

A STUDY ON THE IMPACT OF STRESS ON THE PERFORMANCE OF EMPLOYEES WORKING IN PUBLIC AND PRIVATE BANKS IN SIVAGANGAI DISTRICT, TAMIL NADU

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Abstract

The banking sector in India has undergone tremendous changes with increased competition, increased level of deregulation, which has facilitated the Indian banking system and has placed enormous pressure and has created stress in bank employees. Stress refers to the strain from the conflict between our external environment and us, leading to emotional and physical pressure. In our fast paced world, it is impossible to live without stress, whether you are a student or a working adult. Job stress level of permanent employees in private and public sector banks, results founded the public sector banks' employees significantly affected more by stress due to no control on their jobs, social unsupported by the managers, and mechanistic and strict organizational structure than the private sector bank's employees. This article highlights the impact of stress among the bank employees in public and private sector banks in Sivagangai district. Stress can have negative impacts on both the employee and the organization. The study describes the occupational stress in public and private banks. Among different job-related stress variables role over load, role authority, role conflict and lack of senior level support contribute more to the occupational stress. Bank employees cannot afford the time to relax and "wind down" when they are faced with work variety, discrimination, favoritism, delegation and conflicting tasks.

Key Words: *Stress and Job stress, organizational behavior*

Introduction

Stress Management is more important in now-a-days in the service, financial and banking. There is no such thing like stress free job. Everyone in their work is exposed to tension and anxiety as they gets through the duties assigned to them. Banking industry plays important role in the developing the country's economy is not an exceptional one. The job nature of banking employees is very tedious as it involves the direct customer interaction in all levels. This research shows that a large number of bankers are facing high level of stress because of their job and the reasons behind this stress include long working hours, heavy work load, improper reward system, lack of job autonomy, organizational culture, role conflict etc. and the main reason is lack of management support to employees. The employees can notice a number of symptoms indicating high level stress among them. However, if these symptoms are not noticed in early stage, they can cause serious health problems among employees such as depression, heart problems, diabetes etc. Not only health but personal life of bankers are also being affected because of high job stress, most employees are unable to spend time at home or with family. However, with

the help of proper management techniques by management, the bankers stress level can be reduced to great extent. The type of research conducted is “Causal as this research explores the effect of one variable over other.

The Banks in Modern Society

Modern society the words conjure up before our eyes a whole new world - a whole new world of opportunity - a whole new world of stress. It is these changing times - these challenging times that we feel the need of an efficient stress management system. In India all bank are modernized. The modern banks are all doing jobs fastly. For the fast transaction the banks need very enthusiastic employees because they are all main sources of all banks. Employees are facing lot of problems in their family, social, physiological, official problems etc. For that stress management among the bank employee is must. Taylor conducted a postal questionnaire survey of 355 Bank employees in England and Wales. He found out that major problems due to stress is more was common among private bank employees. In Sivagangai district, all banks private, nationalised and foreign bank are available. My study was regarding the impact of stress among the bank employees in Sivagangai district.

Need for the Study

Occupational stress has been called “21st Century disease”. It is a serious problem for professionals whose work involves intense involvement with clients. It conveys the idea of energy extinguished and the fire of enthusiasm dampened. Occupational stress is associated with situations in which a person feels: Overworked, underappreciated, confused about expectations and priorities. Concerned about job security, overcommitted with responsibilities Stress, an integral part of the human existence, is said to have an immense influence over the lives of individuals and the organization. In the present era, the nature and intensity of stress is to turbulent that the present age has been “Age of Anxiety, Stress and Depression”. As individuals spend most of their time at work, the work place has been conceived to be a potent contributor and influencer of stress. At the work place, various roles are performed which have to be in synchronization with the roles at home and other places. The stress induced due to roles performed by individuals as employees at work place, has been one of the most persuasive organizational stressors, the outcomes of which have been found to be costly to the organization. The public and private sector commercial banks have also witnessed relatively lack of efforts to analyse the role stress phenomenon exhaustively. The stress induced by the role of performed by the front line employees of commercial banks is a matter of worth attention too, as it is emphasized that role stress occurs in employees jobs that involve direct interaction with customers and such employees are prone to relatively greater level of role stress.

Occupational stress and its disastrous consequences have been observed in all the sectors, industries and organizations. One such industry which has gone into massive

changes over the last ten years is the banking industry. Banking industry is the most important constituent of the financial sector of any economy. With the opening of the banking sector nationalized banks had to face fierce competition from private and foreign banks. It is here, the banks understood that infrastructure, and capital and technology are replicable but not human capital which is a valuable resource for achieving competitive edge. Nationalized banks too started introducing newer products and services to keep the profit margin at a safer level and survive in the market. Competent and energetic work force with high skill level both hard and soft became crucial to market the products and services and cater to the needs and requirements of the customers. With this background the present study made an attempt to understand the impact and intricacies of occupational stress on employees in the banking sector and suggest suitable measures to be taken by the bank managements to have a competent, productive and stress free workforce to meet the present and future challenges. Although a lot of studies have been conducted on occupational stress and job satisfaction in various sectors, there are very few studies conducted in the banking sector. Today banking is a fast growing service industry and hence the high staff morale is very much important to deal with the customers effectively and positively. Hence, in this research paper an attempt is made to identify and suggest remedies to specific problems of bank employees related to job stress.

Review of Literature and Research Gap

Radha.G (2014) Occupational Stress among the bank Employees in Tivarurar District of Tamil Nadu, expresses the level of occupational stress among public sector bank employers. The result of the study reveals that the officers and clerical staff experience high level of stress and sub-staff face moderate occupational stress. This study defines that occupational stress to be harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities resources, or needs of the workers.

Shukla Harish & Garg Rachita (2013) have conducted a study on stress management among the employees of nationalised banks in Indore, observed that most of the employees fear with the point that lack quality in their work sets stress on them. The researchers have explained that this study has exploratory in nature and maximum number of employees in bank has remained in stress. The main causes of stress overloaded, non-achievement of their target of work, family problem, the order of their boss by sacrificing their important home function

Pathak Deepti (2012) has examined the understanding between organizational stress, job satisfaction and Perceived Organizational Support in the study Role of perceived organizational support on stress-satisfaction relationship: An empirical study the result of the study shows that Perceived Organizational Support has moderated relationship between both. The study has done on a sample of 200 managers belonging to Private Sector

Organizations of Delhi/NCR region. The result has showed that Organizational Role Stress has negatively related with job satisfaction.

Deshpande C. Revati (2012) has explored the various causes of stress at workplace A healthy way to handle work place stress through Yoga, Meditation and Soothing It aims at suggesting the various stress management techniques like humour Yoga, Meditation and Soothing. The study has exploratory in nature and based on secondary data. The researcher has suggested that Stress to be reduced if enterprises take the right steps. Employees perform better, work harder, feel happier and have a long-term commitment to the organization in stress free environment. Now time has come when the

Satyanarayan.K.S & Dr. Maran.K (2011) in a study on Stress Management in IT Industry, highlight the job stress, types of stress and its impact on employees who have working in various departments in SEMANSYS technologies. The researchers have found that the major factor of stress has workload, vulnerability and low physical conditions. Significant correlation between workload and emotional exhaustion and there is no significant different in stress variable and gender. They have used the 100-sample size and convenience sampling method. They have given the some suggestion for reduce the stress such as yoga, counselling, brainstorming games, relaxation activity.

International Studies

Practical improvements for stress prevention in the workplace, the checkpoint of stress prevention at work. The group have composed of six external specialists on stress and work improvement as well as ILO staff members. The experts have come from different countries and one expert has come from world health organisation. In the report they have emphasised on important causes which affect the workers such as partiality in justice, job demand, job control, lack of social support, poor working condition, poor relationship at workplace, offensive behaviour, poor work life balance and job security. They have discussed why stress prevention is important for organisation and how to check all the point of stress in practical way.

Parilla S. Eric (2012) Level of stress experienced by NWU Employees: towards developing a stress management, has determined the level of stress experienced by NWU (NORTH WESTERN UNIVERSITY) employees. The researcher finds out that the middle level employees experienced the highest degree of stress and the level of stress compared to the other job position. The result that personal characteristics (age, gender, income number of family members) has not correlated to job stress while job position has correlated with job stress. Productivity and stress has negatively correlated.

Musyoka Mary et.al (2012) Employee stress and performance of companies listed in the Nairobi securities exchange, have emphasised the relationship between job stress and corporate performance. The result of the study is that low level of stress is positive impact

on performance but the stress is increase it decrease the performance of employees and its affect the organisation.

Bashi.Usman et.al (2010) Impact of Stress on Employees Job Performance: A Study on Banking Sector of Pakistan, have analysed the relationship between job stress and job performance. The result has indicated that job stress has negatively correlated with job performance and the researchers find out that job stress significantly reduce the performance of employees. The stress in work environment reduces the intention of employees to perform better in jobs.

Zhang. Jianwei (2010) in the study entitled Organizational climate and its effects on organizational Variables: An empirical study, has investigated the characteristics of organisational climate and its effects on organisational variables such as turnover intentions, job satisfaction, work efficiency, job stress and organisational commitment. The researcher finds out that organisational climate not only effect on human resource effectiveness but also effect on organisation effectiveness.

The previous discussion of the literature identified significant gap that will be explored in the thesis. Most of the studies in the area of employees satisfaction and expectation towards public and private sector banks are limited for comparing with respect to the organizational stress and coping mechanism in public and private sector banks. But no study on a comparative study on the stress management in public and private sector banks in Sivagangai district. The nature of relationship for mental health with emotional maturity, emotional intelligence and self acceptance correlation analysis reveals that mental health is positively related with emotional maturity, various factors related to stress, organizational, personal, environmental, psychological, emotional factors and impact factors of stress management in public and private sector banks in Sivagangai district.

Statement of the Problem

In the present and post decades the banking sectors has been undergoing sea changes in terms of globalization efforts liberalization policies, downing and new technology and so on, that had created stressful atmosphere to the employees working in the sectors. This advent of technological resolution in all walks of life coupled with globalization, privatization policies has drastically changed conventional patterns in all sectors. The banking sectors are of no exemption. The 1990 s saw radical policy changes with regarding to fiscal deficiency and structural changes in India. So, as to prepare his to cope with the new economic world order globalization and privatization led policies compelled the banking sector to reform and adjust to have a competitive edge to cope with multinationals led environment. Job stress is a real phenomenon and it is associated with job satisfaction level of employees in any place.

Scope of the Study

The scope of the study has been limited to certain banking sectors aspects of employees job stress namely the various stress factors chosen for the research are work factors, organization factors, personal factors, health factors, environment factors, psychological factors, emotional factors, impact factors and stress management in public and private sector banks in Sivagangai district. The finding of the present study would provide useful insight to policy makers in Nationalized and Non-Nationalized Banks. The findings can help them to take suitable measures and actions to help employees to destress them which can help in increasing output and employees stability in their respective banks.

Objectives of the Study

1. To analyse the factors influencing the stress perceived by the bank employees in public and private sectors of selected banks in Sivagangai district.
2. To study the impact of stress factors towards in public and private sector banks in Sivaaangai district.
3. To identify the various factors of stress prevailing in different levels among employees in public and private sector banks in Sivagangai district.
4. To study the association between the personnel profile factors and level of stress in accordance with personal factors, family factor, official factors and various measures.
5. To identify the coping strategies to manage stress

Hypotheses

1. There is no association between stress management of public and private sector bank employees in Sivagangai district.
2. There is no significant relationship between comparative studies of the acceptance level of employees in public and private sector banks and various factors relating to stress management in Sivagangai district.
3. There is no significant difference of stress level in the selected banks.
4. Employees of private banks experience more stress than public sector bank employees

Research Methodology

Method of data collection

Primary data

The primary data for this research paper was collected through survey method using a well-structured questionnaire. The questionnaire was tested for its content validity with experts and for its face validity with respondents from the banks. The study was conducted in the branch offices of the banks only as the nature of work is different when compared to regional and head offices.

Secondary Data

The data from secondary sources is collected through books, journals, reports, research studies, internet sources, magazines, newspapers, and bank websites and records from the banks in Nagapatinam district and RBI Bulletins.

Sampling Design

The area of the study is Nagapatinam district which has 26 Public Sector Banks and 17 private sector banks. Total number of public and private sector banks comprises 43; there are two categories of banks: 1) Public Sector Banks (26) and 2) Private Sector Banks (17). The selection of five public sector banks namely Canara Bank, Indian Bank (IB), Indian Overseas Bank (IOB), State Bank of India (SBI) and Punjab National Bank. And also selection of five private sector banks namely HDFC bank, ICICI bank, Lakshmi Vilas Bank, Tamilnadu Mercantile Bank and City Union Bank Ltd situated in Sivagangai district, was selected for the study. Convenience sampling technique has been used to select the sample 136 respondents for the study. The samples consists of two categories public sector bank employees (360) and private sector bank employees (136) totally 496. This study is descriptive in nature.

Statistical Tools Used

The collected data have been consolidated, tabulated and analyzed by using relevant statistical tools like, mean, standard deviation, co-efficient variance, Reliability test (Cronbachs alpha analysis), T- test, one way ANOVA, Chi - Square test, and factor analysis. The SPSS was utilized for analyzing the data. 5 point Likert scale (1=Most stressful, 2= more stressful, 3= stressful, 4= less stressful, 5= least stressful) was used for the collection of data.

Limitations of the Study

The study has the following limitations.

1. The field survey is restricted only to 496 employees (i.e. 360 public and 136 private sector banks) in Nagapartinam district. More responses would have thrown adequate light on the entire study.
2. This study only commercial banks cannot be generalized the Co-operative banks and foreign banks

Period of the Study

The period of the study is confined to 2015 to 2016

Data Analysis and Discussions

Factor Analysis for Public and Private Sector Banks

Analyses were done with the main objective to find out the underlying common factors among the variables included in this study. Principal component factoring method

with variance rotation was used for factor extraction. Table 1 shows the results of the factor analysis. An arbitrary value of 0.38 and above is considered significant loading. A positive loading indicates that greater the value of the variable, greater is the contribution to the factor. On the other hand, a negative loading implies that greater the value, lesser its contribution to the factor or vice versa

Table 1 Communalities for Impact of Stress

| S.No | Variables | Initial | Extraction |
|------|--|---------|------------|
| 1 | Stress decrease the job satisfaction | 1.000 | .316 2 |
| 2 | It affects physical and mental health | 1.000 | .395 3 |
| 3 | It decrease of work quality | 1.000 | .491 4 |
| 4 | Increasing the absenteeism | 1.000 | .492 5 |
| 5 | Increasing the staff fluctuation | 1.000 | .509 6 |
| 6 | Lack of interest and motivation | 1.000 | .379 7 |
| 7 | Affecting the balance family/work | 1.000 | .620 8 |
| 8 | Stress lead to lack of control | 1.000 | .639 9 |
| 9 | It decrease the level of patience, empathy, flexibility, tolerance | 1.000 | .687 10 |
| 10 | Stress increasing the degree of frustration | 1.000 | .678 11 |
| 11 | It leads to misuse drugs | 1.000 | .634 12 |
| 12 | Tiredness | 1.000 | .558 13 |
| 13 | Have poor interpersonal relationship | 1.000 | .575 14 |
| 14 | Angry | 1.000 | .457 15 |
| 15 | Eating disorder | 1.000 | .603 16 |
| 16 | Bore | 1.000 | .603 17 |
| 17 | Bodily-injuries | 1.000 | .600 18 |
| 18 | Low self-esteem | 1.000 | .530 |

Source: Computed from Primary data, Extraction Method: Principal Component Analysis.

From the Table 1 shows that in the data interpretation on “impact stress” through factor analysis, out of 18 variables, “It decreases the level of patience, empathy, flexibility, tolerance,” variable got high communality value (0.687). It means extracted factors are able to explain low variance in that the variable more effectives than other variables and “Stress decrease the job satisfaction” variable got lowest communality value (0.316). It means that the extracted factors are not able to explain much variance in that variable. Such variable may be dropped from the analysis.

Table 2 Total Variance Explained

| Components | Eigen values | | | Extraction Sums of Squared Loadings | | |
|------------|--------------|---------------|--------------|-------------------------------------|---------------|--------------|
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 3.295 | 18.307 | 3.295 | 18.307 | 3.295 | 18.307 |
| 2 | 1.570 | 8.723 | 27.029 | 1.570 | 8.723 | 27.029 |
| 3 | 1.380 | 7.664 | 34.693 | 1.380 | 7.664 | 34.693 |
| 4 | 1.285 | 7.139 | 41.833 | 1.285 | 7.139 | 41.833 |
| 5 | 1.182 | 6.568 | 48.400 | 1.182 | 6.568 | 48.400 |
| 6 | 1.053 | 5.849 | 54.250 | 1.053 | 5.849 | 54.250 |
| 7 | .996 | 5.533 | 59.782 | | | |
| 8 | .937 | 5.205 | 64.987 | | | |
| 9 | .896 | 4.975 | 69.962 | | | |
| 10 | .849 | 4.716 | 74.678 | | | |

| | | | | | | |
|----|--------|-------|-----------|--|--|--|
| 11 | .824 | 4.579 | 79.257 | | | |
| 12 | .743 4 | 4.126 | 83.383 | | | |
| 13 | .660 | 3.667 | 87.050 | | | |
| 14 | .606 | 3.667 | 90.419 | | | |
| 15 | .503 | 2.792 | 93.211 | | | |
| 16 | .452 | 2.509 | 95.720 17 | | | |
| 17 | .422 | 2.347 | 98.067 | | | |
| 18 | .348 | 1.933 | 100.000 | | | |

Source: Computed from Primary data, Extraction Method: Principal Component Analysis

Table 2 shows the percentage of variance in respect of 18 variables in impact of stress. These variables have been rotated to ascertain cumulative percentage of variance. The factor 1 causes 18.307 per cent of variance, factor 2 causes 8.723 per cent of variance, factor 3 causes 7.664 per cent of variance, factor 4 causes 7.139 per cent of variance, factor 5 causes 6.568 per cent of variance, and factor 5 causes 5.489 per cent of variance in impact of stress. The overall five factors cumulatively contribute 54.250 per cent

Major Findings

1. There is significant difference in the level of occupational stress between public and private bank employees.
2. Occupational stress is found higher among private bank employees compared to public bank employees.
3. Among different occupational stress variables role over load, role authority, role conflict and lack of senior level support contribute more to the occupational stress among private bank employees compared to public bank employees.
4. It is found that the employees working in Non-Nationalized Banks have longer working hours as compared to their counterparts working in Nationalized Banks.
5. It is observed that public and private sector commercial banks do not significantly differ on role indistinctness, role invasiveness, role divergence, self-diminution, resource shortage and role excess.
6. It reveals that employees use seven coping dimensions for combating role stress which explain 62.46 per cent of the total variance. 'Submissive Coping' which broadly relates to putting off a situation, which one feels incapable of handling, has emerged as the most important coping strategy used by the employees of the banks accounting for 18.37 per cent of the total variance.
7. It reveals that there are eight underlying role related factors which lead to role stress amongst employees of commercial banks, namely, role indistinctness, role excess, role invasiveness, role divergence, role augmentation, self-diminution, role fortification and resource shortage.
8. The study also reveals that employees use seven coping dimensions for combating role stress which explain 62.46 per cent of the total variance. 'Submissive Coping' which

broadly relates to putting off a situation, which one feels incapable of handling, has emerged as the most important coping strategy used by the employees of the banks accounting for 18.37 per cent of the total variance.

9. The results indicate that the employees of private sector banks are more likely to be segmented in the unclear and underutilized clusters in comparison to overloaded cluster.
10. The results also indicate that the perceived unfavorableness of climate leads to an increase in odds for overloaded cluster. Also, when employees perceive higher peer stress, the chances of their segmentation in overloaded cluster also increases. Similarly, employees holding no additional work are more likely to be segmented in the unclear cluster as compared to overloaded cluster.
11. Employees of private sector banks experience more stress than public sector bank employees. The Chi square test was used to test the hypothesis that 'employees of private sector banks experience more stress than public sector bank employees'. The test stated that there is no significant difference between public and private sector banks with respect to the level of stress experienced with the demands of the work $\chi^2 = 3.342, p = 0.188 > .05$.
12. The intensity of psychological effects of job stress was more or less the same among different salary groups since the difference was found not to be significant at 5 per cent level of significance.
13. It was observed from the mean score statement that Professional anxiety and Social isolation were more among employees with 11-15 years of service and Professional dissatisfaction was found more among employees having length of service between 16 and 20 years.

Suggestions

1. The bank should take the initiative to identify the stress affected group in the industry at frequent intervals and to provide them adequate level of support to combat it.
2. Training by behavioural scientists should be given to bank employees to cater to the ever-demanding customers and to build a positive outlook on job.
3. Redesigning and restructuring of work should be done, considering the present workload and system of banking operation.
4. Adequate training should be imparted to the employees to resist the stress-prone factors and to handle technology-related stress factors.
5. High work pressure, inadequate compensation, and lack of security in job are the stressors faced by the employees in new generation banks. Pay, perks and other service conditions applicable to other bank groups should be extended to them also to prevent the catastrophic effect of stress on employees and the organization.
6. Employees of the banks should be made free from not only fear of quality of performance but also from other types of fear generating in their minds.

7. There should be proper work division in all departments.
8. There should be friendly environment from colleagues and especially boss.
9. Guidance and counseling, quality consciousness awareness programs, psychological support can be provided to employees.
10. Efforts should be made by the banks to reduce the customer rush in the banks by popularizing the extended banking services through technology-supported banking.
11. Staff shortage is a pertinent cause of stress among employees in old private sector banks. Induction of new recruits, considering the present workload, is the need of the hour to reduce the job stress of the existing staff.
12. Training by behavioral scientists should be given to bank employees to cater to the ever-demanding customers and to build a positive outlook on job.

Conclusion

The result of the present study and the general overview of the related literature concluded that stress is a major hazard for the organization and may affect not only the performance of employees but also their health (Kazmi et. al., 2008). The stress among bank employees arises due to the nature and characteristics of the job. Factors like work overload, role conflict, communication gap among colleagues and comfort with supervisor and colleagues, continuous contact with the customers, role ambiguity, unpleasant organizational environment, lack of privacy, no career advancement, target achievements have contributed to increase stress among employees and has an adverse impact on productivity, absenteeism, worker turnover and employee health. Bank employees face too much work bombarded at them and not enough time to complete the list. They find it challenging to manage the demands of job and personal life. They struggle to maintain a balance in their lives and often split between home and the office. Flexible work schedules can be introduced as it may improve employee satisfaction and reduce stress. Individuals have a finite capacity to work and process information. Burgeoning workloads and dwindling resources often drive managers to push their staff beyond limits. Workload can be tiring and often drive employees to work much longer hours leading to stress, exhaustion and burnout.

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