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Impact of demographic variables on occupational stress among female bank employees

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Abstract

Stress has been defined as a psychological response to the demand intrinsic in a stressor that has the influence to make an individual feel agitated or anxious. It is a disparity between demand and response as one feels incapable of managing these demands. The current study attempts to examine impact of demographic variables on occupational stress among female bank employees. To achieve the objectives of the present investigation, a set of purposive sample was drawn from Kashmir valley.

The results of the study revealed that married employees and employees belonging to joint families experience more occupational stress. With respect to age and educational status of employees results inferred that employees under age group of 20-30 years and above P.G employees experience more occupational stress. With respect to income status and job experience of employees findings inferred that employees having \leq ₹ 20,000 /month and employees having below two years of job experience encounter more occupational stress. With respect to annual family income of employees results reveal that employees having below ₹ 6 lacs as their annual family income experience more occupational stress.

Keywords: Stress, occupational stress, demographic, employees, commercial banks

Introduction

Stress or strain is a universal occurrence and not any organisation can claim to be tension free. Every single profession is challenging and hard which demands high class of effort, high standard of performance and getting aims and expectation accomplished. All workers are required to have a stress free lifestyle. If they prove inadequate then they have to face strain and other mental complications. Stress directly affects human physique that intensifies pressure, fretfulness, despair and resentment. According to medical description of the term, stress is the body's general reaction to environmental circumstances i.e. stress is something that alters emotional, mental and physical well-being while meeting different provocations in an environment. It is commonly assumed in undesirable terms triggered by something bad (Fayyaz *et al.*, 2008) ^[9]. Selye (1956) ^[25], used the term 'stress' to label the body's biological response mechanisms. He demarcated stress as "the non-specific response of the body to any demand." Luthans (2011) ^[16] defines stress as an adaptive response to an external situation that results in physical, psychological and behavioural deviations for organisational participants. According to Arnold & Feldman (1986) ^[2], Stress is the reactions of individuals to new or threatening factors in their work environments.

Occupational stress has been defined as the detrimental bodily and emotional reactions that take place when work necessities mismatch employee's competences, assets, and requirements (National Institute of Occupational Safety and Health, 1999) ^[19]. Cooper & Marshall (1976) ^[6] observed that organizational pressure comprises environmental stressors such as workload, role clash or vagueness and poor work setting related with a specific work. As a result occupational stress has turned as one of the most essential theme to study human behaviour. In individual's lives, workplace contributes an essential part which added to the occurrence of stress for workers. Job stress is one of the most costly health issues (Kottage, 1992; Cooper *et al.* 1996) ^[13, 7]. Work pressure has straight effect on employee performance at different levels which is linked to employee impulse and output (Ostroff, 1992) ^[20]. It is identified as the main challenge to person's intellectual, physical and organizational health (ILO, 1986) ^[11]. Strained employees tend to be unwell, poorly interested, less useful and less safe at work which directly affects their organizations to be successful in a competitive

market. Specifically, stress is considered as an unavoidable outcome of employees' utility. By some assessments job associated stress costs the nation-wide economy a stunning amount in sick pay, lost efficiency, medical care and litigation costs (Palmer *et al.*, 2004) ^[21].

Review of literature

Ansuman *et al.* (2014) investigated that majority of females suffer from poor intellectual well-being. As reported by them family and workplace environment plays a vital part in determining mental well-being of females. Moreover, this study shows a comparability between married and unmarried female employees in the degree of job stress encountered by them. Married women are facing higher stress as compared to unmarried women, because of societal expectations and combination of roles and duties allotted to them as a mother, spouse and homemaker. Malik (2011) ^[17] reported that stress is a part of life and can have adverse impact on both the worker and the institution. The study identified work-related stress in private and public banking sector and results inferred that private bank employees experience more occupational stress than public bank workers because of role authority, roll over load, role clash and unsupportive seniors. Employees working in banking sector do not have enough time to ease and wind down when they are confronted with work diversity, partiality, favoritism, delegation and incompatible responsibilities. Rathore (2017) ^[24] found in a survey that job strain is a rising problem everywhere in the world that disturbs not only well-being and health of employees, but also the output of the management. At times stress can be a factor for some workers that force them out of their jobs altogether. It can be triggered by different events such as low wages, job uncertainty and unhealthy relationship with co-workers or superiors. These three things were identified as the most stress causing issues among bank employees. The results of the study inferred that 24% employees are anxious throughout their working hours and low remuneration which considerably impact their level of stress at work. Bank employees also mention absence of suitable assets (5%), heavy task (11%), short timeline (3%), deficient job talents (5%), poor work setting (10%) and unhealthy relationship with co-workers or superiors (21%) as maincauses of stress. Koopman *et al.* (2003) ^[12] examined factors contributing to reduced intellectual well-being amongst employees at their workplace. Employees with high qualifications were found to be more stressful with reduced intellectual well-being in comparison with national standards. Moreover it was assessed that employees who were lowest in mental health scores were found to be young as they reported greater levels of family and work stress that led them to engage in detrimental intake habits, take anti-depressive drugs and have poorer managing abilities. Brondolo (2018) ^[4] found that low socio economic status is related with undesirable understanding of oneself and the outside world as well as low self-esteem, mistrust of the intents of others, insights that the world is a frightening place and life has very little meaning which consequently leads to higher stress levels among employees. Stress causes depression and consequently leads to disparities in physical well-being by disturbing conduct of employees. High stress level has been found to be frequently connected with a wide variety of adverse health conducts such as drinking, smoking, drug use

and physical lethargy. All such behaviours and their consequences (e.g., obesity) are strictly associated with the arrival of several illnesses such as, diabetes, cancer, cardio vascular disease and intellectual failure later in life.

Bakr *et al.* (1995) ^[3] reported that the employees whose age is less than 30 years suffer from the greater levels of job stress. Antoniou *et al.* (2006) ^[1] revealed that young teachers encounter more occupational stress, especially with regard to emotional fatigue and discontinuation from the occupation. (Laughlin 1984) ^[15] and Manthei and Gilmore (1996) ^[18] reported that teachers having low levels of job experience and encounter more occupational stress as compared to their highly experienced co-workers. Lau *et al.* (2005) ^[14] revealed that young teachers experience more job-related stress. Furthermore it was found that younger and comparatively fresh employees in the occupation reported greater levels of job stress.

Girdhar (2017) ^[10] aimed to assess different domains of the organisational role stress and to conclude sector based variance in stress level of workers. It was found that the problem of stress is greater for the employees, employers and administration. Employees belonging to nuclear families reported more stress as compared to employees having joint family setup. Study also put forth some useful inferences and recommendations at suitable places in order to counter stressors.

Chandraiah *et al.* (2003) ^[5] examined impact of age on job strain among managers of dissimilar age groups. Results inferred that the age group of 25-35 years reported higher job stress and low job satisfaction followed by age group of 36-45 years and older age group of 46-55 years. It was also revealed that employees' age is negatively associated with job stress and work gratification is highly correlated with the stress level. Radha (2015) ^[23] identified specific troubles linked to job stress among bank employees and also elucidate pathogenesis of different problems associated with job stress among employees working in public banking sector. It was observed that banks are among the top ten high stress workplaces in India and it is important to elucidate the sources of job stress not only for its possible effects for stress management at banks but also for developing an understanding of strategic human resource management. Results indicated that officers and clerical staff come across more job stress while as sub staff encounter moderate level of job stress.

Revati (2012) ^[8] identified several stress generating factors at workplace and suggested some stress management practices such as playfulness, physical exercise, meditation and relaxing. It was concluded that job stress can be decreased when management takes accurate steps as employees in strain free setting act well, work with dedication, feel better and have enduring commitment to the organization.

Keeping into consideration the literature review above, very less work has been carried out on occupational stress among women working in banking sector in relation to demographic variables. Therefore there is a need to conduct study with the objective of examining the impact of selected demographic variables (*viz.*, marital status, nature of family, age, educational status, job status, income status, job experience and family income) on occupational status among female employees working in banking sector. The following hypothesis has been laid down for the purpose:

Hypothesis

- **H₁:** Marital status has significant impact on occupational stress among female employees working in banking sector.
- **H₂:** Family nature has significant impact on occupational stress among female employees working in banking sector.
- **H₃:** Age has significant impact on occupational stress among female employees working in banking sector.
- **H₄:** Educational status has significant impact on occupational stress among female employees working in banking sector.
- **H₅:** Job status has significant impact on occupational stress among female employees working in banking sector.
- **H₆:** Income status has significant impact on occupational stress among female employees working in banking sector.
- **H₇:** Job experience has significant impact on occupational stress among female employees working

- in banking sector
- **H₈:** Family income has significant impact on occupational stress among female employees working in banking sector.

Methodology

To achieve the objectives of the present investigation, a set of sample was drawn from commercial banks operating in Kashmir valley. A sample of 330 female employees of private and public banks were selected from various districts of Kashmir such as, Srinagar, Ganderbal, Budgam, Anantnag, Pulwama, Baramulla, Kupwara and Bandipora. Purposive sampling method was used to select the required sample. The collection of primary data was done through self-structured questionnaire. The data was statistically analysed to infer results.

Results and Discussion

The information collected for achieving the objectives is discussed in the following paragraphs.

Table 1: Marital Status and Occupational Stress

	Marital Status	N	Mean	Std. Deviation	t-value	p-value
Stress Symptoms (Physical, Psychological & Behavioural)	Married	202	3.32	1.012	2.19	.025
	Unmarried	128	3.07	1.013		

Table 1 shows occupational stress of married (202) and unmarried (128) women employees working in banking sector. Data reveals a significant difference in marital status of employees at 10% level of significance with respect to stress symptoms viz, physical, psychological and behavioural with mean value as of 3.32 for married employees and 3.07 for unmarried employees. Hence H₁ is supported.

The result is in concurrence with the finding of the investigation conducted by Ansuman *et al.* (2014) where in

majority of females suffer from poor intellectual well-being. As reported by them family and workplace environment plays a vital part in determining mental well-being of females. Moreover, this study shows a comparability between married and unmarried female employees in the degree of job stress encountered by them. Results indicate that married women are facing higher stress as compared to unmarried women, because of societal expectations and combination of roles and duties allotted to them as a mother, spouse and homemaker.

Table 2: Nature of Family and Occupational Stress

	Nature of Family	N	Mean	Std. Deviation	t-value	p-value
Stress Symptoms (Physical, Psychological & Behavioural)	Nuclear	170	3.01	1.025	2.15	.028
	Joint	160	3.25	1.001		

Table 2 represents occupational stress of employees with respect to nuclear and joint family setup. Results reveal significant difference in family nature of employees at 10% level of significance with respect to stress symptoms with mean value 3.01 for employees belonging to nuclear families and 3.25 for employees having joint family setup. Hence H₂ is supported.

The result contradicts with the findings of the study conducted by Girdhar (2017)^[10] which aimed to assess

different domains of the organisational role stress and to conclude sector based variance in stress level of workers. It was found that the problem of stress is greater for the employees, employers and administration. Employees belonging to nuclear families reported more stress as compared to employees having joint family setup. Study also put forth some useful inferences and recommendations at suitable places in order to counter stressors.

Table 3: Age and Occupational Stress

		N	Mean	Std. Deviation	F	p-value
Stress Symptoms (Physical, Psychological & Behavioural)	20-30 Yrs	139	3.86	1.036	4.433	.030
	30-40 Yrs	126	3.02	1.004		
	40-50 Yrs	33	3.21	1.053		
	50 & Above Yrs	32	3.03	.933		
	Total	330	3.08	1.014		

Table 3 shows occupational stress of employees belonging to different age groups. Findings indicate significant difference in their age group at 10% level of significance on

occupational stress dimension i.e. stress symptoms with mean value as of 3.86 for 20-30 year old employees, 3.02 for 30-40 year old employees, 3.21 for 40-50 year old

employees and 3.03 for 50 and above year old employees. Hence H₃ is supported. The result is in accordance with the findings of the study conducted by Chandraiah *et al.* (2003) [5] which examined impact of age on job strain among managers of dissimilar age groups. Results inferred that the age group of 25-35 years reported higher job stress and low job satisfaction followed by age group of 36-45 years and older age group of 46-55 years. It was also revealed that employees' age is

negatively associated with job stress and work gratification is highly correlated with the stress level. The results also goes with the findings of the studies conducted by Bakr *et al.* (1995) [3] where in employees whose age is less than 30 years suffer from the greater levels of job stress. Antoniou *et al.* (2006) [1] revealed that young teachers encounter more occupational stress, especially with regard to emotional fatigue and discontinuation from the occupation.

Table 4: Educational status and Occupational Stress

		N	Mean	Std. Deviation	F	p-value
Stress Symptoms (Physical, Psychological & Behavioural)	10 th	4	2.97	1.414	3.375	.022
	12 th	7	2.91	.960		
	Graduate	87	3.17	1.000		
	P.G	208	3.14	1.038		
	Above P.G	24	3.42	.881		
	Total	330	3.08	1.014		

Table 4 indicates occupational stress of employees with respect to their educational status. Data infers significant difference in educational status of employees at 10% level of significance with respect to stress symptoms with mean value as of 2.97 for matriculate, 2.91 for +2 employees, 3.17 for graduates, 3.14 for P.G and 3.42 for above P.G employees. Hence H₄ is supported. The result is in concurrence with the findings of the study conducted by Koopman *et al.* (2003) [12] which examined

factors contributing to reduced intellectual well-being amongst employees at their workplace. Employees with high qualifications were found to be more stressful with reduced intellectual well-being in comparison with national standards. Moreover it was assessed that employees who were lowest in mental health scores were found to be young as they reported greater levels of family and work stress that led them to engage in detrimental intake habits, take antidepressive drugs and have poorer managing abilities.

Table 5: Job Status and Occupational Stress

		N	Mean	Std. Deviation	F	p-value
Stress Symptoms (Physical, Psychological & Behavioural)	Officer Scale – I	105	3.10	.956	.546	.741
	Officer Scale - II	62	3.21	1.073		
	Officer Scale - III	29	2.86	1.187		
	Banking Associate	102	3.06	1.013		
	Banking Heads	8	2.88	.835		
	Others	24	3.02	.974		
	Total	330	3.08	1.014		

Table 5 shows occupational stress of bank employees with respect to their job status. Data reveals no significant difference in job status of employees with respect to stress symptoms *viz.* physical, psychological and behavioural. Hence H₅ is not supported. The result contradicts with the findings of the study conducted by Radha (2015) [23] which identified specific troubles linked to job stress among bank employees and also elucidate pathogenesis of different problems associated with

job stress among employees working in public banking sector. It was observed that banks are among the top ten high stress work places in India and it is important to elucidate the sources of job stress not only for its possible effects for stress management at banks but also for developing an understanding of strategic human resource management. Results indicated that officers and clerical staff come across more job stress while as sub staff encounter moderate level of job stress.

Table 6: Income Status (monthly) and Occupational Stress

		N	Mean	Std. Deviation	F	p-value
Stress Symptoms (Physical, Psychological & Behavioural)	≤ Rs. 20,000	64	3.79	1.037	3.708	.057
	Rs. 20,001 – 35,000	85	3.16	1.045		
	Rs. 35,001 – 50,000	67	3.13	1.013		
	Rs. 50,001 – 65,000	42	2.86	.952		
	More than Rs 65,000	72	3.07	.998		
	Total	330	3.08	1.014		

Table 6 represents occupational stress of employees with respect to their income status. Results indicate significant difference in income status of employees at 10% level of significance with respect to stress symptoms with mean value as of 3.79 for employees having income status Rs.≤

20,000/ month, 3.16 for employees having Rs. 20,001 – 35,000/month, 3.13 for employees having Rs. 35,001 – 50,000/month, 2.86 for employees having Rs. 50,001 – 65,000/month and 3.07 for employees having more than Rs 65,000/month. Hence H₆ is supported.

The result is in concurrence with the conclusions of the study conducted by Rathore (2017) [24] that job strain is a rising problem everywhere in the world that disturbs not only well-being and health of employees, but also the output of the management. At times stress can be a factor for some workers that force them out of their jobs altogether. It can be triggered by different events such as low wages, job uncertainty and unhealthy relationship with co-workers or superiors. These three things were identified as the most

stress causing issues among bank employees. The results of the study inferred that 24% employees are anxious throughout their working hours and low remuneration considerably impacts their level of stress at work. Bank employees also mention absence of suitable assets (5%), heavy task (11%), short timeline (3%), deficient job talents (5%), poor work setting (10%) and unhealthy relationship with co-workers or superiors (21%) as main causes of stress.

Table 7: Job Experience and Occupational Stress

		N	Mean	Std. Deviation	F	p-value
Stress Symptoms (Physical, Psychological & Behavioural)	Below 2 years	69	3.46	0.457	3.664	.055
	2 to 5 years	88	3.04	1.085		
	6 to 9 years	70	2.93	.968		
	10 & above years	103	3.10	1.022		
	Total	330	3.14	1.014		

Table 7 indicates occupational stress of employees with respect to their job experience. Data reveals significant difference in job experience of employees at 10% level of significance with respect to stress symptoms i.e. physical, psychological and behavioural with mean value as of 3.46 for employees having job experience below 2 years, 3.04 for employees having 2-5 years of job experience, 2.93 for employees having job experience 6-9 years and 3.10 for employees having 10 and above years of job experience. Hence H₇ is supported.

The result is in accordance to the findings of the investigations conducted by Laughlin (1984) [15] and Manthei and Gilmore (1996) [18] which reported that teachers having low levels of job experience encounter more occupational stress as compared to their highly experienced co-workers. Lau *et al.* (2005) [14] revealed that young teachers experience more job-related stress. Furthermore it was found that younger and comparatively fresh employees in the occupation reported greater levels of job stress.

Table 8: Family Income (yearly) and Occupational Stress

		N	Mean	Std. Deviation	F	p-value
Stress Symptoms (Physical, Psychological & Behavioural)	Below ₹6 lacs	136	3.47	1.005	3.102	.053
	₹6-7 lacs	16	3.19	1.047		
	Above ₹7 lacs	178	3.02	1.022		
	Total	330	3.08	1.014		

Table 8 shows occupational stress of employees with respect to their family income. Significant difference was found in family income of employees at 10% level of significance with respect to dimension of occupational stress i.e. stress symptoms with mean value as of 3.47 for employees having family income below ₹ 6 lacs, 3.19 for employees having ₹ 6-7 lacs and 3.02 for employees having above ₹ 7 lacs as their family income. Hence H₈ is supported.

The result is in concurrence with the study conducted by Brondolo (2018) [4] in which low socio economic status is related with undesirable understanding of oneself and the outside world as well as low self-esteem, mistrust of the intents of others, insights that the world is a frightening place and life has very little meaning which consequently leads to higher stress levels among employees. Stress causes depression and consequently leads to disparities in physical well-being by disturbing conduct of employees. High stress level has been found to be frequently connected with a wide variety of adverse health issues such as drinking, smoking, drug use and physical lethargy. All such behaviours and their consequences (e.g., obesity) are strictly associated with the arrival of several illnesses such as, diabetes, cancer, cardio vascular disease and intellectual failure later in life.

Conclusions

- Significant difference has been found between married and unmarried employees with respect to stress symptoms *viz.* physical, psychological and behavioural. Occupational stress of females working in commercial banks has been found to be high among married employees.
- Significant difference has been found between employees belonging to joint families and employees belonging to nuclear families with respect to dimension of occupational stress i.e. stress symptoms. Occupational stress has been found to be high among employees belonging to joint families.
- With respect to stress symptoms *viz.* physical, psychological and behavioural, significant difference has been found between age group of employees. Occupational stress has been found to be high among employees under age group of (20-30 years).
- Significant difference has been found in their educational status with respect to stress symptoms. Employees having above P.G as their educational status reported high occupational stress.
- With respect to stress symptoms no significant difference has been found in job status of employees.
- Occupational stress has been found to be high among

employees having their income status \leq ₹ 20,000 per month.

- Employees having job experience below two years reported more occupational stress.
- Significant difference has been found in family income of employees with respect to stress symptoms i.e. physical, psychological and behavioural. Occupational stress has been found to be high among employees having below ₹ 6 lacs as their annual family income.

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