPATIONAL STRESS AND COPING MECHANISM OF BANK EMPLOYEES IN ERNAKULAM DISTRICT**” submitted to the Mahatma Gandhi University, Kottayam is a record of original work done by me under the guidance of Ms. Reshma K S , Assistant Professor, Bharata Mata School of Social work, Thrikkakara, and this research work is submitted in partial fulfilment of the requirements for the award of the degree of Master of Social Work Specializing in Medical and Psychiatry.

I hereby declare that the results embedded in this research have not been submitted to any other University or Institute for the award of any degree or diploma, to the best of my knowledge and belief.

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Date:

ABSTRACT

Everyone in our world, whether they work for an organization or not, want to achieve their goals both personal and professional—while mentally relaxed and free of stress. However, when circumstances prevent one from paying attention or acting in a planned manner, failures and unmet objectives lead to stress. Therefore, a stressful situation can be one that is not usual, not anticipated, or in which a system is not properly intended to function. It is claimed to be a deviation state that results in unmet objectives. When employees interact with their employment and change is necessary because of job-related issues that drive them to deviate from the organization's norm, this is when organizational stress occurs. It could be because of the numerous jobs that a person is assigned inside the company, the culture there, relationships with coworkers, or workplace pressures like difficult or repetitive work. Every attempt is made to overcome stress while a person is experiencing it. Coping mechanism is the term used to describe the stress-relieving strategy. Coping mechanisms aid in minimizing or lowering the negative effects of stress that arise from the prospective stressor.

The study's main goal is to determine the level of stress experienced by bank personnel working in both public and private sector banks and to identify the factors influencing it. The study places a strong emphasis on determining whether employees have coping strategies in place to deal with stress and advising them to do so in order to improve the quality of their work and boost productivity.

The sample size of 60 employees working for private and public sector banks in Ernakulam District was taken into consideration to satisfy the study's objectives. For the purpose of identifying the workplace circumstances and organizational factors that contribute to an increase in employees' levels of stress as well as the coping mechanisms they employ to do so, banks from both the public and private sectors were included in the study. In total, 60 employees—30 from each of the two sectors including responses from middle-level managers and responses from the top level.

The study's main conclusions were that employees had the same views on stresses and how they affected their work lives, and neither they nor the banks adopted many stress-reduction techniques. Private sector bank employees are facing more stress in comparison of other sector bank employees.

Understanding the particular stressors experienced by employees and the coping techniques they use is essential for fostering workplace wellbeing, especially as the banking industry becomes more demanding. The collected data was organized, classified and analyzed using the appropriate statistical tools and approach, including surveys and interviews, data will be collected to explore the sources of stress, the effectiveness of current coping mechanisms, The study seeks to offer assistance for adopting targeted treatments and methods to reduce stress and improve employee well-being as well as important insights into the occupational stress picture within the banking sector. This research will contribute to a comprehensive understanding of occupational stress and coping in banking sector of Ernakulam district.

Key words: Stress, Organisational Stressors, Coping Mechanisms, public and private sectors

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CHAPTER 1
INTRODUCTION

1.1 INTRODUCTION:

In the fast-moving world of banking, The challenges and duties faced by bank employees are complex in a world where financial transactions happen quickly. An environment conducive to occupational stress is created by the requirements of the modern banking sector combined with the uncertainties of daily life. It is critical to comprehend the current state of occupational stress and investigate the coping strategies used by bank personnel. With its workers at the center of business, the banking industry is a pillar of the world economy. However, in recent years, the demands imposed on bank staff have grown astronomically. Stress levels in the banking sector have increased as a result of long working hours, high client expectations, regulatory compliance, and the ongoing development of technology. For a number of reasons, it is crucial to do research on contemporary workplace stress among bank personnel. It highlights the particular pressures experienced by those who operate in this field. We can comprehend the underlying causes of employee burnout, work discontent, and damaged mental health by pinpointing the individual sources of stress. With the use of these insights, banks and financial institutions may create focused strategies and interventions that will reduce stress and enhance employee wellbeing.

The examining the coping strategies used by bank personnel offers priceless insights into how people negotiate the difficult terrain of their profession. Coping techniques include a variety of tactics used to control, accommodate, or lessen stress. For the creation of preventative measures, it is imperative to unravel the efficacy of these systems in reducing the detrimental effects of stress. We can discover best practices and create treatments that equip bank staff to more effectively endure and manage stress by having a deeper understanding of the coping strategies that are being used. The research into the present levels of occupational stress and coping techniques among bank employees adds to the corpus of knowledge in this field. The banking sector acts as a microcosm of the larger workplace, offering insights into the dynamics of stress and coping in the modern workforce. The results of this study can guide activities and interventions in a variety of businesses, enhancing work environments and promoting employee wellbeing outside of the banking industry.

The significance of this study ultimately rests in its ability to improve the working conditions for bank employees and advance the sector as a whole. By exposing the hidden causes of stress and gaining insight into the coping strategies used by bank employees, we may develop targeted interventions that reduce stress, boost job satisfaction, and foster a more favorable

work environment. Such developments have the potential to improve employee wellbeing as well as performance, productivity, and organizational success over the long run.

It is an important and intriguing study to look into how bank employees are now coping with workplace stress. We may work to improve wellbeing and promote a healthy work environment by bringing to light the difficulties faced by bank employees and discovering successful coping mechanisms.

1.2 Stress

According to Van Wyk (Olivier and Venter 2003), the word "stress" is derived from the Latin word "strictus," which means "tight," or "stiffly strung." People who experience pressure in their personal lives are said to be stressed. Work-related stress is characterized by resistance to going to work, a sense of ongoing pressure, and overall physiological, psychological, and behavioral stress symptoms. Therefore, stress is the unhealthy physical and mental reactions that happen when the demands of the job don't meet the worker's abilities, resources, or needs; this can result in poor health and even injury (Islam et al. 2012). Globalization and the economic crisis are leading to an increase in stress, which is affecting practically every country in the globe as well as all professions, families, and society (Bharatai and Newman 1978).

Stress causes physical suffering as well as psychological problems. Every everyone experiences stress from time to time. Meeting business objectives and completing tasks on time are stressful for employees. Due to issues and rivalry in daily life, stress is a necessary part of existence and cannot be avoided. Today's changes mean that no one is immune to stress, whether it comes from a job or daily life. Stress has become an inevitable aspect of life and has drawn a lot of attention over the years.

In other words, when we start working toward a goal that we want to achieve, we start to get nervous about the outcome. Tension or stress is what happens when this anxiety intensifies and mental exhaustion results. Positive stress results in a healthy approach and an upbeat outlook on life when it contains one's confidence and commitment for one's performance to attain desired goal. However, if it is negative and reflects one's lack of confidence in their abilities, it can lead to mental depression and a pessimistic outlook on life. Positive stress is a sign of zeal and accomplishment, but too negative stress causes suicide or horrible acts. The problem of stress is widespread since it seems to affect everyone. Stress is a cause for concern because it has more harmful than beneficial effects.

1.3 CONCEPT OF STRESS

In the seventeenth and eighteenth centuries, the term "stress" was commonly used to refer to hardship, strain, adversity, and affliction. In the eighteenth and nineteenth centuries, the term was used to refer to force, pressure, and strain or strong effort with reference to an object or a person. In engineering and physics, the term implies an external force or pressure exerted to distort and being resisted by the person or object on which it is exerted (Source:<http://www.nationalhrd.org>)

Stress is "any external event or internal drive which threatens to upset the organism equilibrium," according to Selye (1956).

"A dynamic condition in which an individual is confronted with an opportunity, constraint, or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important," according to Robbins (1992), is what is known as stress.

Stress, according to Lazarus (1966), is "a state of imbalance within an organism that is elicited by an actual/perceived disparity between environmental demands and the organism's capacity to cope with these demands; and is manifested through variety of physiological, emotional, and behavioral responses."

Stress only causes illness and strain when it is permitted to become extreme. The majority of people could name a number of illnesses like heart disease, hypertension, and peptic ulcers. It is now very well known that there is a connection between these illnesses and environmental stress. No matter what kind of transition it is, it disrupts one's daily routine. Consequently, they disturb homeostasis. Even pleasant, well-planned transitions cause the person to experience new things and, to some extent, upset their routine. Because transitions inevitably, to some extent, induce strains, the stress response (also known as "strain") is a crucial aspect to take into account in the study of transitions. According to Adams (1980) and Williamson (n.d.), "Strain is a non-specific physiological response to disruption, and towards relating the chronic experience of this response to the risk of various illnesses and other health changes (e.g., accidents)". Strain is increasingly seen as the fundamental link connecting psychology and medical pathology by a rising number of medical professionals and behavioral scientists. Stress is the body's physical, emotional, and biological response to disturbances, preparing one to manage the unsettling or unfamiliar. It has good and terrible aspects. For attention and the production of high-quality work, strain is necessary. On the one hand, it can be a source of more energy and strength, but on the other, chronic and continuous strain can either develop a

wide range of diseases or worsen their symptoms. The risk of sickness rises with ongoing stress. The autonomic neurological system, which normally regulates our metabolism and development rates to maintain our bodies in balance, is set off by the stress response. In order to notify our thyroid and pituitary glands when to release hormones into our bodies, it acts on them. It is autonomous, which is why it is termed the autonomic nervous system. In other words, it typically eludes our conscious control. Disruptions from the outside also commonly trigger the automatic nervous system, which is where the stress reaction starts. We might see stress as a fact of life rather than as something to be avoided.

Stress is that state of tension that affects a person's psyche, thought process, and biological functions. Any demand that requires a person to behave differently is considered to be stressful. And this behavioral modification aids the individual in overcoming or managing those challenging circumstances. The organizational environment, whether internal or external, as well as personal factors, can all contribute to stress.

1.4 NATURE OF STRESS

The main differences in the stress response are the degree of reactivity of the individual and the specific organs. There are still two ways in which there could be big differences. First off, there's a chance that executives as a group may experience some stressors to a greater degree than other people do. Second, it's possible that executives as a group could be particularly vulnerable to some negative side effects of the stress response. Because everyone responds to stress differently, it has a different impact on each individual.

Stress at work might result in dysfunctional behavior there as well as bad physical and mental health.

1.5 PRESSURE AND STRESS

Pressure is used to describe aspects of a situation that could be harmful for a person and that necessitate some sort of adaptation. Contrarily, stress describes a particular combination of biochemical circumstances within the body of the individual that represent the body's attempt to adjust. In other words, pressure is in the environment; stress is in the individual. Stress is primarily brought on by demands placed on the person and an inability to meet those demands because of ignorance.

The context affects stress, and how each person responds to that scenario relies on how they perceive it. Stress at work is exacerbated by stress at home, and vice versa. It's important to

stop stress from soaring upward lest it cause irreparable harm like burnout. Stress develops when there appears to be more ambiguity about whether needs and goals will be satisfied than about the forces that will make those desires come true.

The following are the four ways that the term "stress" has been used:

A) Stimulus (external force)

B) Response to stimulus

C) Stimulus and the response interaction

D) A comprehensive phenomenon encompassing all the three.

The basic features of stress are stated as follows:

- Stress can manifest as both psychological stress and physical stress.
- Stress develops when an expected circumstance does not play out as predicted.
- The basis of stress is its symptoms. Ignoring potential stress, which is based on symptoms, leads to actual stress.
- Stress can arise in the form of psychological and physiological stress.
- Its applicability is to male as well as female.
- Stress results from a person's interaction with certain factors or from the mediation of internal or external forces. It is a response that develops when a person interacts with certain outside variables.
- A person's attitude affects their level of stress. Another important aspect of stress management is an individual's ability to adapt to a given environment.
- Stress can result in physical and mental health issues like heart attacks, high blood pressure, neurological conditions, neck and chest discomfort, melancholy, anxiety, feelings of abandonment, anger, impatience, failure, low self-esteem, etc.

Stress is a reaction to an outside factor that is present in the environment. The body's reaction to pressure applied to it may be physical or emotional. Stress is a product of how someone responds to external situations, not necessarily the events themselves. In and of itself, stress is not inherently negative. In order to get things done on a daily basis, some stress is necessary. Both beneficial and negative effects of stress might be observed. Particularly in situations when there is something to gain professionally or otherwise, we may view it as an opportunity to do something. It might result in success, increased output, and more efficacy.

The reaction of body to stress can be described by following three stages :

- Alarm Reaction Stage: the body identifies and first reacts to the stress. In this stage the body first releases hormones that help in the defense against the stressor.
- Resistance Stage: the body continues to resist the stressors as they persist. If the stressors continue and there is a consistent state of resistance, there is potential to move into the third and final stage.
- Exhaustion Stage: the body and mind are no longer able to make the necessary adjustments to resist the stressors and there is physical and/or mental exhaustion.

1.6. OCCUPATIONAL STRESS:

According to the National Institute for Occupational Safety and Health (NIOSH), job stress is the detrimental physical and emotional reactions that happen when the demands of the job don't meet the employees' skills, resources, or needs. Stress at work can damage one's health and possibly cause injury. When the demands of the workplace are incompatible with the workers' abilities, resources, or needs, stress at work results. Stress at work results from interactions between an individual and their workplace. Stress can be brought on by things that are not related to work, like family issues, a second job, or poor mental or physical health. The definition of occupational stress given by Beehr and Newman (1978) is "A condition arising from the interaction of people and their jobs and characterized by changes within people that force them to deviate from their normal functioning." Organizational dedication, as well as the physical and mental health of individuals, are all directly impacted by workplace stress.

NIOSH (2008) provided the following workplace stressors can result in stress:

- Job demands such as work overload, long work hours, lack of task control, role ambiguity
- Organizational factors such as poor interpersonal relations, unfair management
- Practices, financial and economic factors such as unsatisfied salary and increment etc.,
- Conflict between work and family roles and responsibilities,
- Training and career development issues such as lack of opportunity for growth or promotion,
- Poor organizational climate such as lack of management commitment to core values, conflicting communication styles, etc. and
- Lack of social support at work, insufficient personnel levels, shift work, and scheduling constraints. Murphy (1988) suggested a model that divides treatments into three levels:

primary (i.e., lowering sources of stress), secondary (increasing an individual's ability to manage stress), and tertiary (i.e., rehabilitation and treatment).

1.7. Occupational Stress Related Illness

The most typical sign of stress is said to be a constant sense of exhaustion and lack of energy. Other symptoms include depressive characteristics, sleeplessness, anxiety, tension headaches, backaches, indigestion, and constipation, to name a few. Additionally, work-related stress has been linked to a number of other health effects, including absences from work, musculoskeletal ailments, notably back difficulties, and cardiovascular diseases.

The people who work under stressful conditions such as work conflicts or lack of social support, autonomy and control experience they must face the following physical and mental effects :

- heart and cardiovascular problems,
- anxiety, depression and demoralization,
- substance abuse,
- certain cancers,
- infectious diseases,
- conflicts injuries, and back pain.

When exposed to noise, some people lose their hearing more quickly than others, but everyone eventually becomes deaf from excessive noise exposure. A person may become conscious of being challenged and driven in the short term, but long-term stress can be detrimental to both the individual and the organization.

Stress causes the neurological system to become activated, releasing hormones that heighten sensations, increase the heartbeat, deepen breathing, and tighten muscles.

1.8. Occupational Stress in the Banking Sectors

Any country's financial system plays a significant role in its economy. Because they work closely with and under the direction of the Central Banking Authority and increase the nation's money supply, banks are at the center of a nation's financial system. Despite the fact that banks do not generate new wealth, their lending, investing, and other associated activities help the economy's process of production, distribution, and consumption. The primary job of banks is to gather money by mobilizing savings and lend it to businesspeople. They act as a middleman

in this process between borrowers, who act as investors, and final lenders, who act as community savers. In actuality, banks form the foundation of the economy.

Public Sector Banks (PSBS) and Regional Rural Banks (RRBS) make up the bulk of the government-owned and -operated banking sector in India. Due to changes in the economic climate, the banking sector has experienced quick and noticeable changes in policy over the previous ten years. Employees in the banking industry are under a lot of stress as a result of the paradigm shift in the workplace. Banking professionals have incredibly arduous jobs since they constantly contact directly with customers. Numerous bankers experience high levels of stress as a result of their work, and the factors contributing to this stress include long working hours, a challenging workload, an unjust reward system, a lack of job autonomy, organizational culture, role conflict, etc. The primary cause of this stress is poor management support for staff. The employees can identify a number of indicators that point to excessive levels of stress. However, if these symptoms are not identified at an early time, they can lead to major health issues in workers, such as diabetes, depression, and heart difficulties. High job stress has a negative impact on bank employees' health as well as their personal lives.

Every young person in the modern world aspires to work in the financial industry. For them, it is a coveted corporate position. Everyone believes that working in banking is highly stress-free and comfortable. However, it was discovered through numerous national studies that these banking sector employment, whether in the public or private sectors, are stressful. The purpose of the paper is to describe the types of workplace stress that are common in India's banking industry. Everyone wants to gain a competitive edge and measure themselves against their rivals because the world has become so competitive. Stress develops as a result of the procedure because the employer is requesting more and more work from its employees. Therefore, they had to deal with stress in order to survive or risk losing their jobs; if they lose their jobs, additional stress is brought on by having to figure out how to support their families. In addition to this, people today are more inclined to pursue materialistic happiness; they require a tastefully furnished apartment and a high-end vehicle to signal to society that they are a member of a higher social class. Therefore, the sum of everything has led to enormous strain on employees.

1.9 Sources of Stress

Fred Luthans classified causes of stress within four main categories:

- A. Extra organisational stressors
- B. Organisational stressors
- C. Group stressors
- D. Individual stressors

1.9.1 Extra Organizational Stressors

All those things or occurrences that trigger or contribute to the stress reaction in a person but come from outside of them are considered environmental causes of stress. Such things and situations are noxious stimuli, and the stress response can be triggered by these stimuli without them necessarily penetrating the self-system. Even a slight threat from such a stimuli might occasionally cause tension and avoidance behavior. The nature of the response to the stimulus, such as whether there is true penetration or only perception, rather than whether the stimulus is entering the self -system, is thus the significant element of encounter with unpleasant stimuli.

1.9.2 Intra Organizational Stressors

➤ Organizational Stressors

Organizational stressors are those job stressors that are out of the individual's control and cause frustration. This can be the result of a person's lack of expertise in the field that might negatively impact their health. There may be a number of causes for job stress, such as not receiving the necessary evaluation for one's work successes. The pressures associated with the workplace are caused by the type of work that is done and the setting in which it is done.

Policies: Unfair, arbitrary performance reviews, salary disparities, rigid rules, rotating shifts, unclear procedures, frequent relocation, and unrealistic job descriptions

Structures: Conflicts between line staff and management are caused by centralization, lack of participation in decision-making, rare possibilities for development, excessive formalization, high levels of specialization, and departmental interdependence.

Physical Conditions: Overcrowding, a lack of personal space, excessive noise, extreme heat or cold, the presence of hazardous substances, air pollution, safety risks, and insufficient lighting.

Processes: Uncertain goals, an unfair control system, poor communication, poor performance evaluation, and inadequate information.

➤ **Group stressors:**

The group itself could also be a cause of stress. Three categories can be used to group these group stresses. It has also evolved empirically through flow investigations.

Group stressors can be categorised into three areas:

- **Lack of group cohesiveness:** Empirically, it is abundantly obvious from the Hawthorne studies that employees value cohesion or togetherness greatly, particularly at the lower levels of organizations. It can be exceedingly stressful for an employee if group cohesion is prevented by the work design, the manager wants to prevent or limit it, and the group members want the employee fired.
- **Lack of social support:** The encouragement of one or more group members has a big impact on employees. They felt much better by talking about their concerns and pleasures with others. It can be highly stressful for an individual if they lack this kind of social support.
- **Inter individual, inter-personal and inter-group conflicts:** Stress and conflict are intimately associated. Incompatible or hostile behaviors between inter-individual dimensions, such as personal objectives or motivational requirements between individuals within a group or between groups, are typically the source of conflict. One may say that such disagreement puts people under a lot of stress.

1.10 Individual Stressors:

There is more evidence and consensus about stressors at the individual level. Despite the fact that there are numerous potential individual stresses, three categories appear to be better understood. Role stressors like conflict, ambiguity, and overload or underload are the first to come to mind. Second, a personal characteristic contains behavioral patterns, personality types, and personality dimensions. Third, changes in one's life and profession.

1.11 Consequences of work stress

There are several ways that stress can impact a person. It causes issues in an employee's personal and professional life. The primary effects of stress include:

- **Physical Consequences:** Over the years, the majority of basic research has been on the effects of job stress on physical health. High levels of stress can cause heart disease, ulcers, and arthritis and are associated with high blood pressure and cholesterol. Stress and cancer might possibly be connected.
- **Psychological Consequences:** Anxiety, despair, nervousness, impatience, tension, and boredom are just a few of the psychological issues that may be linked to high levels of stress. The effects of these on individual employees include mood swings and other emotional states that are particularly relevant to job performance, decreased self-esteem, resentment of monitoring, an inability to focus and make decisions, and more.
- **Behavioural Consequences :** Employees who are under a lot of stress behave dysfunctionally. Even if they may be drug or alcohol addicts, smokers, sleeplessness, over- or undereaters, etc., excessive levels of stress can sometimes lead to employee suicide. Employees occasionally leave their places of employment and switch companies. Performance will be low at any stress level, low or high. The person will be stimulated and work better when the stress level is very low or moderate. However, excessive stress puts unrealistic demands on a person, which reduces performance. Increased absenteeism and turnover are also linked to job stress.
- **Consequences for the family :** Family dysfunction is a result of stress. Food is consumed in excess by the person, who also skips work. In a family, there will be abuse of both the spouse and the children. If both the wife and the husband work, there is significantly more stress. Dealing with the personal, social, and cultural challenges of juggling job and family, carrying out parental duties, and managing competition in the workplace and within the family causes additional stress.

- Consequences for the organisation : There are various dysfunctional repercussions of stress. Low performance and productivity are among the negative effects. The personnel regularly switch employers and have a high absence rate. Strikes and sabotages are caused by destructive and violent behavior. Customers and clients are also inconvenienced by the stress that employees are under. If a person is under stress, there could be an accident at work that wastes time and resources. Workplace stress may be costly to the company in the form of a damaged reputation, lost sales, diminishing assets, etc

1.12 COPING MECAHNISMS

A necessary aspect of the human condition is the connection between stress and coping. In common parlance, the ability of an individual to cope is defined as their ability to deal with a problem satisfactorily.

At every stage of life, dealing with stress and coming up with new ways to handle it requires an active effort on the part of the person (Erikson, 1959). This concept emphasizes the value of using one's own resources and skills to meet new difficulties. Defense places more of an emphasis on protecting oneself, whereas coping stresses control over the situation. An competent person who actively participates in each obstacle of life is necessary for the coping process. Contrary to what they may say or do, a person's coping mechanisms are genuinely suited to their personality.

Coping means dealing with stressors to get rid of, lessen, or reduce their negative effects. Coping is an attempt to control circumstances that are viewed as unpleasant, dangerous, or difficult. According to Lazarus & Launier 1978, cited in Srivastava (n.d.), "coping consists of intra-psyhic or action oriented efforts to manage the internal or external demands and conflicts."

White (1974) distinguished three coping mechanisms. A person must first be able to acquire and absorb new knowledge in order to engage in effective coping. To better grasp a challenging circumstance or to take a different stance in the face of threat, new information is required. Second, in order to cope, the individual must be able to keep control over their emotional state. Third, the ability to move freely in one's surroundings is necessary for coping.

1.13 METHODS OF COPING

Psychologists have identified two key strategies that people adopt to manage stress. First, a person chooses to endure or reject the stress-inducing situation (a passive strategy). Second, when a person genuinely addresses the stressor and engages in active discussion with other group members to resolve it. "Coping strategy" (Taylor et al. 1998) is a strategy used to deal with stress. It consists of behavioral and psychological attempts people make to manage stressful situations they encounter and to lessen the negative effects of those situations.

Coping strategies can be classified as follows:

- **Cognitive Coping Strategies:** Through problem solving, self-talk, and self-evaluation, we can deal with a stressor or our emotion. In order to solve a problem, it is necessary to analyze the circumstances, come up with potential courses of action, assess the effectiveness of those activities, and choose an efficient path of action (Janis & Mann, 1976). Self talk is a term used to describe subliminal remarks or ideas we employ to focus our efforts on managing the stressful situation and the resulting emotional arousal. Reappraisal is the process of changing how a traumatic event is perceived in order to lessen its effects. In other words, a new meaning is assigned to the occurrence.
- **Behavioral coping Strategies:** A person's conduct changes in response to stress. The four broad categories of behavioral reactions to stress are as follows. Seeking knowledge, taking action without restriction, and consulting others. By acquiring information, we mean learning more about the many types of stressors and potential coping mechanisms. Direct action is the term used to describe outward verbal and motor actions that change stressors or the emotional arousal caused by stress. Using others as a resource is a social support. An essential tool for managing stress is our interpersonal relationships. Others can provide us with financial, emotional, and informational help.
- **Problem-Focused Coping Strategies (Del Mar College):** It attempts to control or alter a stressful situation by confrontational coping or methodical problem-solving. In order to cope with a difficult circumstance, confrontive coping involves using anger and hasty, sometimes harmful conduct. Systematic analysis of the problem, finding the best solution, and meticulous application of the chosen solution are all components of planful problem-solving. When problems are viewed as manageable (such as work or

family issues), problem-focused coping techniques are utilized; however, they are not used when problems are viewed as unmanageable (such as the death or terminal illness of a close relative).

➤ **Emotion-Focused Coping Strategies** (Del Mar College) : By altering the way the impacted person thinks about them, it seeks to control the psychological response to a possible stressor or stressful event in order to minimize their negative effects. Such tactics are employed when issues are thought to be insurmountable rather than when they are thought to be manageable. While initially reassuring, these actions are destructive in the long run, causing despair and anxiety while doing little to address the underlying issues that continue to grow and compound.

a) **Escape-Avoidance:** The individual in question avoids a prospective stressor or stressful scenario in order to flee from unpleasant emotions. Immersing oneself in one's pastime, career, or study can be a constructive approach to escape or avoid something. Maladaptive types of escape-avoidance include fantasizing, wishful thinking, and abusing drugs or alcohol.

"Avoidance coping is a response to threatening situations when personal and contextual resources are scarce," claim Holahan & Moos (1986). Additionally, as extreme stresses continue, an individual may eventually utilize less problem-solving coping and more avoidance methods (Moos, 1992). A person who uses avoidance coping will increase their alcoholic and caloric intake as well as their intake of tranquilizers.

b) **Distancing:** The person in question makes an effort to put the possible stressor or stressful scenario out of his or her mind by making light of it or by making jokes about it. Distancing yourself from the possible stressor or stressful scenario reduces its negative emotional impact.

c) **Denial:** The person in question disputes the mere reality of the issues causing them stress.

d) **Adaptive Coping:** The person in question makes an effort to lessen the negative effects of a prospective stressor or stressful scenario while giving oneself or herself a positive meaning, putting a strong emphasis on personal growth and achievement. It requires a realistic situational assessment, mental stability, and tolerance for failure and unfortunate life occurrences. It also requires retaining self-esteem and sustaining key relationships during difficult situations.

- **Functional coping techniques** are efficient methods for reducing stress because they offer long-term solutions for dealing with stressors or stressful circumstances while enhancing personal effectiveness and well-being.
 - Dysfunctional coping mechanisms are poor stress management techniques since they only offer transient solace from tense situations. Long-term, they are detrimental to the person.
 - **Proactive coping techniques** are contemporary and futuristic. They are multidimensional in character and combine quality of life management with self-regulatory goal achievement (Greenglass, 2001). Anticipating possible stressors and taking proactive action to stop them or lessen their negative effects are examples of proactive coping strategies. It greatly reduces tension before it happens. Additionally, it gets people ready in preparation to handle stress when it comes. The tendency to use proactive coping mechanisms results from viewing internal or external challenges as difficult chances.
 - **Traditional coping mechanisms** called reactive coping strategies are used to handle stress after it has already happened. They are intended to reduce the damage and loss brought on by stress. The tendency to use reactive coping mechanisms results from seeing the pressures from within or outside as dangerous.
- So, when someone is under stress, they take action to deal with it, and that action is referred to as coping. There are several coping mechanisms, but there is no consensus regarding which coping mechanism—cognitive, behavioral, or avoidance—will be used. A person may mix and match different coping mechanisms.

1.14 EFFECTS OF COPING

The three types of outcomes that can result from coping are psychological, social, and physiological. From a psychological standpoint, coping can influence psychological reactions, such as stress, anxiety, turning negative parts of life into good ones, etc. (Bradburn 1969), as well as have a favorable impact on psychological illnesses' performance.

From a social perspective, the impact of coping can be quantified by looking at social support factors including employment, social commitments and involvement, social advancements, assisting others, the desire to have better relationships outside of the workplace, etc. (Renne 1974).

From a physiological standpoint, coping has the beneficial impact of helping people overcome different biological diseases and so improve their health.

1.15 STRESS COPING MECHANISMS

Every person requires a small level of stress to keep them awake and ready to perform. The effects of stress can take many different forms, and many of them are interconnected. For example, physiological issues that result from psychological effects brought on by stressful situations may affect people's behavior at home and at work. As a result, organizations may suffer from these negative effects of stress, which may be more dangerous. In order to avoid stress's detrimental effects, many academics looked for ways to combat it. Coping is typically seen as a response that aims to lessen the stress-inducing variables or to alter a person's behavioral response to stressful situations for the better.

Since there is only one type of individual who does not experience conflict—a dead person—stress does not necessarily have to be seen negatively. However, excessive stress can be damaging, thus steps should be done to address it in the hopes of minimizing it in the long run (Wood Men and Hellriegel 2001). Numerous methods have been created to aid in stress management at work.

Stress is caused by both individual and organizational factors, and its effects may be detrimental to both the individual and the organization. Based on this, the following stress management techniques have been recognized:

- Individual stress coping mechanisms; and
- Organizational stress coping mechanisms.

1.15.1 Individual Stress Coping Mechanisms:

There are probably as many methods for preventing, deflecting, or regulating stress as there are stressors, and these tactics and measures can be aimed at any one or more of the three components of a stressful situation: susceptibility, context, or stressors. Employee help programs and education are two ways that individuals might learn to manage their own stress. These programs educate employees on the nature, causes, and effects of stress as well as how to use their own personal abilities to lessen and manage it. People use coping mechanisms to

continuously lower their stress levels so they can maintain a free state of mind. Pareek (1993) "distinguished between effective and ineffective coping strategies; effective coping strategies are approach strategies, which confront the problem of stress as a challenge and increase the capability of dealing with it by including efforts to increase physical and mental preparedness for coping through physical exercises, yoga, and meditation"

The various individual stress management mechanisms are

- **Time management:** Anxiety results from someone using their time insufficiently and badly. It is simple to conquer and lessen stress if one adheres to the suggested time plan.
 - A logical schedule of activities should be prepared.
 - Time allocation to various activities is to be done on the basis of importance and time demands.
 - Some minor tasks can be delegated to the subordinate for effective use of time.
 - Make a list of your daily activities.
 - Arrange them according to urgency and importance.

- **Physical management:** Exercises are an excellent way to relieve stress and anxiety. Deep breathing and relaxation techniques are practiced as part of physical activity, which helps to detach one's mind from work stress and serves as a place to "let off steam" (Keily and Hodgson, 1990). Exercise encourages proper oxygen intake, which improves blood flow throughout the body and supports healthy glandular secretions that keep the body's organs functioning. The person becomes more resilient to stress as a result. Exercises like walking, dancing, lifting weights, playing outside, and swimming help the body deal with stressful situations.

- **Psychological Management:** It controls stress brought on by these tensions. The following are some ways that one can employ to manage this kind of stress:
Relaxation: Meditation, hypnosis, biofeedback, Antigenic training, and progressive relaxation are all effective ways to calm the mind. There are many different ways to relax, like listening to music, taking a stroll, working, using biofeedback, or meditating. The goal is to reach that point of extreme bodily relaxation where one becomes detached from stressful events (Forbes & Pekala 1993). Numerous studies have shown that meditation can have positive effects on people's physical and mental health (Robert et al. 1972; Terri 1972).

- **Behavioral self-control** : refers to the ability to exert control over one's behavior by self-examination, accurate perception, attentive listening, a creative attitude, self-discipline, and the cultivation of a peace-of-mind attitude through happy sentiments and thoughts. Behavioral techniques encompass the scientific study of how creatures interact with their social environments. Depending on what happens after a response, a living organism's behavior changes.

- **Cognitive Approach:** A helpful method that enables someone to practice self-control over the things that stress them out. Cognitive strategies control how people behave. In these situations, external inputs that control both verbal and nonverbal behavior serve as the instructions. Individuals learn about the stressors that are causing anxiety and strain by making self observations. In a variety of circumstances, this method can be utilized to counteract the negative effects of stress. For instance, cognitive therapy can benefit people who are depressed. Normal people can benefit from positive thinking and mental purging in terms of their spiritual and emotional well-being.

- **Learning yoga:** is one of the most efficient methods for reducing stress since it involves a variety of poses that relax the muscles, lower blood pressure, manage asthma, and regulate blood flow throughout the body, making it easier to cope with stressful situations. According to studies, yoga has been shown to treat or help manage a number of stress-related illnesses, including hypertension, asthma, and neuroticism (Ivanicavich et al. 1990).

- **Social Approach:** Research has shown that talking about concerns with friends, family, or coworkers makes it easier to manage stress. This strengthens people's social support. Social events, friend's party clubs, using social networking sites to make acquaintances and chat, establishing connections in the community, and attending formal gatherings are just a few of the ways that social support can be improved and stress can be lessened.

- **Self-Awareness Approach:** is a method for getting to know oneself and learning about one's own shortcomings. It entails identifying, comprehending, and assessing one's own

abilities, strengths, and limitations while also attempting to receive feedback on one's work from others.

- **Inter problematic management :** approach circumstances, especially when there is a chance of interpersonal conflict, one should keep an eye on their initial feelings. To develop skills and boost their capacity to overcome restrictions, people can learn how to self-manage and design self-management programs.
- **Interpersonal Management Approach:** This technique focuses on enhancing interpersonal interactions at work by learning how others behave so that one may prevent or comprehend a wide range of issues related to miscommunication, office politics, etc. Transactional Analysis, Johari Window, and Grid approaches are some of the methods that aid in the creation and enhancement of such interpersonal connections.
- **Doing something different at different speed:** Pestonjee (1992) called this "Changing Gear"— Those who have worked hard should take a day or two off and do something completely unrelated to what they were doing before.

1.15.2 Organizational Stress Coping Mechanisms

Every person requires a small level of stress to keep them awake and ready to perform. The organizational atmosphere and strategies are largely to blame for the tension that exists within the organization. The coping strategies and control techniques are the tactical methods for managing stress; they can be used as needed to provide temporary respite from sporadic excessive tension. A more thorough approach, a long-term plan may be necessary if one is really interested in managing one's own stress levels in order to reap the greatest benefits of eustress while minimizing the negative impacts of distress. Employee stress levels can be decreased at the organizational level by genuinely assigning them to jobs that match their qualifications. At work, stress cannot be completely eliminated; rather, a certain level of tension is necessary to keep one engaged and perform well. Enthusiasm is crucial for success in life, whether at work or at home. It helps people stay healthy and live fulfilling lives. It also helps create a positive atmosphere that lowers stress. An individual's tolerance for stress should be tested, but stress shouldn't be completely eliminated.

The company might use the following coping techniques to deal with stress:

- **Placement and Selection:** The employment of the person must match with his or her personality traits; otherwise, this will be a significant source of stress.

- **Goal Achievements:** If the organization's goals are not clearly defined, people may become stressed out by difficult objectives. Employers can motivate staff members and lessen their frustration and lack of goal clarity by including them in the process of defining targets and eliminating the stress that results from this. Setting goals can be done using the Management by Objectives (MBO) method.
- **Unambiguous Role:** Role stress, which can take the form of role ambiguity, role overload, and role conflicts, occurs if roles are not apparent to personnel inside the organization. Roles should be properly defined by the organization to assist lower the likelihood of role conflict and reduce role stress. To reduce stress, try bargaining, sharing, and guiding.
- **Communication and counseling:** Interpersonal misconceptions that result from formal communication in organizations are a major source of stress-related issues. There are many ways to manage the stress, including creating a communication path and other strategies. The client is given the chance to think imaginatively about his own issues and seek out his own answers. Professional assistance and direction from psychologists and psychiatric social workers is required. Companies can provide managers with the chance to identify employee stress by scheduling once or twice yearly "appraisal and counseling sessions." These meetings provide and ought to give employees the chance to voice concerns without having to take the initiative to approach a senior colleague. The stressed employee needs to be gently prodded to acknowledge his issue and accept assistance. In general, such counseling should not be directive and should focus more on patient, compassionate listening than on giving clever solutions.
- **career planning and guidance:** must focus on the growth of their staff members' careers. If one becomes overburdened, it should be easy to switch to a less demanding but nevertheless fulfilling profession where one's skills and expertise are especially valuable. A company policy may be established to keep individuals in specialized positions for fewer years than we already do, and to reserve some of those specialized positions for our more senior staff. As a result, the 'practical experience in a management function' component may be more strongly emphasized in specialist functions, while management positions in the line

organization will be filled by more vital, younger subordinates and with the social and technological advancements occurring in the line departments.

- **Organizational Climate and Structure:** High stress levels result from poor organizational climate, such as bureaucratic, autocratic, authoritative, and confusing administration. One can consider changing the organization's formal structure to make it less bureaucratic by 'flattening' the structure to shorten the information chain or by combining diverse departments to allow efficient workplace operations.
- **Welfare Programs:** Wellness programs are initiatives supported by organizations to enhance wellness (Gebhart & Crump, 1990). Wellness programs generally fall into one of three categories (Robert & Harris 1999; Jeffrey 1986). The first are campaigns meant to spread knowledge and awareness. The second kind of wellness program entails continuing lifestyle changes on the part of the personnel. The third sort of wellness program aims to create an atmosphere that will support employees in continuing the healthy lifestyles they have started in the other two programs. These initiatives focus on the emotional and physical health of workers. Such a program tries to instill a positive outlook on life among its participants.
- **Management of Functioning:** By being prepared to constantly scan for signs of an employee's dysfunction, we can act quickly. Having a comprehensive understanding of how someone generally performs their job, together with their talents and limitations, offers us the opportunity to spot very modest variations or crises that have a more significant impact. This may encourage us to talk about how they're working with the staff and work to solve issues and establish new objectives. If someone is under stress, it could be advised to focus on what they ignore rather than what they still do.

It is highly likely that this is where his issues lie.

Experts in management are paying more and more attention to stress management, both as a preventative strategy and as a method of resource management. If the workplace could be slightly improved, the organization's achievement could grow significantly.

Individuals may show signs of stress through changes in their performance and habits or by changes in their health. If nothing is done to modify the condition, these changes can progress into actual and severe bodily and mental illness. These changes start off slowly and sneakily. The crucial tenet of treatment is that it should start as soon as possible. In today's world, it is impossible to live without stress. All we can do is bring it down to a manageable level, even one where it can contribute to the health and wellbeing of the people working for the organization rather than harming it. In today's evolving environment, it is also practically challenging to change the organizational structure, redesign, and administrative reorientation. Giving someone who is experiencing stress the chance to talk about it is the best method to assist them.

CHAPTER 2
REVIEW OF LITERATURE

REVIEW OF LITERATURE

3.1 INTRODUCTION

The present chapter deals with review of literature relating to the job stress of employees in general and bank employees in particular. A lot of literature is available on stress and its management. The researcher has undertaken extensive review of literature with a view to identify the research gap. The review has been taken only for relevant works. Such review of literature always helps the researchers to get an overview of problem under study. Hence, the potential sources of stress, stress consequences, and other concept related to the study are reviewed.

Razan Ibrahim Awwad, Hasan Yousef Alijuh mani and Sameer Hamdan (2022) conducted a study on the RELATIONSHIP BETWEEN JOB STRESS, WORK-FAMILY CONFLICT (WFC), AND JOB SATISFACTION. It also investigates the mediating effect of job burnout, through which job demands influence job satisfaction, and examines the moderating effect of emotional intelligence (EI) on these relationships through the lens of the job demandsresources (JD-R) model. The data for this study was collected from 279 respondents who were frontline employees in 14 banks in Palestine. A cross-sectional research approach was performed using a partial least squares path modeling approach. The study finds that job demands (job stress and WFC) increase job burnout. Contrary to expectations, job demands have a negative but not significant direct effect on job satisfaction. Further, job burnout reduces frontline bank employees' job satisfaction. Regarding the mediating effect, job burnout fully mediates the relationship between job demands and job satisfaction. The findings suggest that the relationship between job stress and job burnout is stronger when EI is comparatively low. The study thus extends prior research by investigating the conditional indirect effect of job stress on job satisfaction when job burnout acts as a mediator and EI is the moderator. It contributes to the JD-R literature by providing support from the Palestinian banking sector.

P.Rockney Joyce and Dr.V. Samunnatha (2021) conducted a study on THE IMPACT OF WORK STRESS ON WORK LIFE BALANCE OF SBI AND ICICI BANK EMPLOYEES OF MAHABUBNAGAR DISTRICT. It also compares the levels of work stress experienced by SBI and ICICI bank workers. The data was analysed using ANOVA and an independent sample t test with a sample size of 298 from each bank. The results indicated that work stress has a big impact on work life balance.

G RANI (2019) STRESS MANAGEMENT AND COPING STRATEGIES IN THE BANKING SECTOR This article aims to investigate the requirement for stress management programs in light of the growing risks associated with stress, which make it challenging for employees to do their jobs. It has been discovered via numerous studies that companies that have implemented stress management measures have a competitive advantage over other companies because their staff perform more effectively. Programs for managing stress have become a crucial component of every sector these days. This research article will undoubtedly help organizations understand how much money they should allocate to stress management initiatives in order to increase revenue, which will also contribute to employee satisfaction and a stress-free workplace environment.

Renji Issac and V.Krishnakumari (2018) stated that stress was considered as a dependent variable and gender as an independent variable. The study examined the industry norms of turbulence, excessive workloads, and lengthy working hours. Various components of Stress impacted one's own health, relationships with coworkers, and Discontentment with life itself had an impact on effectiveness and production. The research found that the respondents, both men and women, suffered from overload, a lack of involvement, excessive job demands, and bad peer relationships, inherent poverty, low status, difficult working conditions, and poor performance. The available scores and the degree of significance were higher than the except for the values of role ambiguity and role conflict, significance value.

Gabriele Giorgi, Giulio Arcangeli, Milda Perminiene, Chiara Lorini Antonio Ariza-Montes, Javier Fiz-Perez, Annamaria Di Fabio and Nicola Mucci (2017) studies that stress levels in the banking industry are at an all-time high and can detrimental psychological consequences on employees' well-being, physical health, and organisations are impacted as well. Most research indicated that mental health the banking industry experienced more issues, and these were stress-related. Examples started with worry and depression, continued with maladaptive behaviours, which led to exhaustion on the work. The limitations of the evaluated research were then Possible future directions are discussed.

Mohanapriya & Mahadevan (2016) studied findings, India's banking sector has grown to be one of the most competitive in the world. Since the beginning of this decade, the banking industries have faced growing problems due to changes in global banking and technology. Employee stress is unavoidable since modern technology makes it harder to follow established methods, systems, and strategies. With the speed at which jobs are changing, no employee can

keep up. In this study, 108 employees were chosen using stratified sampling, and primary data were acquired from them. According to the study's findings, the majority of employees try to identify stress-reduction strategies. The report suggests additional steps people might take to reduce stress that negatively impacts their Physical and Mental health

Dhankar (2015) studied the stress level of banking staff is not solely based on one aspect. Stress is caused by things like work overload, ambiguity, pressure, disagreement, etc. Stress at work has become a major aspect of modern life. It has extensive influence on how employees behave and make decisions both on and off the job. Organisational research includes a significant component on employee stress. Occupational stress is linked to a significant number of issues with employee health, decreased productivity, and competence. In the near future, reducing workplace stress will be a component of business policy and will be viewed as a crucial tactic to improve employee satisfaction.

Ementa (2015) studied found that bank secretaries view the majority of their job duties as sources of stress at work, and that this stress has a significant impact on their performance. They also found that they have considered a variety of aspects as useful coping mechanisms. According to the study's findings, bank secretaries deal with a lot of stress at work while doing their administrative and clerical duties. The study also found that respondents' mean ratings of the causes of stress, the impact of the stressors on performance, and effective coping mechanisms are not significantly influenced by respondents' gender, work experience, or marital status. Since stress is an inevitable part of the working world, it follows that bank secretaries must experience some level of stress in order to do their duties. Therefore, efficient stress management is crucial.

Khan (2015) For the study, 100 managers from State Bank of India and ICICI were chosen as the sample size, and responses were gathered using questionnaires on a five-point Likert scale. To compare the differences in job stress among several components, including role overload, role ambiguity, low status, low power, and political pressures, the collected data were analysed using Mean, Standard deviation, and independent sample t-test. The results of this study demonstrate that there is a significant difference in the factors that contribute to job stress, such as role overload, role ambiguity, and powerlessness among managers in private and public sector banks, but there is no significant difference in the factors that contribute to occupational stress, low status, and political pressures.

Koustelios (2015) stated that the banking background is constantly changing and banks are required to satisfy the needs of customers, marketing, present strategic planning and utilizing the human resources properly. The level of job satisfaction with their working environment has an impact on bank workers' AIM. The growth of the employer's interest and labour relations to satisfy employees relies on role conflict and productivity. The goal of the study is to show, comprehend, and quantify employee satisfaction levels in the Greek banking industry. The study's findings showed that in order to modernize the particular workplace, it was necessary to investigate any possible links between role conflicts and employee satisfaction.

Gopika (2014) To analyze the level of stress among the bank employees. Sample size of the study was 100 private and public sector banks in Ernakulam. Employees were interviewed so that information on their perception about their organization could be collected and the problems which they face both directly and indirectly in the discharge of their responsibilities could be identified. Various factors which cause stress were identified such as work overload, lack of rewards and lack of autonomy. He suggested that the psychological wellbeing and health of the employees should be enhanced to increase the overall productivity of the organization.

Oladinrin, Adeniyi and Udi (2014) studied that the sources of stress were identified, the effect of stress on professionals' productivity was evaluated, and methods for managing stress levels among construction professionals were examined. Professionals in the construction business were given 100 questionnaires to complete in order to accomplish these goals, and 70 of them were returned for examination. According to the study, the three biggest sources of stress were a lack of people, inadequate funding, and competing duties. The main effects of stress on a professional's productivity include delays in task completion, worsening of organizational and planning skills, an increase in error rates during manipulation and cognitive tasks, sadness and a sense of powerlessness, as well as excessive sensitivity. The study came to the conclusion that stress significantly affects professionals' levels of productivity.

Radha (2014) The study's findings indicate that while substaff encounter moderate occupational stress, officers and clerical staff experience significant levels of stress. According to this study, occupational stress is defined as detrimental physical and emotional reactions that happen when the demands of the job don't meet the workers' skills, resources, or needs.

Sattar & Ali (2014) Discusses aspects including job happiness, leadership, and work environment as well as how they effect employees in the banking sector in the Bahawalpur district to determine the elements that influence employee satisfaction. All of the factors—promotions, work environment, leadership style, and job satisfaction—were found to be significantly correlated with employees' job satisfaction.

Sucheta & Phadatare (2014) studies that randomly selected sample of 113 employees from cooperative banks in Satara city was chosen. Six cooperative banks were used to choose the respondents. A planned timetable was used to collect the data. The study's conclusions showed that most of the employees had Type A personalities and experienced moderate levels of stress. Based on the foregoing discussion, it was determined that most cooperative bank staff had moderate levels of stress.

Tilottama (2014) He defined many factors that contribute to stress in the banking industry, including long work hours, an unsuitable compensation structure, a lack of job autonomy, organizational culture, role conflict, and a lack of managerial support. He examined the impact of one variable relative to another in his study. His research sought to understand the causal connections between all of these variables and an individual's health and quality of life. He came to the conclusion that management should establish stress management programs and take the initiative to reduce tension in the institutions.

Garg & Shukla (2013) the goals of identifying the sources of stress among bank employees and the strategies employed by workers to manage the stress produced in the workplace. Both primary and secondary data were used in this investigation. They discovered that the majority of bank personnel are under stress. The stressed out workers look for a stress-relieving option as well. To reduce stress, they recommended a variety of tactics, including staff encouragement and appreciation, job rotation, job enrichment, decentralization, jokes and games, advice and counseling, high-quality consciousness awareness training, psychological assistance, and many others. In order to provide employees more time for themselves, their families, and other social obligations, they also suggested a five-day workweek.

Finney et al. (2013) conducted a study on analyzing the 37 connections between CO stress burnout and organizational stress in adult correctional facilities. According to the findings, at a mature stage, correctional facilities and officers are in charge of maintaining the facility's safety and security in addition to assisting with rehabilitation and reducing recidivism. In

general, organizational pressures cause higher rates of occupational stress and burnout in correctional officers, which has detrimental effects. The role within the organization, supervisory relationships at work, stressors inherent to the position, the structure, the benefits of work, and the organizational environment are the main causes of organizational stress in correctional officers. The link between CO Job stress and burnout was shown to be most strongly correlated with organizational structure and climate. The study shows that organizational changes can lower CO Job stress and burnout.

Trivellas, Reklitis & Platis (2013) investigates Job stress has been identified as one of the most significant health concerns that employees face in the workplace, and job satisfaction has been identified as a critical component in the delivery of high-quality services and superior performance at hospitals. based on a 271 nurse sample operating in Greek hospitals, looked at how much job satisfaction factors like physical environment, career opportunities, management style, job enrichment, rewards, and job security are influenced by stressors like conflict, workload, interpersonal relationships, career development, information access, and feedback. The findings demonstrated that conflict, a high workload, and a lack of job autonomy are negatively related to all dimensions of job satisfaction, but a lack of access to information and feedback is positively related to workers' satisfaction.

Joshi & Goyal (2012) The study focused on the identification of various stressors that increases the level of stress among employees. The stressors which were identified in the study were uncertainty, insecurity, fears concerning job loss, job changes, compensation, changes in power, status, prestige, workload, working hours, technological problem at work, inadequate salary, time for family job worries at home group differences and communication. The findings suggested that employees satisfaction should be the first priority of banks so that desired targets can be achieved.

Paruk & Singh (2012) found the Retail Credit Evaluation and Assessment (RCEA) units at one of the big four banks in South Africa. This study's goal was to ascertain the general levels of stress experienced by workers in this setting depending on their demographics, length of employment, and level of education. 40 out of the 77 respondents who were targeted for the survey completed it. Three provinces, KwaZulu-Natal, Gauteng, and the Western Cape, produced respondents. The majority of respondents to the study described their current levels of stress as very high to high, according to the survey's findings. Additionally, some people reported having low or extremely low levels of stress, while others reported having moderate

amounts. Almost two thirds of the respondents indicated that they would participate in a healthy lifestyle programme and that some of the respondents would attend monthly physical checks by medical practitioners if provided by the employer. The study benefits the banking

Sharma, Sharma & Devi (2012) found that individual differences in mentality, age, gender, and job performance affect the level of stress within a role. Age is one of the characteristics that affects stress, with younger employees feeling greater tension than older ones in relation to their qualifications, pay, control of authority, awards, motivation, and enhanced titles. The study suggested a reinforcement strategy that should emphasize positive reinforcement in order to lessen workplace stress.

Sunita and Siunita (2012). The study employed a survey method and a descriptive research methodology, 600 people in the sample Employees from private sector banks agreed with the factors of inter-role distance, role expectation conflict, and role overload as sources of stress, whereas those from public sector banks disagreed with nearly all of them.

Chandrasekar (2011) discovered that the environment is favourable to work in public sector organizations and that interpersonal interactions, control over the environment, shift, emotional elements, job assignment, overtime duty, and extended work are the factors that affect employees' attitudes about their jobs.

Sharma and Devi (2011) examine that role indistinctness, role excess, role invasiveness, role divergence, role augmentation, selfdiminution, role fortification, and resource shortage are the important factors that cause stress of public and private sector bank employees.

Raghavan, Robert & Mohanty (2010) conducted a study on IT professionals about their stress found that flexible work schedule, employee support and training, and telecommuting as potential coping resources to relieve stress. Perceived workload, role ambiguity, work facilitation, and decision latitude are potential stressors of IT professionals. Removing role ambiguity and improving work facilitation reduce work-related stress and allowing employees to have flexible work schedules ease their perceptions of workload.

Ahsan et al. (2009) studied that the drivers of employment stress were investigated, including managerial position within the company, relationships with other company members, pressure from heavy workloads, homework interaction, performance pressure, and role ambiguity. The

findings indicate a substantial association exists between four of the evaluated constructs. The findings also reveal a strong inverse link between job stress and job happiness.

Pal and Saksvik (2009), researchers studied the effects of job stress on 27 doctors and 328 nurses from Norway and 111 doctors and 136 nurses from India. According to the study, work-family conflict, high job demands, and little flexibility in working hours are the only factors that predict job stress in Norwegian nurses but not in Norwegian doctors. Furthermore, it was discovered that significant family-work conflict, a lack of social support among nurses, and low job control among doctors all contributed to the job stress of Indian nurses. Therefore, when assessing the role of demands, control, support, and flexibility in forecasting strain, there appears to be some commonality as well as cultural variances.

Buddeberg-Fischer, Klaghofer, Stamm, Siegrist & Buddeberg, (2008) investigated the perceived job stress, its association with the amount of working hours, and its impact on young physicians' self-reported health and their satisfaction with life during residency. Job stress at work of young physicians, especially when being experienced over a longer period in postgraduate training, has to be a matter of concern because of its negative impact on health and life satisfaction and the risk of developing symptoms of burnout in the long run.

Kaur and Kaur (2007) attempted to make studied on to collect sample included 80 female police officers, ranging in age from 25 to 45. According to the findings, police work is the most difficult occupation, and as occupational stress levels rise, so do burnout levels. From all of these research, it can be inferred that as a worker's role gets more demanding, so does their degree of stress. Teachers weren't as stressed as other professionals were.

Anitha Devi (2007) The study focused on at determining the level of role and life stress that professional women face. 180 professional women from six different fields made up the study's overall sample. Studies showed that elderly people feel less life and role stress. Compared to elder folks, younger people are more stressed. The more years of service, the more pressure there is in life and in one's job. Stress increases with reduced income, therefore stress levels decline as income rises. According to the studies mentioned above, younger age groups are more vulnerable to stress because they lack experience, while older age groups experience stress because of the increased responsibilities

Vente, Kamphuis & Emmelkamp (2006). They discovered that (a) establishing absolute and relative stability, (b) examining state dependence by modifying alexithymia for burnout and distress complaints, and (c) correlating the recovery of complaints with change in alexithymia were all important findings.

According to the study, the patients' levels of alexithymia were much higher. Two alexithymia dimensions—identifying feelings and describing feelings—had poorer absolute stability in the ill group than in the healthy group, while one alexithymia dimension—identifying feelings—had worse relative stability.

Bhattacharya and Guha (2006) . For the study, a group of 34 female criminal defense attorneys was chosen. The important elements that contribute to stress include a hectic work schedule, unusual duty hours, poor interaction, a tendency for superiors to take the lead, and bad interpersonal relationships among coworkers.

Randeep and Ravindran (2005) "made an effort to investigate the connection between coping mechanisms and coping preferences among 30 marketing executives at two private mobile phone businesses. It was determined that executives' cognitive styles differ significantly when it comes to the usage of coping mechanisms such work-related strategies, logics, home life, interpersonal relationships at work, and time management.

Aminabhavi and Kamble (2004) explored a study on motivation and stress coping behavior that involved 30 technical workers at a railroad workshop (aged 30-59) showed that employees with high levels of stress were middle-aged workers who adopted coping behaviors much more than the older workers did.

Charles Gyan (2014) studied the stress levels and coping mechanisms of Tema bankers. The nature of stress and coping mechanisms used by bankers in the Tema Metropolis were investigated by this study using a mixed methodology. Using interview schedules and questionnaires, data for the study were gathered from the field. The study's findings indicate that bankers experience high levels of stress. The upbringing of their children, their families, and their jobs are all potential sources of stress for bankers. In terms of stress management techniques, it was discovered that the respondents participated in religious pursuits, exercised, shared with friends, used medical therapies, sought counseling, and went out socially. The findings point to the necessity for adequate mechanisms to be put in place by bank managements to handle the counseling requirements of employees. Additionally, holding

seminars for staff members to broaden their perspectives on stress coping mechanisms and keep them up to date with shifting situations is crucial for lowering stress levels.

Patel (1999) studied that equal representation from cooperative and nationalized banks, 200 bank employees were randomly chosen and divided into three age groups: younger (under 35), middle (35–45), and older (over 45). The Job Involvement Scale by Lodhal and Kejner (1985) and the Organizational Commitment Scale by Mowday's (1979) were used in the study. The study's conclusions showed that younger age groups are less engaged and committed to their organizations in both nationalized and cooperative banks. Significant variations exist between the employees in the middle age group in terms of organizational commitment, but not in terms of job involvement. Employee devotion to the organization is higher at the nationalized banks than it is at the cooperative banks.

Virk & Kumar (1997) The study takes into account variables such as Type A-Type B, age (below 40 and over 40), and gender (men and women). 80 bank employees from different banks in two districts of Haryana made up the sample. To examine the impact of three independent sources on the two dependent variables—genders and Type A behaviour—variance analysis was used. The findings showed that there were substantial disparities in the job involvement based on the analyses. There were also shown to be two significant interacting effects for job stress (age, gender, and Type A behaviour).

Whitten (1997) that adopting "mind maps," a technique for organizing ideas and knowledge using key phrases and visuals, can help people manage stress. The strategy is centered on getting to know the person's entire lifestyle, including his relationships with his family, friends, coworkers, leisure activities, and sports, in order to assist him in coming up with effective stress-reduction techniques.

Misra (1994) studied on they were questioned on how they felt about performance reviews. No of the type of workplace, all bank officers saw performance reviews as a crucial instrument utilized by management to ensure the strength of the workforce. They did not view performance reviews as a form of punishment. The relevance of the interview in the appraisal process was also known to the respondents. It was obvious that there was a propensity to switch from the conventional to the new system of performance evaluation.

Batlivalas (1990) comparative study between Indian and American leaders on both the organizational and personal levels indicated that the former suffered more personal pressures than the latter, but that they compared pretty favorably on the organizational front. It was

determined that there is no one optimum coping mechanism and that each person learns to turn stress into an asset from his or her own unique experience.

J Sharma (1987), stated that The literature has emphasized the significance of individual variations in understanding the phenomena of work stress and has worked toward a convergence of the variability in the amount of stress at work due to the existence of person differences. With this context in mind, the current composition has been created to understand those personal differences that are responsible for the variation in job stress among the employees. The study, which used a sample of 575 workers from different service sector sub-sectors in Jammu & Kashmir (India), found that there were significant differences in the levels of work stress associated with individual factors such as age, gross monthly income, work experience, marital status, and level of education, in addition to personality traits such as extraversion, agreeableness, conscientiousness, neuroticism, and openness to new experiences. The report advises organizations to develop and invest in solutions that recognize human differences in addition to the stressors in the workplace.

Sen. PC (1981). Stated that Managers at the entry level behaved far more impudently than top managers. Managers at the top and medium levels exhibited more self-initiated action than clerks and junior managers did. Employees who were female received slightly lower Defensive scores and slightly higher Impersistive ratings. People in the 36-40 years age group exhibited more Impunitive style than the other group. Intropersistive style generally increased with income.

CHAPTER 3
METHODOLOGY

TITLE : A STUDY ON OCCUPATIONAL STRESS AND COPING MECHANISM OF BANK EMPLOYEES IN ERNAKULAM DISTRICT

3.1 INTRODUCTION

Research is a systematic inquiry to describe, explain, predict and control the observed phenomenon. It is a process of discovering new knowledge. Research involves inductive and deductive methods. Research methodology is a systematic way to solve a problem. It is a science of studying how research is to be done scientifically, in it we study the various steps that are generally adopted by a researcher in studying his research problem. Essentially, the procedures by which researchers go about their work of describing, explaining and predicting phenomena are called research methodology. It is also defined as the study of methods by which knowledge is gained. Its aim is to give the work plan of research. The study focus on occupational stress and coping mechanisms of bank employees in the private and public sectors. The banking sector plays a vital role in our economy, and the well-being of bank employees is crucial for their productivity and overall satisfaction. Exploring occupational stress in this context allows us to understand the unique challenges faced by employees in both the private and public sectors. Stress factors can arise from various sources, such as excessive workload, time pressure, customer demands, organizational culture, and job insecurity, to name a few. Understanding the coping mechanisms utilized by bank employees is equally important. Coping mechanisms, or strategies individuals employee to deal with stress, play a vital role in mitigating its negative effects. They can range from seeking social support, engaging in physical exercise, practicing relaxation techniques, or even adjusting one's mindset. By studying the occupational stress and coping mechanisms in bank employees, we gain insights into the effectiveness of existing support systems, identify areas for improvement, and develop tailored interventions to enhance employee well-being and productivity. It's important to note that while stress is a universal human experience, each sector, organization, and even individual may have unique stressors and coping mechanisms. Hence, examining this topic specifically within the context of banking allows for a more comprehensive understanding and targeted interventions to benefit employees in that field.

This chapter researcher explains the methodology commenced to conduct the study about the occupational stress and coping mechanisms of bank employees in the private and public sectors

of Ernakulam district. This chapter explains the research design, sampling design and data collection methods used for the study. The chapter begins by discussing the statement of the problem and significance of the study.

3.2 STATEMENT OF THE PROBLEM

In present scenario, the banking industry is expanding alongside the economy. Public and private sector banks are the major participants in the Indian banking industry. Bank personnel in both the public and commercial sectors are expected to carry out a variety of tasks. The staff must carry out their responsibilities to the best of their abilities in the most effective and efficient manner due to the growing complexity of the operations, technological advancements, growth in competition in the banking industry, and most demanding consumers. Therefore, it follows that both public and private sector bank employees may experience stress. The organizational pressures that bank workers experience and the coping strategies they use to deal with those stressors are the main topics of this research study. Therefore, the research study is to investigate the impact of various organizational (occupational role and other) stressors influencing the public and private sector bank employees, as well as the coping mechanisms they use to manage the stress."

The approach used for the study entails selection of sample, data collection, and using statistical analysis to examine the data. The data obtained from the questionnaire is tabulated for further analysis. statistical analysis of the complete piece of work is performed.

3.3 SIGNIFICANCE OF THE STUDY

Stress is found in every sphere of life, whether we are at home or at work, it is up to each individual how he responds to a given scenario to determine if stress is produced. If a person reacts to a circumstance by taking a risk of some type, there won't be any tension. The "stress" is thought to be the topic of paramount importance in today's technologically evolving environment where the world has shrunk too much as a result of globalization. Otherwise, the same condition could lead him to suffer both psychologically and physically. If one person at work is stressed, our society will be affected by it in the future. Globalization, strategic

partnerships, technological stress, greater worker diversity, and excessive overtime are some of the main sources of stress in today's society. This has an enormous financial impact on organizations as well as on people and their homes.

- Stress has poor psychological and physiological impacts on employees.
- Stress is a significant contributor to absenteeism and staff turnover.
- Stress impairs workers' safety and spreads from one to the next.
- To manage organizations better, it is required to enhance the functional stress.
- Stress is considered as a cost to the organizations.

The main purpose for studying how stress affects bank employees at work and discovering the coping mechanisms they employ is to conduct research among bank employees working in the public and private sectors to determine the level of stress they are experiencing, the types of factors that lead to stress, and the coping mechanisms. The study is relevant that, to know about the effects, level, kind, factors, symptoms of Occupational stress faced by employees in the banking sectors and provide suggestions for stress management.

3.4 OBJECTIVES OF THE STUDY

3.4.1 General Objective

- To investigate occupational stress and coping mechanism among bank employees in Ernakulam district

3.4.2 Specific Objectives

- To study about the socio-demographic profile of the employees..
- To assess the occupational stress of bank employees.
- To assess the coping mechanism of bank employees.

3.5 DEFINITION OF CONCEPTS

Theoretical Definitions

- Employee
“An employee is a person who is paid to work for an organization or for another person” (Collins dictionary)

Operational Definitions

- Employee

In this study employee is the person who working in banking sector in Ernakulam district.

Theoretical Definitions

- Stress

“stress is the non-specific response of the body to any demand” (Hans Selye)

Operational Definitions

- Stress

Stress is the reaction of the body and mind to everyday challenges and demand.

Theoretical Definitions

- Occupational stress

“Work-related stress is the response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope” (WHO).

Operational Definitions

- In this study occupational stress refers to the stress caused due to the, lack of ability to cope with the daily demand and pressure of job in banking sectors.

Theoretical Definitions

- Bank

“A bank is a dealer in debts -his own and other people “(Crowther)

Operational Definitions

- Bank

A financial intermediary accepting deposits and granting loans; offers the widest menu of services of any financial institutions

Theoretical Definitions

- Coping Mechanism

In this study the term “Coping refers to ‘constantly changing cognitive and behavioural efforts to manage specific external and/or internal demands that are appraised as taxing’ (Lazarus & Folkman, 1984)

Operational Definitions

- Coping Mechanism

Coping mechanism are the strategies were people often use to manage particular stressful situations

3.6 RESEARCH DESIGN

The researcher used cross sectional descriptive research design in the present study. As in descriptive study describe the characteristics of the population being studied, The present study describe occupational stress and coping mechanism of the banking employees in Ernakulam district.

3.7 UNIVERSE OF THE STUDY

The universe of the study is the employees working of banking sectors.

UNIT OF THE STUDY

Unit of the study is an employees working in banking sectors in Ernakulam district.

3.8 SAMPLING PROCEDURE AND SAMPLE OF THE STUDY

The sampling design used in the research is purposive sampling based on a set of inclusion criteria, respondents were selected into the study. In this study researcher selected 60 samples.

3.9 INCLUSION AND EXCLUSION CRITERIA

3.9.1 Inclusion Criteria

- Employees working in various branches of state bank of India, Federal Bank, HDFC Bank Ltd, ICICI Bank Ltd, Axis Bank Ltd, South Indian Bank, Citibank, IDBI Bank, Canara Bank, Punjab National Bank, Central Bank, Indian Bank, Union Bank,
- Both male and female

3.9.2 Exclusion Criteria

- Foreign banks were excluded
- Respondents with abnormalities were excluded

3.10 TOOLS OF DATA COLLECTION

The main purpose of data collection is to gather information in a measured and systematic manner to ensure accuracy and facilitate data analysis. Self prepared and standardized questionnaire was used to collect the data. The data collected from the both private and public sector bank employees.

Questionnaire

- **Socio-Demographic Profile**
A demographic data sheet was used to collect personal details such as gender, age, marital status, job experience, salary and type of working sector
- **Parker's job stress scale** a well-structured questionnaire developed by Parker and Decotis, 1983. Job stress scales is a 13-item questionnaire used to measure two dimensions consisting Time stress and Job anxiety.
- **Brief COPE** is a self reported questionnaire developed by Charles S. Carver, 1997 that explore 14 coping strategies and 28 item questionnaire has been used for the purpose of collecting data from the sample employees of banking sectors in Ernakulam district of Kerala.

3.11 METHOD OF DATA COLLECTION

Primary Data

The primary data was collected by the researcher through the field survey and with the help of Google forms.

Secondary Data

The secondary data was collected by the researcher using books, journals and articles.

3.12 PILOT STUDY

The researcher made a primary investigation on the research topic in order to check the feasibility, sampling design of the research. The pilot study was conducted by the researcher at Palluruthy branch of Federal bank, Bank of Boroda and Thoppumpady branch of State bank of India.

3.13 PRE TEST

LIMITATIONS

- The study is limited to Ernakulam district only and primary data collected from 60 employees of various branches of private and public banks. Therefore, the study cannot be generalised for other region of the country.
- The present study is subject to the typical constraints of the majority of behavioral investigations since the primary data was gathered using a structured questionnaire method, where there is a possibility of measurement error or bias. Each respondent was asked to provide their honest and not socially desirable responses to the questions.
- One of the primary issues with encouraging anyone to complete the questionnaire turned out to be its length. However, several participants filled out the survey and provided helpful advice, demonstrating their interest and motivating the researcher.
- organizational stress is a multifaceted term, it was not possible to include all of its facets in this study.

CHAPTERISATION

Chapterization is essential for presenting the study in an organized and accurate way. The present study is chapterized in the following way.

Chapter I – Introduction This chapter introduces the general theme of the research. It places the topic in context and acquaints the reader with the basic ideas associated with the theme under study.

Chapter II - Review of Literature This chapter largely is a collection of previous studies on the same topic. Through this chapter the researcher aims at placing previous studies as a benchmark and authentic source of information before an inquiry in the research universe is made.

Chapter III - Research Methodology This chapter deals with the basic blueprint of the entire research process. It explains the research design, its objective, sampling technique, universe etc.

Chapter IV - Analysis and Interpretation of the Data. This chapter deals with data analysis and interpretation. The primary data collected by the researcher through scale is depicted systematically using tables and charts for scientific and systematic understanding of the data collected.

Chapter V - Findings, Suggestions and Conclusion of the study. This is the most important part of the research where the researcher lists the findings of the entire research and makes suggestions from the data analysed and tests made in order to make better advancements in the direction of the question under consideration.

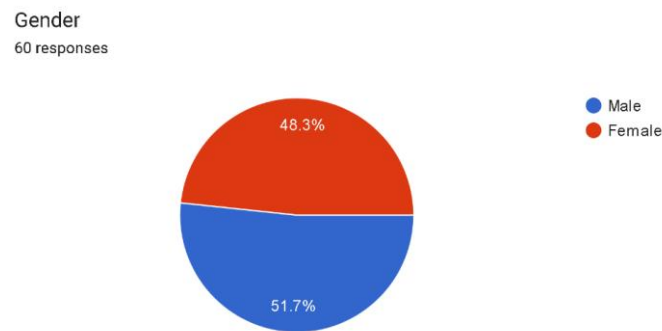
CHAPTER 4
ANALYSIS AND
INTERPRETATION

4.1 INTRODUCTION

In this chapter, the analysis and interpretation of the data collected through questionnaire is presented. In this study an attempt has been made to analyse the factors and level of work stress among the employees of banking sector in Ernakulam district of Kerala. A field survey has been conducted using questionnaire to collect information from 60 bank employees. The collected data has been arranged into tabular form. The level of stress perceived by the sample employees in their work is considered.

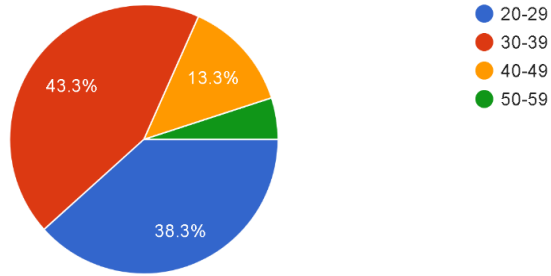
1. SOCIO-DEMOGRAPHIC DETAILS OF THE RESPONDENT

Distribution of respondent based on Gender



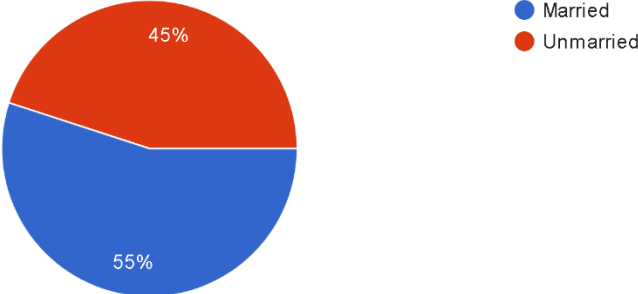
Distribution of respondent based on Age

Age
60 responses



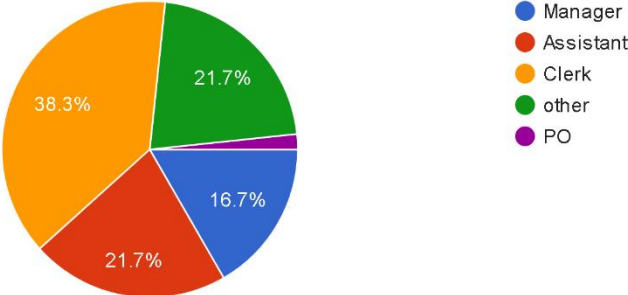
Distribution of respondent based on Marital status

Marital Status
60 responses



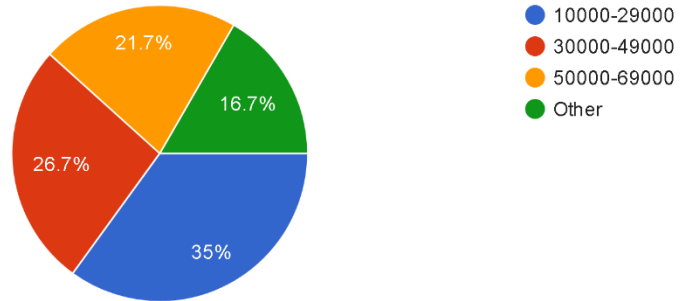
Distribution of respondent based on Designation

Designation
60 responses



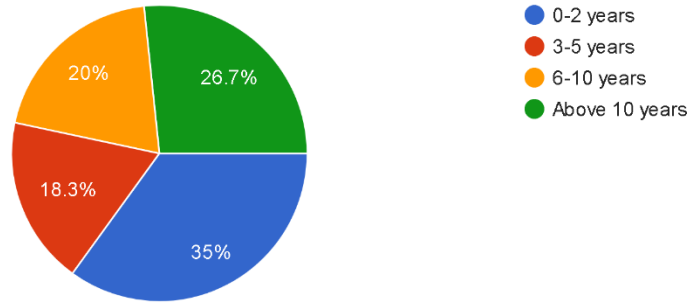
Distribution of respondent based on Salary

Salary
60 responses



Distribution of respondent based job experience

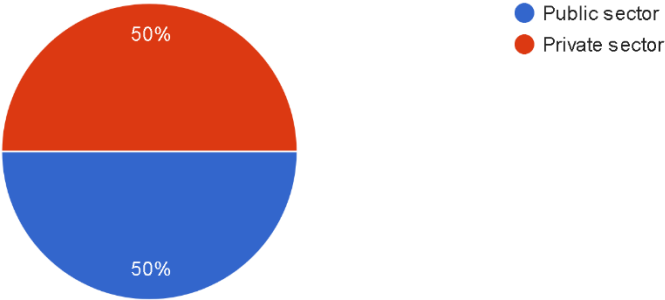
Job Experience
60 responses



Distribution of respondent based on type of the banking sector

Category of Bank

60 responses



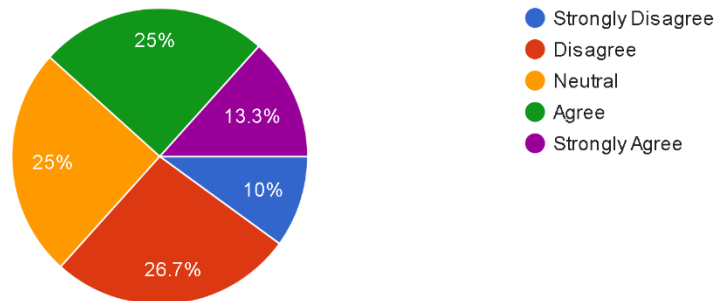
OPINION OF RESPONDENTS REGARDING STRESS ON 13 STATEMENTS UNDER 2 DIMENSIONS OF PARKER'S JOB STRESS SCALE

The tables and figures below provide the opinion of the respondents on 13 statements under 2 dimensions regarding stress. It represents the employee's opinion ranging from strongly agree to strongly disagree.

1. I have felt fidgety or [nervous](#) as a result of my job

I have felt fidgety or nervous as a result of my job

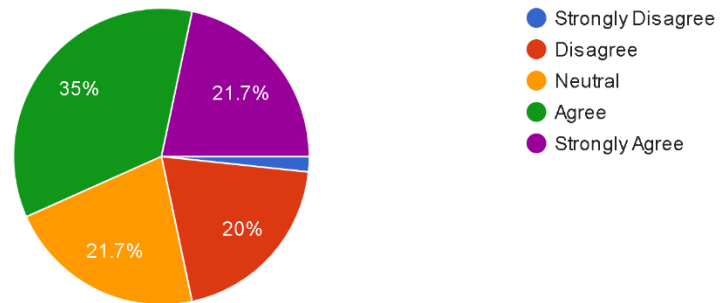
60 responses



2. Working here makes it hard to spend enough time with my family

Working here makes it hard to spend enough time with family

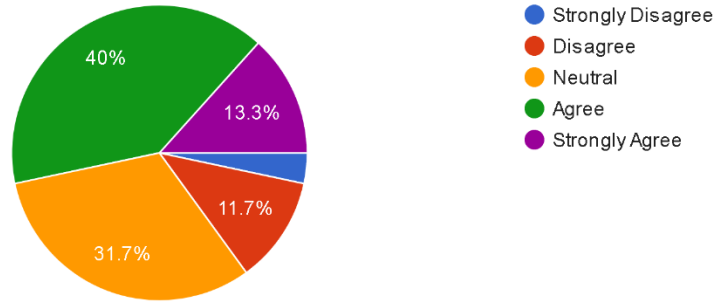
60 responses



3. My job gets to me more than it should

My job gets to me more than it should

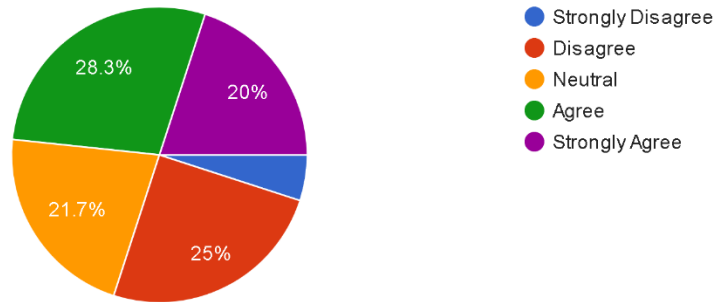
60 responses



4. I spend so much time at work, I can't see the forest for the trees

I spend so much time at work, I can't see the forest for the trees

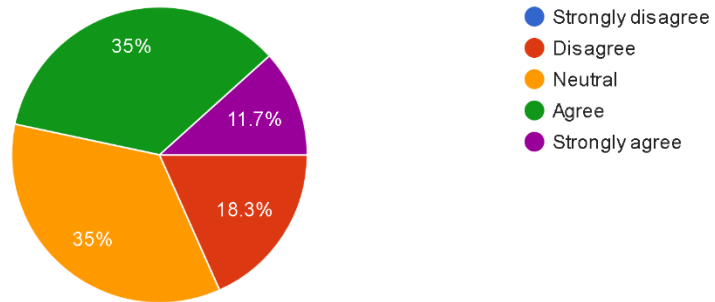
60 responses



5. There are lots of times when my job drives me right up the wall

There are lots of times when my job drives me right up the wall

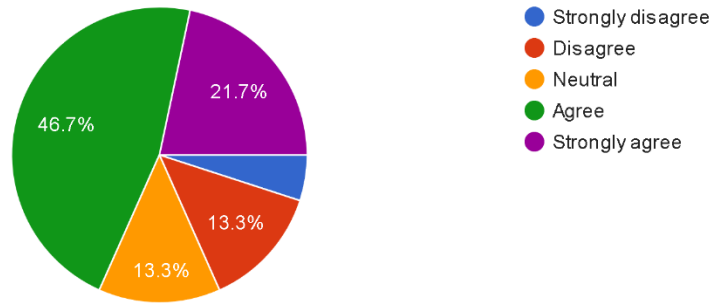
60 responses



6. Working here leaves little time for other activities

Working here leaves little time for other activities

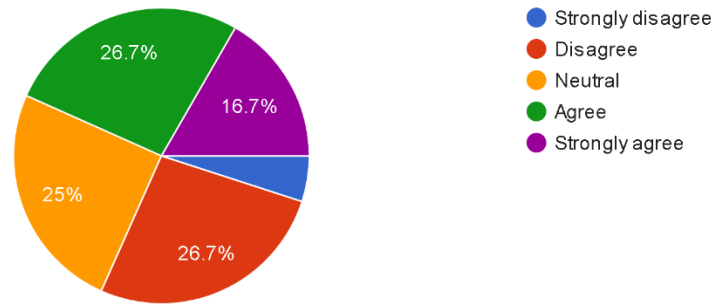
60 responses



7. Sometimes when I think about my job I get a tight feeling in my chest

Sometimes when I think about my job I get a tight feeling in my chest

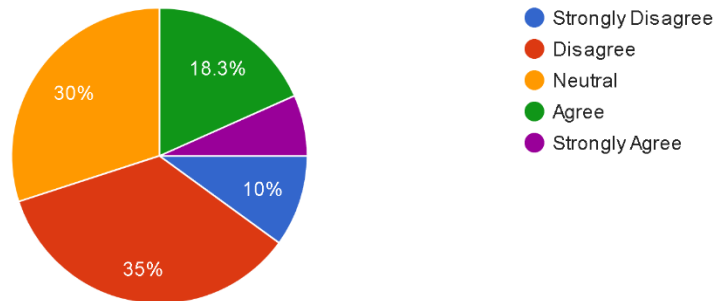
60 responses



8. I frequently get the feeling I am married to the company

I frequently get the feeling I am married to the company

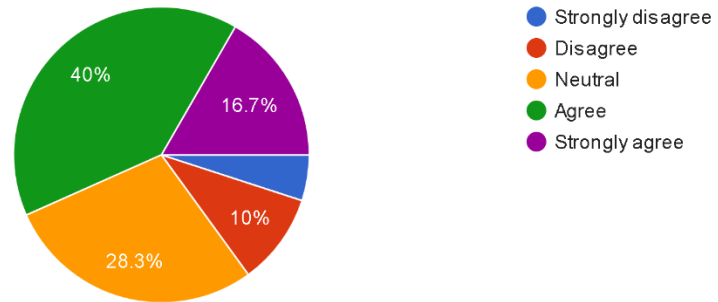
60 responses



9. I have too much work and too little time to do it in

I have too much work an too little time to do it in

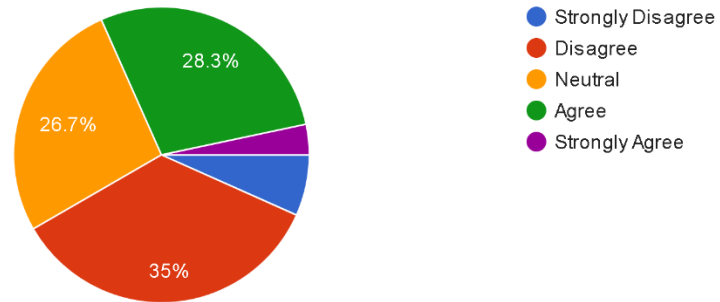
60 responses



10.I feel guilty when I take time off from job

I feel guilty when I take time off from job

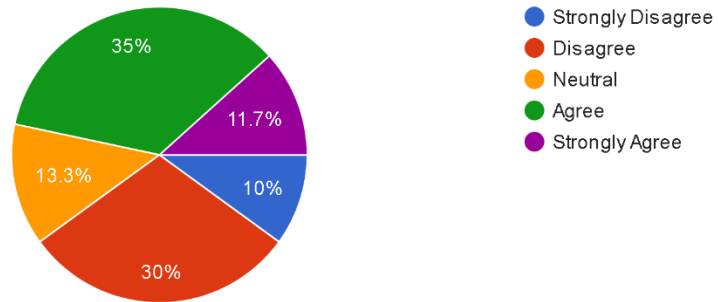
60 responses



11.I sometimes dread the telephone ringing at home because the call might be job-related

I sometimes dread the telephone ringing at home because the call might be job related

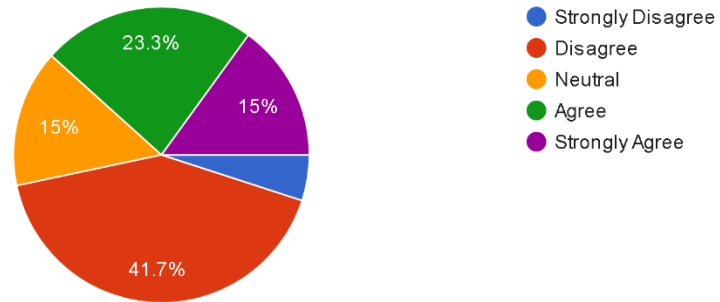
60 responses



12.I feel like I never have a day off

I feel like I never have a day off

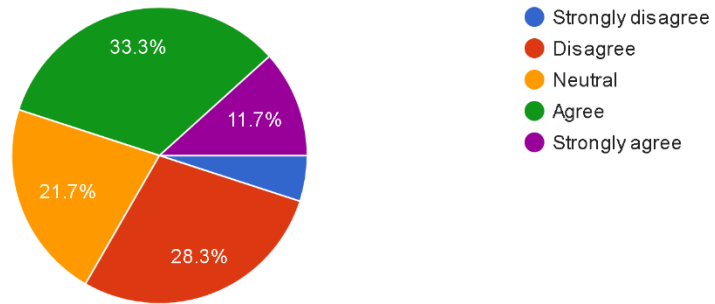
60 responses



13. Too many people at my level in the company get burned out by job demands

Too many people at my level in the company get burned out by job demands

60 responses



OPINION OF RESPONDENTS REGARDING STRESS ON 28 STATEMENTS UNDER THREE SUBSCALES OF Brief-COPE

The tables and figures below provide the opinion of the respondents on 28 statements under three subscales regarding coping mechanism. It represents the employee's opinion ranging from

1 = I haven't been doing this at all

2 = I've been doing this a little bit

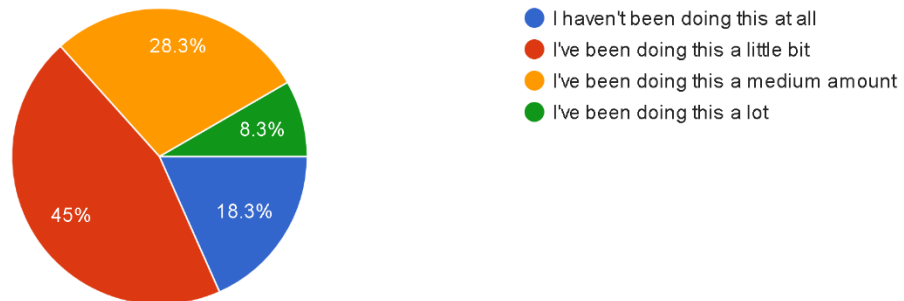
3 = I've been doing this a medium amount

4 = I've been doing this a lot

1. I've been turning to work or other activities to take my mind off things. Table.

I've been turning to work or other activities to take my mind off things

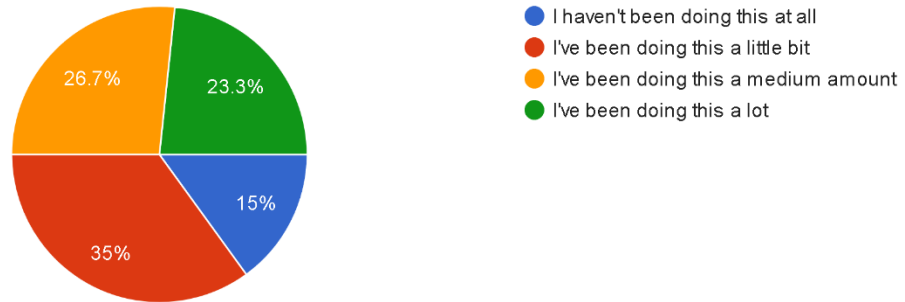
60 responses



2. I've been concentrating my efforts on doing something about the situation I'm in.

I've been concentrating my efforts on doing something about the situation I'm in

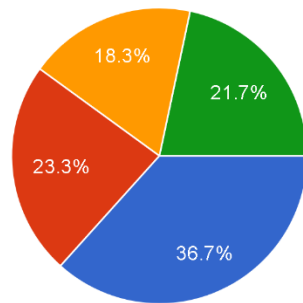
60 responses



3. I've been saying to myself "this isn't real."

I've been saying to myself "this isn't real"

60 responses

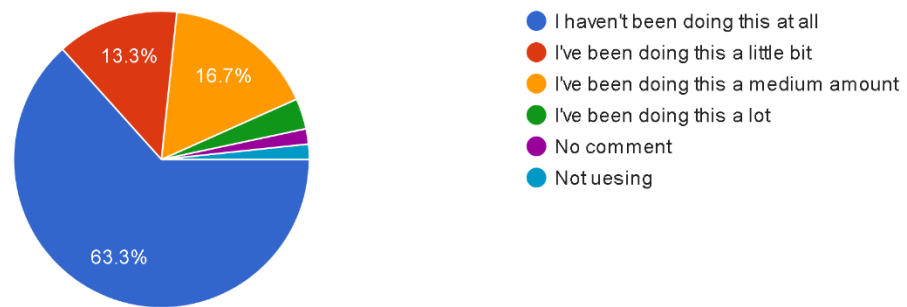


- I haven't been doing this at all
- I've been doing this a little bit
- I've been doing this a medium amount
- I've been doing this a lot

4. I've been using addictive behaviors or substances to make myself feel better.

I've been using alcohol or other drugs to make myself feel better.

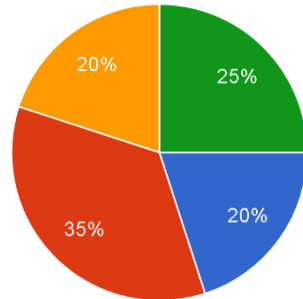
60 responses



5. I've been getting emotional support from others.

I've been getting emotional support from others

60 responses

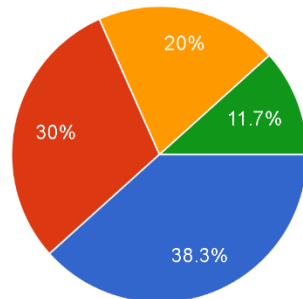


- I haven't been doing this at all
- I've been doing this a little bit
- I've been doing this a medium amount
- I've been doing this a lot

6. I've been giving up trying to deal with it.

I've been giving up trying to deal with it.

60 responses

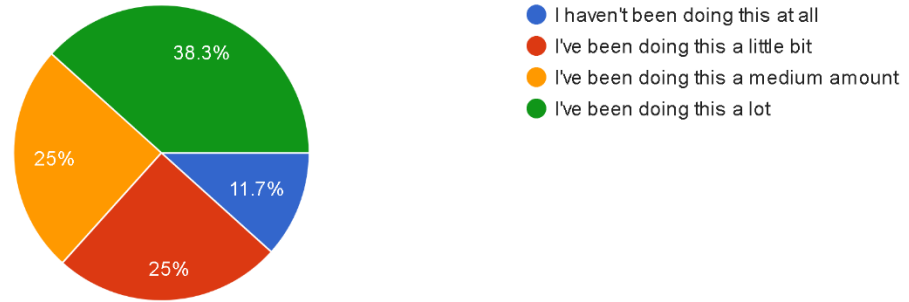


- I haven't been doing this at all
- I've been doing this a little bit
- I've been doing this a medium amount
- I've been doing this a lot

7. I've been taking action to try to make the situation better.

I've been taking action to try to make the situation better

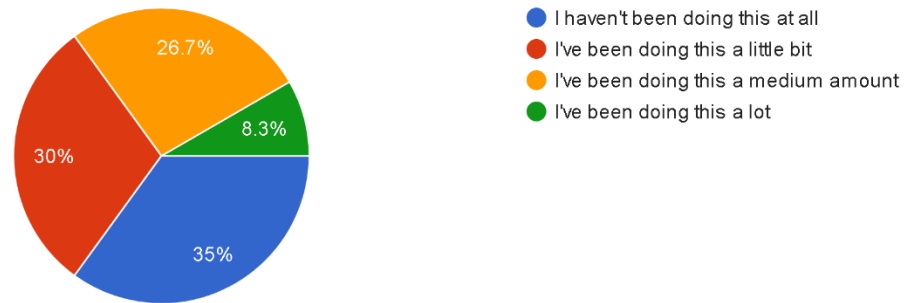
60 responses



8. I've been refusing to believe that it has happened.

I've been refusing to believe that it has happened

60 responses



9. I've been saying things to let my unpleasant feelings escape.

I've been saying things to let my unpleasant feelings escape

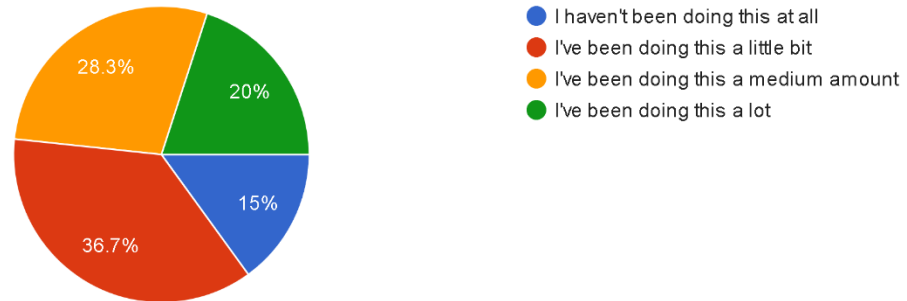
60 responses



10.I've been getting help and advice from other people.

I've been getting help and advice from other people.

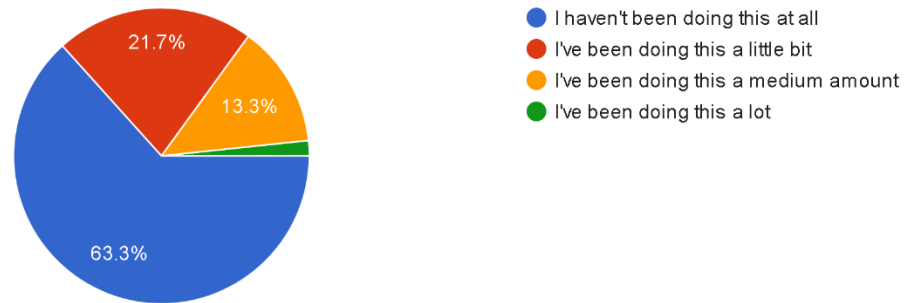
60 responses



11.I've been using alcohol or other drugs to help me get through it.

I've been using alcohol or other drugs to help me get through it.

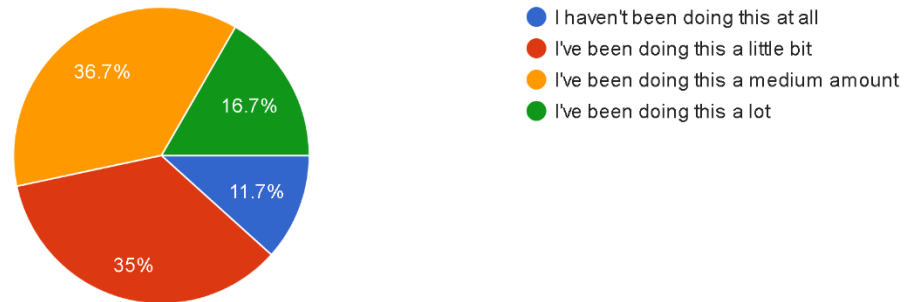
60 responses



12.I've been trying to see it in a different light, to make it seem more positive.

I've been trying to see it in a different light, to make it seem more positive

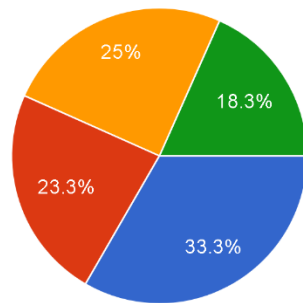
60 responses



13.I've been criticizing myself.

I've been criticizing myself

60 responses

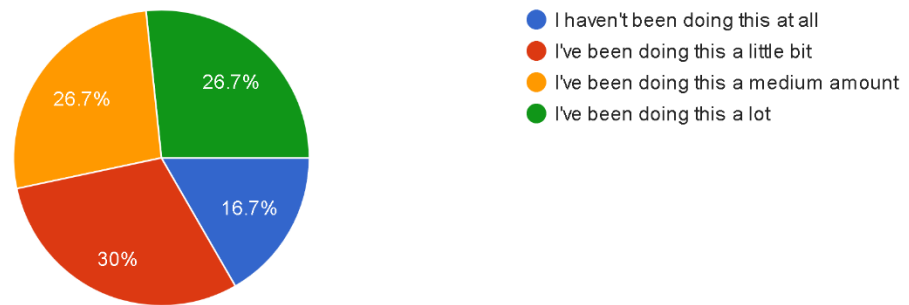


- I haven't been doing this at all
- I've been doing this a little bit
- I've been doing this a medium amount
- I've been doing this a lot

14.I've been trying to come up with a strategy about what to do.

I've been trying to come up with a strategy about what to do

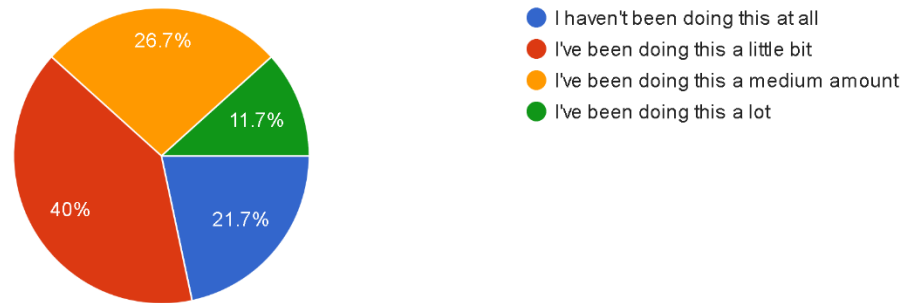
60 responses



15.I've been getting comfort and understanding from someone.

I've been getting comfort and understanding from someone

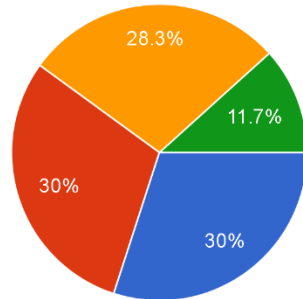
60 responses



16.I've been giving up the attempt to cope.

I've been giving up the attempt to cope

60 responses

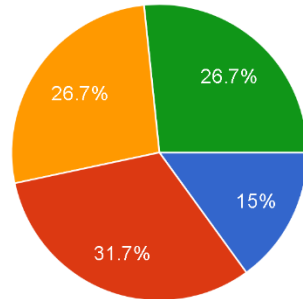


- I haven't been doing this at all
- I've been doing this a little bit
- I've been doing this a medium amount
- I've been doing this a lot

17.I've been looking for something good in what is happening.

I've been looking for something good in what is happening

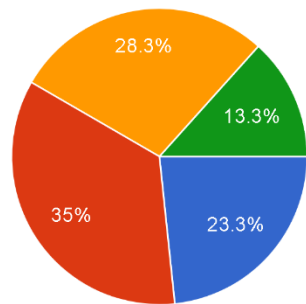
60 responses



- I haven't been doing this at all
- I've been doing this a little bit
- I've been doing this a medium amount
- I've been doing this a lot

18.I've been making jokes about it.

I've been making jokes about it
60 responses

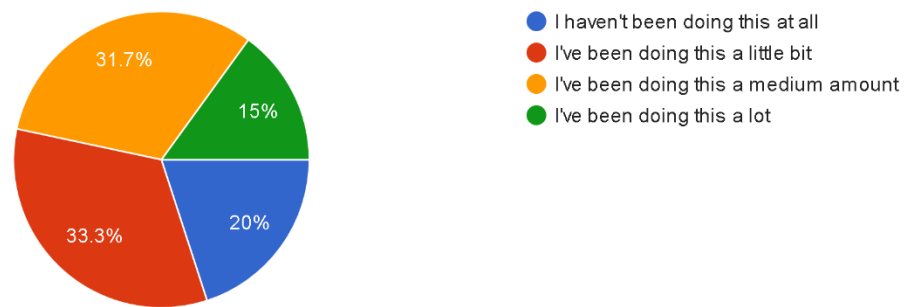


- I haven't been doing this at all
- I've been doing this a little bit
- I've been doing this a medium amount
- I've been doing this a lot

19. I've been doing something to think about it less, such as going to movies, watching TV, reading, daydreaming, sleeping, or shopping.

I've been doing something to think about it less, such as going to movies, watching TV, reading, daydreaming, sleeping, or shopping

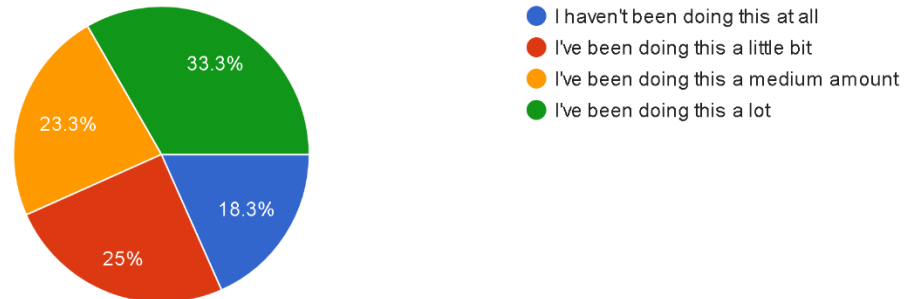
60 responses



19.I've been accepting the reality of the fact that it has happened.

I've been accepting the reality of the fact that it has happened

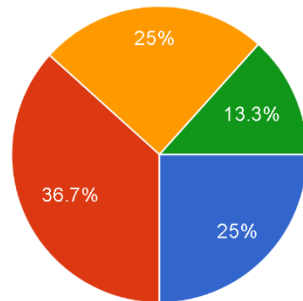
60 responses



20.I've been expressing my negative feelings.

I've been expressing my negative feelings

60 responses

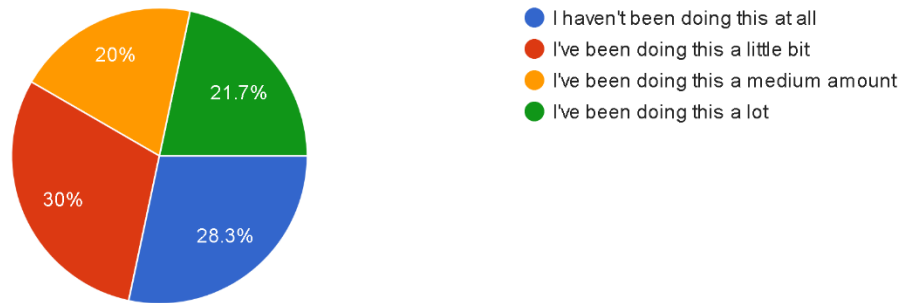


- I haven't been doing this at all
- I've been doing this a little bit
- I've been doing this a medium amount
- I've been doing this a lot

21.I've been trying to find comfort in my religion or spiritual beliefs.

I've been trying to find comfort in my religion or spiritual beliefs

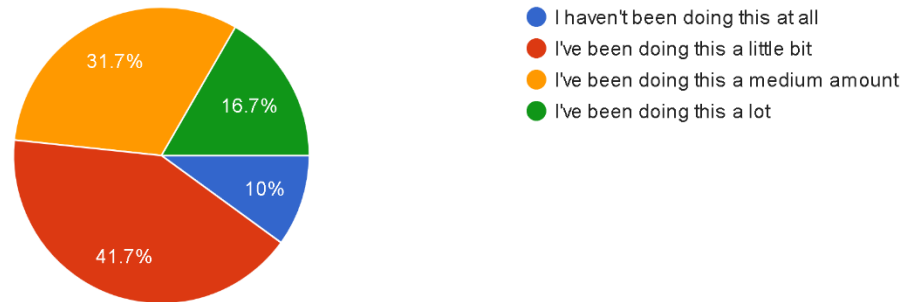
60 responses



22.I've been trying to get advice or help from other people about what to do.

I've been trying to get advice or help from other people about what to do

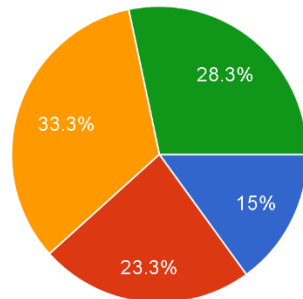
60 responses



23.I've been learning to live with it.

I've been learning to live with it

60 responses

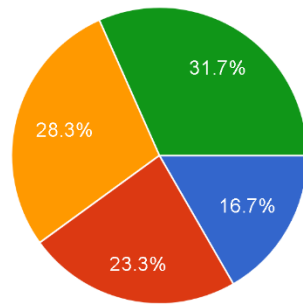


- I haven't been doing this at all
- I've been doing this a little bit
- I've been doing this a medium amount
- I've been doing this a lot

24.I've been thinking hard about what steps to take.

I've been thinking hard about what steps to take

60 responses

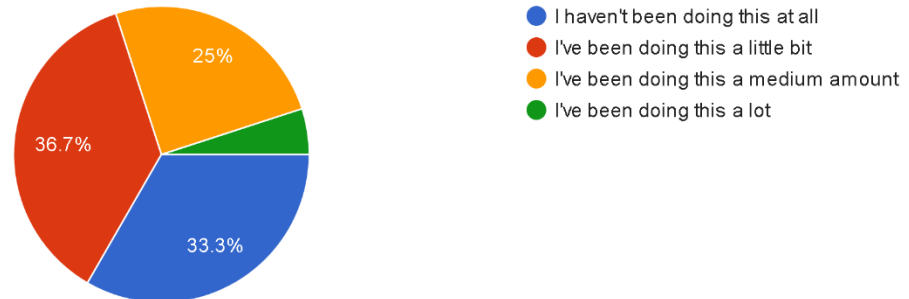


- I haven't been doing this at all
- I've been doing this a little bit
- I've been doing this a medium amount
- I've been doing this a lot

25.I've been blaming myself for things that happened.

I've been blaming myself for things that happened

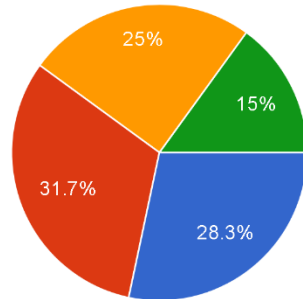
60 responses



26.I've been praying or meditating.

I've been praying or meditating.

60 responses

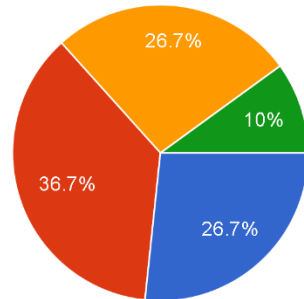


- I haven't been doing this at all
- I've been doing this a little bit
- I've been doing this a medium amount
- I've been doing this a lot

28. I've been making fun of the situation.

I've been making fun of the situation

60 responses



- I haven't been doing this at all
- I've been doing this a little bit
- I've been doing this a medium amount
- I've been doing this a lot

CHAPTER 5
FINDINGS, RECOMMENDATION,
AND SOCIAL WORK
IMPLICATION

5.1 Introduction

This chapter deals with the findings and suggestions regarding the research. The findings and suggestions are based on the research. Findings are made based on the analysis of the data collected. Suggestions that are put forward are based on the findings and information received after interacting with the people.

5.2 Findings

- Demographic profile of the respondents
 - The 60 participants included in the study 51.7% are males and 48.3% are females.
 - The majority of the respondents are in the age category of 30-39.
 - The 60 participants included 55% are married.
 - The 60 participants included 38.3 % are with designation as PO.
 - The majority of the respondent are get salary of 10000- 29000(35%).
 - The 60 participants included had the job experience above 2 years.
 - The respondent are working in private and public sector (50%).

RECOMMENDATIONS

- To establish employees' participation in choices affecting their working environment.
- The right training should be provided to employees in order to improve their skills. Avoid doing repetitive and monotonous work.
- The flexibility or adjustments that can be made in employment, if necessary, in the near future, might be taken into consideration when designing a job.
- Feedback should be provided to the employees of their jobs along with the appraisal so as to motivate them for the good work done and guiding them for their faults.
- Employees are under a lot of pressure to meet deadlines, thus scheduling must be done in a workplace that provides for both physical and emotional comforts. It may lessen the inherent strain of the job. Providing central heating and air conditioning throughout the proper seasons, for instance.
- The banking industry is plagued by numerous issues, and in order to address them properly, personnel must occasionally receive training that equips them with the necessary abilities.
- For all people who are experiencing excessive stress, steps should be taken to include particular organizational policies with a constructive objective. By boosting everyone's efficacy and efficiency, such steps are likely to increase the likelihood that the organization will be able to accomplish its other objectives.
- In order to determine current stress levels, identify significant specific stressors, and identify stressful circumstances, organizations should provide for routine physical, psychological, and personal surveys. The organization could also offer individual counseling with the goal of recognizing members' levels of excessive stress and offering advice on appropriate action. The firm may also choose to offer financial or technical support for the implementation of particular coping techniques or the growth of longer-term stress management capacities. Group therapy sessions, instruction in meditation techniques, interpersonal relations training, etc. May be part of such efforts.
- An organization's responsibilities in managing stress levels include a thorough review and revision of its policies, plans, and procedures in order to improve each employee's efforts to manage their own stress and to create an overall work environment that promotes the growth of eustress while minimizing distress.

- An effort should be made to keep the newly created culture in a healthy state and change the culture when change becomes necessary, as it is urgently needed in public sector banks which are under tremendous pressure to develop and offer new products and meet international standards. If the organization's culture impacts the quality of service, increase in the incidence of malpractice, deterioration in discipline, and a general decline in employee morale, an effort should be made to keep the newly created culture in a healthy state.
- At both the individual and organizational levels, it is advised to use functional coping strategies in order to deal with prominent and dominating stressors while minimizing the use of dysfunctional coping. This will help to promote overall growth and reduce role overload, role isolation, and self-role distance while improving role, organizational performance, and effectiveness.

IMPLICATIONS FOR PROFESSIONAL SOCIAL WORK PRACTICE

CONCLUSION

Stress potential of the situation is a function of two variables: environment and person. The environment and the person both affect how stressful a situation could be. A person tries to satisfy a demand that the environment has placed on them. The homeostasis of the body is disrupted when the combination of the two factors—environmental demand and human capacity to meet that need—leads to a significant imbalance. The body's non-specific responses are nothing more than stress-related reactions that are further caused by this state of disequilibrium (which may be physical, mental, or chemical in nature). Stress, then, is the outcome of the body being ready for activity without the activity really happening. Organizational stress can often be caused by the relationship between increased job demands and a lack of control over the demanding circumstances.

Following the completion of a study on the current levels of occupational stress and coping strategies among bank employees in Ernakulam, it can be said that workplace stress is a significant problem for those working in the banking industry, and coping strategies vary depending on gender, the nature of the job, and other personal factors.

The study found that among the main causes of stress for bank employees are their jobs' demands, pressure at work, deadlines, and workload. Organizational culture, interpersonal disputes, work-life balance issues, and job uncertainty have also been recognized as contributing causes to occupational stress. Additionally, compared to their male colleagues, female bank employees reported having more difficulties striking a balance between work and personal obligations. However, it seemed as though men were more impacted by workload and employment uncertainty.

The results also revealed several coping strategies used by bank personnel. Employees frequently employed individualized stress management measures, such as breathing exercises, exercise, and hobbies. However, organizational assistance—including flexible work schedules, open communication, and emotional support from coworkers and managers—was also an essential component of managing occupational stress.

According to the survey, employees can better manage their workload and deal with stress if they are made aware of stress management strategies and given the right resources. Programs and training for stress management can also inform staff members about stressors and help them identify their signs, improving both their wellbeing and productivity. Additionally,

research results emphasize the significance of implementing gender-sensitive policies that might address the particular difficulties experienced by female workers in balancing work and family.

The study highlights the necessity for banks to consider employees' well-being as an essential element of their business strategy and offers insightful information about the existing occupational stress levels and coping mechanisms among bank employees in the Ernakulam district. Banks may build a positive work culture, improve employee engagement, and increase staff retention through supporting healthy work environments and managing occupational stress.

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APPENDIX

QUESTIONNAIRE

Part-I

Demographic Profile of the respondents

1.Name of the respondent:(optional).....

Gender:

Male	Female
------	--------

2.Age Group:

20-29 Years	30-39 years	40-49 years	50-59 years
-------------	-------------	-------------	-------------

3.Marital status:

Married	Unmarried
---------	-----------

4.Designation

Clerk	Assistant	PO(Probationary Officer)	Manager
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5.Salary

10000-29000	30000-49000	50000-69000	Above 69000
-------------	-------------	-------------	-------------

6.Job experience

0- 2 years	3-5 years	6-10 years	Above 10 years
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7.Type of banking sector

Private sector	Public sector
----------------	---------------

Part-B

Information pertaining to the study

This part of the questionnaire seeks to measure your job stress. Please choose any one answer for each of the following statements. The five options given are

You should rank each statement as follows:

Scoring points

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
5	4	3	2	1

8. I have felt fidgety or nervous as a result of my job
9. Working here makes it hard to spend enough time with my family
10. My job gets to me more than it should
11. I spend so much time at work, I can't see the forest for the trees
12. There are lots of times when my job drives me right up the wall
13. Working here leaves little time for other activities
14. Sometimes when I think about my job I get a tight feeling in my chest
15. I frequently get the feeling I am married to the company
16. I have too much work and too little time to do it in
17. I feel guilty when I take time off from job
18. I sometimes dread the telephone ringing at home because the call might be job-related
19. I feel like I never have a day off
20. Too many people at my level in the company get [burned out](#) by job demands

Part C

This part of the questionnaire seeks to measure your coping mechanism. Please choose any one answer for each of the following statements. The four options given are:

1= I haven't been doing this at all

2= I've been doing this a little bit

3= I've been doing this a medium amount

4= I've been doing this a lot

21. I've been turning to work or other activities to take my mind off things

22. I've been concentrating my efforts on doing something about the situation

I'm in

23. I've been saying to myself "this isn't real".

24. I've been using alcohol or other drugs to myself feel better.

25. I've been getting emotional support from others.

26. I've been giving up trying to deal with it.

27. I've been taking action to try to make the situation better.

28. I've been refusing to believe that it has happened.

29. I've been saying things to let my unpleasant feeling escape.

30. I've been getting help and advice from other people.

31. I've been using alcohol or other drugs to help me get through it

32. I've been trying to see it in a different light, to make it seem more positive.

33. I've been criticizing myself.

34. I've been trying to come up with a strategy about what to do.

35. I've been getting comfort and understanding from someone.

36. I've been giving up the attempt to cope.

37. I've been looking for something good in what is happening.

38. I've been making jokes about it.

39. I've been doing something to think about it less, such as going to movies, watching TV, reading, daydreaming, sleeping, or shopping.

40. I've been accepting the reality of the fact that it has happened.
41. I've been expressing my negative feelings.
42. I've been trying to find comfort in my religion or spiritual beliefs.
43. I've been trying to get advice or help from other people about what to do.
44. I've been learning to live with it.
45. I've been thinking hard about what steps to take.
46. I've been blaming myself for things that happened.
47. I've been praying or meditating.
48. I've been making fun of the situation.