

ABSTARCT

A strange new disease has found its way into lives of people of this industrialized nation of the world. The most common disease is headache. Not only is this, but diseases like heart attack, high Blood Pressure, stomach disorders, and skin diseases very common to the people in the present world. These have become the effects of stress and have become most common in many of the organizations, now-a-days.

Stress is an all pervading modern phenomenon that takes a heavy toll of human life. Different situations and circumstances in our personal life and in our job produce stress. We shall divide them into factors related to the organization or job factors related to the person which include his experience or personality traits.

INTRODUCTION

IMPORTANCE OF THE STUDY

20TH century has been regarded as the period of incredible change in human history. Philosophers and scientists have been various names to this period. Peter Drucker has called it “The Age of Discontinuity”, John Galbraith has called it “The Age of Future Shock” and Hari Albrecht called it “The Age of Anxiety”.

Stress has become the 21 century buzz word, from the high pervading corporate echelons to the bassinets of teaching infants’ nurseries we find this world liberally used. Stress is part of modern life. Various events in life cause stress, starting with the birth of a child and enduring with the death of a dear one.

Urbanization, industrialization and the increase scale of operations in society are some of the reasons for rising stress. It is an inevitable consequence of socio-economic complexity and to some extent, its stimulant as well. People experience stress as they can no longer have complete control over what happen in their lives. The telephone goes out of order, power is shut down, water supply is disrupted, children perform poorly at school etc, we feel frustrated and then stressed.

The word stress is derived from a Latin word “**stringere**”, meaning to draw tight. From the view point of physical sciences, the phenomena of stress are evident in all materials when they are subjected to “force, pressure, strain or strong-front”. Every material steel, rock or wood has its own limit up to which it can withstand stress without being damaged. Similarly human beings can tolerate certain level of stress. Stress is highly individualistic in nature. Some people have high levels of stress tolerance for stress and thrive very well in the face of several stressors in the environment. In fact, some individuals will not perform well unless they experience a level of stress which activates and energizes them to put forth their best results.

For every individual there is an optimum level of stress under which he or she will perform to full capacity. If the stress experience is below the optimum level, then the individual gets bored, the motivational level of work reaches a low point and it results to careless mistakes, forgetting to do things and thinking of things other than work during work hours and also leads to absenteeism which may ultimately lead to turnover. If on the other hand, stress experience is above the optimum level, it leads to too many conflicts with the supervisor or leads to increase of errors,

bad decisions and the individual may experience insomnia, stomach problems, and psychosomatic illness.

The present world is fast changing and there are lots of pressures and demands at work. These pressures at work lead to physical disorders. Stress refers to individual's reaction to a disturbing factor in the environment. It is an adaptive response to certain external factor or situation or what can be called environmental stimuli as reflected in an opportunity, constraint, or demand the outcome of which is uncertain but important. In short stress is a response to an external factor that results in physical, emotional, behavioral deviations in a person.

Stress is an all pervading modern phenomenon that takes a heavy toll of human life. Different situations and circumstances in our personal life and in our job produce stress. Those can be divided into factors related to the organization and factors related to the person which include his experience and personality traits. Job related factors are work overload, time pressures, poor quality of supervision, insecure political climate, role conflict and ambiguity, difference between company values and employee values. Person related factors are death of spouse, or of a close friend, family problems, change to a different line of work, prolonged illness in the family, change in social activities, eating habits, etc.,

Personality traits are 'Type A' personality. They are impatient, ambitious, competitive, aggressive, and hardworking. They set high goals and demands of themselves and others. And they are particularly prone to stress inducing anticipatory emotions such as anxiety.

SIGNIFICANCE OF THE STUDY

Stress has become a major concern of the modern times as it can cause harm to employees' health and performance. Work related stress costs organization high each year through sickness, turnover and absenteeism.

How do you cope with stress in the workplace to achieve a more balanced lifestyle? Stress is a part of everybody's life. Depending on the level of stress, it can control our lives, especially in the workplace. We begin to spend several long hours at work, and thus have less time for other things. Stressed employees may be unhappy and thus produce nominally. Stress can deteriorate social and family relationships and eventually burn you out; ultimately it can take toll on your health. Organizations need to recognize stress as a problem and decide whether or not to act upon it. So, it becomes necessary for every organization to know the level of stress and its consequences on the employee performance as well as productivity so as to overcome it.

Situations themselves are not stressful, they simply happen. The stress results from the way we perceive those situations. Stress often occurs when we feel we are powerless to change the things that are impacting on our lives.

This study on the impact of stress on employees of Icici Bank was conducted to know the level of stress and its consequences faced by the employees.

Research Objective: -

Stress is a dynamic condition in which an individual is confronted with an opportunity, demand or resource related to what the individual desires and for which the outcome is perceived to be both uncertain and important. This is a complicated definition.

Stress is not necessarily bad in and of itself. Although stress is typically discussed in a negative context, it also has a positive value. It's an opportunity when it offers potential gain. Consider for example, the superior performance that an athlete or stage performer gives in "clutch" situations. Such individuals often use stress positively to rise to the occasion and perform at or near their maximum. Similarly, many professionals see the pressures of heavy workloads and deadlines as positive challenges that enhance the quality of their work and the satisfaction they get from their job.

But it is different in the case of bank employees. The bank employees are the people who also have to achieve the certain target and so for the non achievement of target the employees remain stressed and tensed. The employees who have the simple table work also have to face the problem of stress. Due to recession the banking sector is also facing the problem of employee cut-offs and so the work load of the existing employees increases and they feel stressed.

The types of stress are named as eustress and distress. **Distress** is the most commonly-referred to type of stress, having negative implications, whereas **eustress** is a positive form of stress, usually related to desirable events in person's life. Both can be equally taxing on the body, and are cumulative in nature, depending on a person's way of adapting to a change that has caused it. Stress management is the need of the hour. However hard we try to go beyond a stress situation, life seems to find new ways of stressing us out and plaguing us with anxiety attacks. Moreover, be it our anxiety, mind-body exhaustion or our erring attitudes, we tend to overlook causes of stress and the

conditions triggered by those. In such unsettling moments we often forget that stressors, if not escapable, are fairly manageable and treatable.

Stress, either quick or constant, can induce risky body-mind disorders. Immediate disorders such as dizzy spells, anxiety attacks, tension, sleeplessness, nervousness and muscle cramps can all result in chronic health problems. They may also affect our immune, cardiovascular and nervous systems and lead individuals to habitual addictions, which are inter-linked with stress.

Like "stress reactions", "relaxation responses" and stress management techniques are some of the body's important built-in response systems. As a relaxation response the body tries to get back balance in its homeostasis. Some hormones released during the 'fight or flight' situation prompt the body to replace the lost carbohydrates and fats, and restore the energy level. The knotted nerves, tightened muscles and an exhausted mind crave for looseness. Unfortunately, today, we don't get relaxing and soothing situations without asking. To be relaxed we have to strive to create such situations.

This research is to carry out the study that how much stressed the employees of the banks are and how do their stress affect their work life, social life, output etc. so a sample of 14 to 15 employees are selected from all the three banks for the research of stress among them.

RESEARCH METHODOLOGY

Sample: I have taken the sample of 35 employees from three different banks of Bhavnagar. All the employees were of the same designations.

Reason: As we find the employees of the bank to be more stressful as more and more employees are taking VRS and are dismissed because of inflation. I have selected only those three banks which are affiliated to the public and are specialized in consumer needs fulfillment.

It is incumbent on the researcher to clearly define the target population. There are no strict rules to follow, and the researcher must rely on logic and judgment. The population is defined in keeping with the objectives of the study.

Sometimes, the entire population will be sufficiently small, and the researcher can include the entire population in the study. This type of research is called a *census* study because data is gathered on every member of the population.

Usually, the population is too large for the researcher to attempt to survey all of its members. A small, but carefully chosen *sample* can be used to represent the population. The sample reflects the characteristics of the population from which it is drawn.

Sampling methods are classified as either *probability* or *non probability*. In probability samples, each member of the population has a *known non-zero* probability of being selected. Probability methods include random sampling, systematic sampling, and stratified sampling. In non-probability sampling, members are selected from the population in some nonrandom manner. These include convenience sampling, judgment sampling, quota sampling, and snowball sampling. The advantage of probability sampling is that *sampling error* can be calculated. Sampling error is the degree to which a sample might differ from the population. When inferring to the

population, results are reported plus or minus the sampling error. In non probability sampling, the degree to which the sample differs from the population remains unknown.

- **Random sampling** is the purest form of probability sampling. Each member of the population has an equal and known chance of being selected. When there are very large populations, it is often difficult or impossible to identify every member of the population, so the pool of available subjects becomes biased.
- **Systematic sampling** is often used instead of random sampling. It is also called an *Nth name selection* technique. After the required sample size has been calculated, every Nth record is selected from a list of population members. As long as the list does not contain any hidden order, this sampling method is as good as the random sampling method. Its only advantage over the random sampling technique is simplicity. Systematic sampling is frequently used to select a specified number of records from a computer file.
- **Stratified sampling** is commonly used probability method that is superior to random sampling because it reduces sampling error. A *stratum* is a subset of the population that shares at least one common characteristic. The researcher first identifies the relevant strata and their actual representation in the population. Random sampling is then used to select subjects from each stratum until the number of subjects in that stratum is proportional to its frequency in the population. Stratified sampling is often used when one or more of the strata in the population have a low incidence relative to the other strata.
- **Convenience sampling** is used in exploratory research where the researcher is interested in getting an inexpensive approximation of the truth. As the name implies, the sample is selected because they are convenient. This non-probability method is often used during preliminary research

efforts to get a gross estimate of the results, without incurring the cost or time required to select a random sample.

- **Judgment sampling** is a common non-probability method. The researcher selects the sample based on judgment. This is usually an extension of convenience sampling. For example, a researcher may decide to draw the entire sample from one "representative" city, even though the population includes all cities. When using this method, the researcher must be confident that the chosen sample is truly representative of the entire population.
- **Quota sampling** is the non-probability equivalent of stratified sampling. Like stratified sampling, the researcher first identifies the strata and their proportions as they are represented in the population. Then convenience or judgment sampling is used to select the required number of subjects from each stratum. This differs from stratified sampling, where the strata are filled by random sampling.
- **Snowball sampling** is a special non-probability method used when the desired sample characteristic is rare. It may be extremely difficult or cost prohibitive to locate respondents in these situations. Snowball sampling relies on referrals from initial subjects to generate additional subjects. While this technique can dramatically lower search costs, it comes at the expense of introducing bias because the technique itself reduces the likelihood that the sample will represent a good cross section from the population.

Research Instrument: -

Checking Yourself for Burnout

Burnout occurs when passionate, committed people become deeply disillusioned with a job or career from which they have previously derived much of their identity and meaning. It comes as the things that inspire passion and enthusiasm are stripped away, and tedious or unpleasant things crowd in. *This tool can help you check yourself for burnout.*

Introduction:

This tool can help you check yourself for burnout. It helps you look at the way you feel about your job and your experiences at work, so that you can get a feel for whether you are at risk of burnout.

Using the Tool:

- Work through the table on paper and calculate values manually.
- Fill in values appropriately on the sheet. This will automatically calculate scores for you and interpret these scores, showing the score and interpretation in row 30.

If you choose to use the manual method, then calculate the total of the scores as described in the instructions (note that this uses a slightly different scoring method from the spreadsheet). Apply the score to the scoring table underneath to get the interpretation.

SCOPE OF THE STUDY

Stress is emerging as a major problem for many successful people. Stress has become a major concern of the modern times as it can cause harm to employees' health and performance. Stress can deteriorate social and family relationships and eventually burn you out; ultimately it can take toll on your health. Organizations need to recognize stress as a problem and decide whether or not to act upon it.

The study will help in understanding the factors that leads to stress at work and the measures taken to overcome stress of the employees.

The study will further lead to recognition of the stressors which may affect their employees' performance on work. The study may lead to recognition of the more advanced and latest technology for reducing the stress of the employees.

The study will lead to solving the problems of the employees at work. It will define the ways in which the organization can further in making the climate of the organization friendlier.

LIMITATIONS OF THE STUDY

The project duration was only for 04 weeks (almost 1month) within which many things cannot be dealt practically. There was a time constraint.

Due to limitation of time, only one survey was possible. The respondent response may be genuine while answering the questionnaire. The study was relevant to only one department.

CHAPTERISATION

Detailed/final Project Report will include the following chapters

CHAPTER –I

- Introduction
- Significance of the study
- Need of the study
- Objective and scope of study
- Methodology
- Limitations
- Scope

(Details of methodology used in studying and collecting the data and issue will be described)

CHAPTER –II

- Literature review
- Theoretical study

CHAPTER –III

- Industry & company profile

CHAPTER –IV

Analysis of the topic & Interpretation

(Descriptive work on the topic, this chapter will include analysis and interpretation of data tabulation and categorization)

CHAPTER –V

- Recommendation
- Bibliography
- Appendix

