Analytical Study

of

Occupational Stress and Coping Mechanism among Businessmen in Virudhunagar District

Dr. C.Chelladurai
Dr. N.Padmavathy

Dr.BGR
Publications

Verso Page

Publishing House	Dr. BGR Publications
	Tuticorin - 05
	9003494749
	drbgrpublications@gmail.com
	https://drbgrpublications.in/books/
	https://www.instagram.com/drbgrpublications/
Title	Analytical Study of Occupational Stress and Coping Mechanism among Businessmen in Virudhunagar District
ISBN	978-81-989720-2-6
Form	Digital download and online
Language	English
Country of Publication	India
Product Composition	Single-Component Retail Product
First published	August | 2025
Publication Date	05/08/2025
Access Type	Open Access (OA)
Author	Dr. C.Chelladurai
Co-Author	Dr. N.Padmavathy
Copyright	© Author
Edited and typeset by	Dr. N.Padmavathy
Cover design by	Dr. B.Govindarajan

Disclaimer

The authors are solely responsible for the contents of the book. The publishers or editors do not take any responsibility for the same in any manner. Errors, if any, are purely unintentional and readers are requested to communicate such errors to the editors or publishers to avoid discrepancies in future.

Content

CHAPTER I

INTRODUCTION AND DESIGN OF THE STUDY

1.1 Introduction

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. It is an unpleasant psychological process that occurs in response to environmental pressures such as workload, completion of tasks, time urgency, red tape, office politics, confusion and the like. Stress is associated with demands and resources. Demands are the uncertainties individuals face in the workplace, resources and things within an individual's control that he can use to resolve the demands. Usually the stressors can be environmental organizational and personal.

Stress is a growing problem. In this global era, every individual faces stress. Stress is felt by human beings, irrespective of their age, education, occupation, income, marital status, place and other socio economic factors. Occupational stress often stems from pressures that do not align with a person's knowledge, skills, or expectations. It is concerned for both employees and employers.

There are several types of occupational stress to businessmen based on the job role or conditions, physical health that varies from person to person. Strict policies, restricted possibilities for professional and personal growth, conflicts among external businessmen, workforce mismanagement, lack of support from human resource departments, personal, situational, or professional issues, unexpected performance level of employees, profit margins, marketing problems, poor infrastructure, labour turnover, absenteeism, strike, lockout issues, insufficient fund availability, work extra hours, implementation of GST, taxation inhibitions, regular travel, inability to repay the debts are the major causes of occupational stress. The stress can monumentally damage the overall well-being and productivity of the employer and greatly hamper the productivity of an organization. All these factors may lead to occupational stress among the businessmen which will have physical, psychological, behavioral, intellectual and family impact. In order to relieve from this occupational stress one or other coping mechanism is to be followed.

Virudhunagar district is popular for its trading activities. Sivakasi, is famous for its printing, match works and crackers. Rajapalayam is popular for textile business. Another important factory in this district is Ramco cements. Aruppukottai is famous for powerlooms. Virudhunagar is flourishing in oil and dhall mills and also with tin products. Commission agents do lot of businesses in large scale without much investment. Development in Technology, globalization changes in government policies, taxation and the like brought many changes in this district. The businessmen, whether big or small face difficulties in running their business, which lead to stress among them. In this situation a study has been carried out about the stress of these businessmen and the findings are presented in this report.

1.2 Statement of the problem

Life was simple to live years ago and without any complication. With the increased population, enlarged production, great demand factor with high expectations, export promotion, development in technology/ mechanization, changes in the regulations and industrial policy, urbanization and competition, today all businesses turned into be much complicated. Every individual has to play different roles based on the different circumstances. Each and every individual should carry out their personal life and career. Businessmen have to face their personal problems as well as the business problems. Primary objective of a business is earning profit. In this competitive situation successful establishment and operation of a business concern is a difficult task. The business operations and the profitability aspect of any business bring stress affecting the economic and social life of the businessmen. The stress can affect the body, thoughts, feelings or emotions and behavior. Occupational stress is unavoidable. Change and breakthrough can happen anytime. The occupational stress when amplified will result in the imbalance of both personal and professional life of an individual.

Therefore, the stress faced by the businessmen made the researcher to put forth the following questions.

- What are the critical factors of stress that affect the businessmen?
- Do demographic variables have any influence on the impact of stress?

- What are the different strategies that are adopted by businessmen to relieve from the stress?

The study signifies the role of organizational and individual variables on the occupational stress and coping of occupational stress. In order to avoid havoc and anxiety it is essential to exercise regularly with coping mechanisms. Coping mechanism will enhance positivity in work life, greater volume of managerial competence, drastic change in the behaviorism, complete structure of self analysis, preference to physical, mental, psychological, situational, social and cognitive approach. Hence a study has been undertaken to find the causes and impact of stress among the businessmen. Coping strategies are also studied to suggest for the betterment.

1.3 Scope of the study

In this study the occupational stress faced by the businessmen, causes for the stress and how they cope up with it are analysed. The perceptions and opinions of the businessmen are measured and discussed. The businessmen in Virudhunagar district are approached for data collection. Only the businessmen who carry out manufacturing of any product and have registered with District Industries Centre (DIC) are studied in the present study.

1.4 Objectives of the study

The following are the objectives of the study:

- to examine the socio – economic profile of the businessmen
- to identify the factors that cause occupational stress among businessmen
- to analyze the impact of occupational stress on businessmen
- to examine various strategies for coping up of occupational stress
- to give suggestions based on the findings for the betterment of the businessmen.

1.5 Area of the study

The Virudhunagar district is prominent in the field of trade and education. The administrative set up of this district has 2 revenue divisions, 6 municipalities, 11 blocks and 8 taluks namely Aruppukkottai, Kariapatti, Rajapalayam, Sattur, Sivakasi, Srivilliputur, Tiruchuli and Virudhunagar. The headquarters is Virudhunagar town covering an area of

4232 sq. km. According to the 2011 census Virudhunagar District has a population of 1,943,309. The topographical climate is generally hot and dry with a low degree of humidity receiving scantly rainfall. Two Industrial estates in Virudhunagar and Rajapalayam are functioning. At Sivakasi a Co-operative Industrial Estate is functioning. SIDCO has constructed Tiny Industrial Sheds at Watrap, Kariapatti and Thiruchuli. It has rich mineral deposits of lime kankar and granite. The literacy rate is 80.75per cent in 2011 is increased from 73.70 per cent in 2001. The area of the study is the origin of many businesses.

1.6 Hypotheses of the study

The following hypotheses are framed and tested in the present study.

- There is no significant difference in the opinion of the respondents of various age categories regarding the physical impact.
- There is no significant difference in the opinion of the respondents of educational categories about the physical impact of stress.
- There is no significant difference in the opinion of the respondents of various income categories towards physical impact of stress
- There is no significant difference in the opinion of the respondents of number of family members' categories towards the physical impact of stress.
- There is no significant difference in the opinion of the respondents of years of experience categories towards the psychological impact of stress.
- There is no significant difference in the opinion of the respondents of various age categories regarding the psychological impact.
- There is no significant difference in the opinion of the respondents of educational categories about the psychological impact of stress.
- There is no significant difference in the opinion of the respondents of various income categories towards psychological impact of stress
- There is no significant difference in the opinion of the respondents of number of family members' categories towards the psychological impact of stress.

- There is no significant difference in the opinion of the respondents of years of experience categories towards the psychological impact of stress.
- There is no significant difference in the opinion of the respondents of various age categories regarding the behavioral impact.
- There is no significant difference in the opinion of the respondents of educational categories about the behavioral impact of stress.
- There is no significant difference in the opinion of the respondents of various income categories towards behavioral impact of stress
- There is no significant difference in the opinion of the respondents of number of family members' categories towards the behavioral impact of stress.
- There is no significant difference in the opinion of the respondents of years of experience categories towards the behavioral impact of stress.
- There is no significant difference in the opinion of the respondents of various age categories regarding the intellectual impact.
- There is no significant difference in the opinion of the respondents of educational categories about the intellectual impact of stress.
- There is no significant difference in the opinion of the respondents of various income categories towards intellectual impact of stress
- There is no significant difference in the opinion of the respondents of number of family members' categories towards the intellectual impact of stress.
- There is no significant difference in the opinion of the respondents of years of experience categories towards the intellectual impact of stress.
- There is no significant difference in the opinion of the respondents of various age categories regarding the family impact.
- There is no significant difference in the opinion of the respondents of educational categories about the family impact of stress.

- There is no significant difference in the opinion of the respondents of various income categories towards family impact of stress
- There is no significant difference in the opinion of the respondents of number of family members' categories towards the family impact of stress.
- There is no significant difference in the opinion of the respondents of years of experience categories towards the family impact of stress.

1.7 Research Methodology:

The detailed methodology of the research has been described under the following heads:

1.7.1 Sources of data

First hand data are collected from the field through an interview schedule. The researcher herself personally collected the data from the sample respondents in the study area. The relevant secondary data are collected from journals, research articles, unpublished reports and websites.

1.7.2 Sampling design:

The manufacturing units that are registered under District Industries Centre is the population for the study. There are 1499 registered manufacturing units in Virudhunagar district as per the 2015-2016 records. The TARO YAMANE sample size calculator is used for calculating the sample size. Following formula is used:

$$n = \frac{\mathrm{N}}{\left(1 + \mathrm{N}(e^2)\right)}$$

Where

n = Sample size

N = Population

e = Signifies the margin error 0.10, 0.05

N = 1499

E = 0.05

n = ?

$$n = \frac{1499}{\left(1 + 1499(0.05^2)\right)}$$

= 1499 / 1+3.7475

= 1499 / 4.7475

= 315.7451 or 316

The calculated sample size is 316. At random, the samples are selected from 1499 units. While interviewing 16 units are found to be started recently. Hence 300 is finalized as sample respondents.

The items manufactured by the sample units are sambirani, crackers, oil, printing, food and beverages, garments, matches, textile materials and the like. From the eight taluks of Virudhunagar district samples are selected proportionately. The number of samples selected from each taluk is shown in Table 1.1

Table 1.1

Sample Design

Taluk wise	Units Registered	Samples selected
Virudhunagar	253	51
Sivakasi	369	74
Srivilliputtur	204	41
Rajapalayam	272	54
Sattur	144	29
Kariapatti	62	12
Tiruchuli	54	11
Aruppukottai	141	28
Total	1499	300

Source: District Industries Centre, Virudhunagar

1.7.3 Period of the study

The study period is 2016 – 2020. The primary data from the sample respondents have been collected from April 2017 to September 2017.

1.7.4 Pre-test

The pre-test is carried out to 'try out' whether the planned tool, interview schedule is correct. It helps to remove unrelated questions and to revise the difficult and vague questions. The pre-test was conducted for a period of one month with 50 businessmen in the study area. After the pre-test, necessary modifications are made and the interview schedule is finalized. The specimen of the interview schedule used for the present study is shown in Appendix A of the present research report.

1.7.5 Pilot study

Pilot study is conducted to assess the feasibility of the study. The study is indeed a trial run in preparation for the final study and is instrumental in designing the research protocol, identifying and finalizing the sample, and in determining the tool of data collection. The pilot study helps to identify the potential practical problems in data collection.

The reliability of the interview schedule is determined using Cronbach's alpha test. If the co-efficient value is greater than or equal to 0.7, it is considered as acceptable and is a good indicator of reliability. The cronbach's alpha values for the interview schedule was shown in Table 1.2.

Table 1.2

Cronbach's alpha Values

Variables	Cronbach's alpha values
Causes of stress	0.929
Physical impact	0.776
Psychological impact	0.838
Behavioral impact	0.881
Intellectual impact	0.765
Family impact	0.927
Coping strategy	0.950

It is found in Table 1.3 that all the calculated alpha values are higher than 0.7. Hence the interview schedule is considered as reliable and be used for further analysis.

1.7.6 Problems encountered in Data Collection

The major problem encountered is availability of the respondents. Being a businessmen, it is not easy to find them free for interview.

1.7.7 Operational Definition:

The word businessmen is used for those who do manufacturing one or more products and marketing it and have registered their business under District Industries Centre.

1.7.8 Analysis and Tools employed

The data collected is shortened by tabulation through computer. Percentage and arithmetic mean are used to describe the data. For analysis, Garrett ranking, One wayANOVA, Duncan test, weighted average score and factor analysis are used.

Factor analysis is naturally applied to interval–scaled responses to identify the major underlying characteristics or factors considered to be important from a set of variables.

$Xi= A_{i1}F1+A_{i2}F2+A_{i3}F3+----------+A_{im}Fm+V_iU_i$

Where,

X_i = i^{th} standardized variable,

Aij = Standardized multiple regression co-efficient of variable ‘I’ on common factor ‘j’

F= Common Factor

V_i = Standardized regression co-efficient of variable ‘I’ on unique factor ‘i’

U_i = The unique factor for variable ‘I’

m = Number of common factors

The unique factors are uncorrelated with each other and with the common factors. The common factors themselves could be as linear combinations of the observed variables.

$F_i= W_{i1}X_1+ W_{i2}X_2 + W_{i3}X_3+……..+ W_{ik}+ X_K$

F_i = Estimate of i^{th} factor

W_i = Weight of factor score coefficient

K = Number of Variables

Garrett ranking is used to rank the opinions of the respondents in the present study. The formula used for this ranking technique is as follows:

$$\text{Percentage Position} = \frac{100(R_{ij} - 0.5)}{N_j}$$

Where

Rij = Rank given for i^{th} factor by j^{th} individuals

Nj = Number of factors ranked by j^{th} individual

The percentage position of each rank thus obtained is converted into scores by referring to the tables given by Henry Garrett. Then the scores for each factor of individual respondents were added together and divided by the total number of respondents whose scores were added. The mean scores for the factors were arranged in order of ranks and the inference was drawn[1].

A Likert scale is an ordered scale from which respondents choose one option that best aligns with their view. This scale is often used to measure respondents' attitudes by asking the extent to which they agree or disagree with a particular question or statement[2].

One-Way ANOVA is a parametric test. One-Way ANOVA ("analysis of variance") compares the means of two or more independent groups in order to determine whether there is statistical evidence that the associated population means are significantly different[3].

Duncan's test is a post hoc test to measure specific differences between pairs of means. This test is used to analyse which category has / have more impact of stress. SPSS package is used to do this analysis.

[1] Kothari, CR 2004, Research Methodology Methods & Techniques, New Age International Publishers, NewDelhi.

[2] https://www.cdc.gov/dhdsp/pubs/docs/cb_february_14_2012.pdf

[3] https://libguides.library.kent.edu/spss/onewayanova

Weighted average is a calculation that takes into account the varying degrees of importance of the numbers in a data set. In calculating a weighted average, each number in the data set is multiplied by a predetermined weight before the final calculation is made. Weighted average can be more accurate than simple average in which all numbers in a data set are assigned an identical weight[4].

1.8 Limitations of the study

Every research study suffers from errors and limitations. Some of these are inherent in the research design while some others become part of the study during various stages of operation. The present study is subject to the following constraints and limitations.

- This study is confined to the businessmen who are registered with District Industries Centre.
- The sample size is restricted to 300 respondents, in order to obtain first-hand information.

1.9 Scheme of Chapterisation

The report of the present study, entitled 'Analytical Study of Occupational stress and Coping Mechanism among Businessmen in Virudhunagar District' has been organized into seven chapters. In the present chapter the problem of the study, objectives for the research and the scope of the study are identified and specified. The methodology of the study, administration of sample survey, methods of analysis of data, limitations of the study and the scheme of present research report are also described in this chapter.

The reviews of related literature on occupational stress are given in the second chapter.

The socio – economic profile of the respondents is presented in the third chapter.

In the forth chapter, causes of stress are analysed.

Impact of stress are discussed, categorised and analysed in the fifth chapter.

[4] https://www.investopedia.com/terms/w/weightedaverage.asp

Coping strategies are enumerated and the opinion of the respondents about these coping strategies are analysed in the sixth chapter.

In the last chapter entitled ‘Summary of Findings, Suggestions and Conclusion' the summary of the findings are given. Answers to the questions raised in the statement of the problem and valuable suggestions are provided in this chapter.

CHAPTER II

REVIEW OF RELATED LITERATURE

2.1 INTRODUCTION

Review of literature deals with the study of the previous studies linked with the research topic. This gives a clear view about the particular field. It acts as an aid of avoiding further duplications. The researchers must be aware of other available literature to make their findings in line with the previous findings. The review of such previous findings is given below.

In the thesis titled "Stress at work", Jick and Payne (1980)[1] categorized three strategies to deal with stress in an organization. These categories mainly concerned with the symptoms, change the person and remove the causes of stress. According to him, the first priority is to treat the symptoms for a person who is already suffering from the effects of stress. For this, first, the identifications of those suffering from excessive stress and providing health care and psychological counseling services must be included. Secondly, assist the persons to build stress management skills to make them less vulnerable to its efforts by practicing employee's time management, relaxation techniques, diet and exercises. Thirdly, bring down the environmental stressors like noise and pollution or modifying production schedules and workloads.

Arnold and Feldman (1986)[2] defined stress in the article "Impact of Technological Environment On Programmer /Analysts Job Outcome", as the reactions of individuals to new or threatening factors in their work environment because the work environments often comprise new situations. So, stress is unavoidable. Reactions to stressful situations are always individualized. They end in behavioural, emotional, physiological and perceptual changes.

[1] Jick, T.D. and Payne, R., "Stress at work", The organizational Behavioral Teaching Journal, Vol.5, (1980), pp.50-55.

[2] Arnold, H.J. and Feldman, "Impact of Technological Environment On Programmer, Analyst's Job Out Come", Communications Of ICM (1986), 29, pp 546-555.

"Role stress locus of control coping styles and role efficacy - A study of first generation entrepreneurs" by **Gupta** (1989)[3] portrayed the organizational role stress and coping strategies among public sectors affiliated to length of service in the organization. Pareek's "ORS" scale assessed the coping style. Gupta found that 69 per cent of the executives utilized 'avoidance' coping style to manage the stress.

Chaudhary (1990)[4] found in the study "A study of relationship between job satisfaction and stress of bank officers" with 100 bank officers that there were no noteworthy differences between higher and lower age groups on role stress dimensions. The overall indices of role stress and job satisfaction were found to be negatively agreed in higher as well as lower age groups of bank officers.

Dastur (1990)[5] in the article "Are you killing yourself" expressed that work group climate and the perceived power were the primary causes of managerial stress. Role ambiguity was not an important cause of stress in this study. So, Dastur concluded that Indian Managers are struggled by the stress created by negative group climate and powerlessness.

Beena and Poduval (1991)[6] in the study "Role stress and role efficacy" made a careful analysis of gender differences in relation to work stress with age as an independent variable. They collected 50 first level executives of a large industrial organization. They found that stress experience of the executives increased with advancing age. Sex was also found to be a major factor affecting the stress conditions.

McDonald and Korabic (1991)[7] conducted a study entitled "sources of stress and way of coping among male and female managers studying stress and coping among

---

[3] Gupta, "Role Stress, focus of control, Coping styles and role efficacy", A study of first generation entrepreneurs, (1989), M.Phil Dissertation.

[4] Gupta, "Role Stress, focus of control, Coping styles and role efficacy", A study of first generation entrepreneurs, (1989), M.Phil Dissertation

[5] Dastur R.H. "Are you killing yourself?", Mr.Executive I.B.H. Publishing House, 1990, Bombay.

[6] Beena, C., and Poduval , "Gender difference in work stress of executives", Psychological studies, (1991), (2-3), 109-113.

[7] McDonald and Korabi K., "Sources of stress and ways of coping among male, female managers, special issue: Hand book on job stress", Journal of Social Behavior and Personality, Vol.6(7), (1991), pp.185-198.

managers", among Ten male managers in a low stress group and 10 female managers in a high stress group. They wanted to study the reactions of the respondents under described stressful work related situations and how they coped with them. They found that women worked more likely than men to report that prejudice, discrimination, tight work and unnecessary interference in work were the main sources of stress.

Lawless (1991)[8] stated that nine out of ten employees felt that it was the employer's responsibility to diminish the worker's stress and provide health plan which covers stress illness. He asserted that employees have to take stress related illness and disability as a very serious one. Employees need substantive action by their employer and hold their employer financially responsible for the job stress.

Rajeshwari (1991)[9], in the research work entitled "Employee Stress", made a detailed study with reference to bank employees. He took a sample of 34 officers and 79 clerks from 5 nationalized banks. The study exposed that structural rigidity and poor physical working conditions were the sources of stress. This study missed to indicate the coping strategies followed to reduce job stress.

Ahmed (1992)[10] in his "Job stress and job satisfaction of middle level total employees: Special series II stress adjustment to death anxiety studies" analyzed job stress in relation to job satisfaction and job involvement among 50 middle level hotel managers. He stated that the satisfaction significantly decreased when the job stress increased irrespective of the subject sex, marital status, education and experience.

Ivancevich *et al*. (1992)[11] spotted that stress is the interaction of the individual with the environment. He gave a detailed working definition as an adaptive response mediated by individual differences and psychological processes, which is a consequence of an external

[8] Lawless, P., "Employee Burn Out – America's Newest Epidemic", Minneapolis MN North Western National Life Employee Benefits Division, (1991), P.12.

[9] Rajeshwari, T.R., (1992), "Employee Stress: A Study with reference to Bank Employees", Indian Journal of Industrial Relations Vol.27 (4), pp.419-429.

[10] Ahmed, "Job Stress and Job satisfaction of middle level total employees, Special series II stress adjustment to depth anxiety studies; Journal of personality and clinical, (1992) Eight, pp.51-56.

[11] John M. Ivancevich and Michael T. Matteson, "Organisational Behaviour and Management", Cited in Fred Luthans, Organisaational Behaviour, (1992), P.297

(environmental) action, situation or event that places excessive psychological or physical demands upon a person.

Goklaney (1993)[12] examined in the research called "Relationship between stress and creativity among middle level managers" whether a high level of stress is associated with greater creativity. He collected samples from 55 middle level managers from three age groups (below 31yrs, 32-41yrs, and 42-56yrs). He found that age did not affect creativity.

John Schoper (1993)[13] explored that stress is a widespread generalized response of the body to various environments like physical or social situations, which causes the stress responses of the body. The physical, environmental and social cause of stress levels are termed as 'stressors'. Seventy five per cent of the bodily diseases are related to stress. Changes in one's lifestyle will also cause stress.

Verma (1993)[14] in the research titled "Development study of tension and conflict in public sector undertakings' employees" expressed that the main factors which influenced the development of tension in an employee working in a public sector organization, may either be personal or environmental. Personal factors include age, sex, intelligence, physical ability and the like. Environmental factors include the surroundings of the individual like family, culture, job and environment.

Akinnusin (1994)[15] interrogated the relationship between organizational and job stress. He found that women showed greater behavioural stress than men. Most of the reactions are positively related to the desire to either quit the organization or temporarily withdraw from work.

---

[12] Goklaney, S., Relationship between stress and creativity among middle level managers, Journal of Psychological Researchers (1993), 37 (1-2), pp.16-22.

[13] John Schoper, "Emotional and Stress – Introduction to Psychology", Tata McGraw Hill Edition (1993), pp.307-327.

[14] Verma, U.R., "Developmental study of tension and conflict in public sector undertaking's employees", Indian Journal of Industrial Relations, (1993), pp.351-362.

[15] Akinnusin, D.M., Relationship Between Personal Attributes, Stressors, Stress Reactions and coping Styles, Management and Labour Studies, Vol.19, No.4, (1994), pp.211-218.

Ray *et al.* (1994)[16] in the study titled "Social support: Home/Work stress and burnout, who can help?" stated that home-work conflict is a source of stress for working women. They have the opinion that social support from intra organizational and extra-organizational sources would help individuals from such stress.

Hossain Masharraf (1995)[17] in the study on "Job satisfaction, stress and turnover of Industrial workers" measured job satisfaction, propensity to quit, job stress. He collected the major causes of job dissatisfaction perceived by 120 private and public sector industrial workers (mean age was 27 and 30 years respectively) in Bangladesh. He circulated questionnaires for measuring satisfaction with job facets, job stress, and propensity to quit the job. He observed that job stress was significantly higher among the private sector workers than those of the public sector workers.

Mehta (1996)[18] stated in his study on "executive's stress", that the executive stress in the situation will exceed a person's capacities and resources in future. He concluded that executive stress may arise due heavy responsibilities, lack of support, roll over-Load, lack of creative environment, lack of required personality, fatigue, lack of Healthy environment and lower self Esteem.

Alam (1997)[19] analyzed a study the strength of job satisfaction, job involvement and organizational stress, among private and public sector executives under the title "Job satisfaction and job involvement and organizational stress". He collected the samples from 50 private sector and 50 public sector executives. He observed that the executives of private and public sectors did not differ significantly on areas of job satisfaction like management, personal adjustment and social relations. They differed mainly on the variable of job involvement. Private sector executives experienced more role stress as compared to their

[16] Eilen Ray, Berlin and Kalherene, I. Miller, "Social Support: Home / work Stress and burnout, who can help?", Journal of Applied Behavioral Science, Vol.30. Issue No.3, (1994), P.357.

[17] Hossain, Mashaanaf, "Job Satisfaction, Stress & Turnover of Industrial Workers", Comparative Study of Private & Public Sectors. Journal of Behavioral Sciences, Vol.6-7 (1-2), (1995), pp.15- 20.

[18] Mehta, "Executive stress, Modern Management, Vol.XIII, No.2, May-July (1996), pp.23-24.

[19] Alam, K., "Job Satisfaction, Job Involvement and Organizational stress, Paper presented at the III International and the 34th IAAP conference, Technical Teacher's Training Institute, Madras. (1997).

public sector counterparts because they involved more with their joy when compared to public sector executives.

ACTU (1997)[20] observed that stress at work is the hidden hazard in Australia's work places. He collected 8000 unionists' responses to identify the causes of stress. He found that management issues including lack of communication and consultation, increased workloads, job insecurity and lack of restructuring, poor working conditions, insufficient training, inadequate staff and resources and long hours of work are the main causes of stress.

Chand and Sethi (1997)[21] made a study on a significant positive relationship between job related strain and role overload in his "Organizational factors in development of work stress". They collected samples from 150 junior management officers who work in banks. They concluded that role ambiguity, under-participation and predicted role stress are the main causes of stress for the respondents. They gave importance to the organizational factors of stress only. They didn't consider individual factors, physical factors and extra – organizational factors.

Pandey (1997)[22] made a study on "Role stress and role efficacy" to identify the relationship between personal demographics and organizational role stress. He collected samples from 61 personnel's of Indian Railways. He revealed a positive but non-significant relationship between age with role stress. In addition to that, education showed positive but non-significant correlation with role stress. But Experience was reported to be positively and significantly associated with role stress.

Ling *et al.* (1997)[23] investigated occupational stress among 342 Chinese factory workers, from 3 cities in South East China in "The use of the occupational stress indicator in factory workers in China". A high percentage of workers anticipated high work pressure. The main source of stress was intrinsic to the job.

---

[20] ACTU – The Indian Journal of Industrial Relations IJIR, Vol.40, No.3, January 2005.

[21] Chand, P., and Sethi, A., "Organizational factors in development of work stress", Indian Journal of Industrial Relations (1997), 32(4), pp.453-462.

[22] Pandey, "Role Stress and Role Efficacy", Studies in Organisational Role Stress and Coping, Ratwat Publications, (1997) New Delhi.

[23] Siu-oi-Ling, Donald Ian and Cooper Cary, L., "The use of occupational stress Indicator in factory workers in China", International Journal of Stress Management, Vol.4(3), (1997), pp.171-181.

Srivatsava (1997)[24] examined "The dynamics of role stress in a large public sector organization". The study was based on a sample of 48 executives to asses role stress, motivational climates and coping strategies. He found that total organizational role stress was associated positively and significantly with impunities and extra punitive coping styles. Age was found to be negatively associated and significantly with role stress.

Ahmed *et al.* (1998)[25] revealed that men preferred a defensive style more often than women in a study titled "Stress and coping strategies among executive technocrats". They found no relationship for age, number of dependants, income, drinking /smoking habits and health with the strategies used for coping with stress.

Tansik D.A. and Routhieaux R. (1999)[26] in his study on "Customer stress- relations: The impact of music in a hospital waiting room" revealed that music in the waiting room had a significant effect on reducing visitors' stress. This is a low cost way of improving the quality of customers.

In the study on "work motivation, job stress and employee's well being", **Luolu** (1999)[27] analyzed the relationship between occupational stressors (job demands distraction, and inter personal conflicts); and strain (job satisfaction and mental health); and impact of two potential moderating variables i.e., work motivation (intrinsic vs. extrinsic) and social support from colleagues, superiors, friends and families. He interviewed 300 working adults. He found that intrinsic work motivation was positively related to overall job satisfaction and extrinsic motivation was positively related to depression. The study concluded that superior's support and family support were negatively related to depression, anxiety, and somatic symptoms,

---

[24] Srivatsava, A.K., "Dynamics of Role Stress in an Organisation", In D.M. Pestonjee and U Pareek (Eds.) studies in organizational role stress and coping, Rawat Publications, (1997), New Delhi

[25] Ahmed, Bhalt and Ahmed: Stress, and coping strategies among executive technocrats. Unpublished paper referred in D.M Peston Jee Stress and coping, (1998) New Delhi.

[26] Tansik, D.A., and Routhieaux, "Customer Stress Relaxation: The Impact of Music in a hospital Waiting Room", International Journal of Service Industries Management, Vol.10, No.1, (1999), pp.68-81.

[27] Luolu, "Work Motivation Job stress and employee's well-being", Journal of Applied Management Studies, Vol.8, No.2, (1999).

Luthar (1999)[28] in his study "Learning the Tao of meditation training" found that meditation is a form of stress relaxation for employees. It will reduce the health care costs, absenteeism, job-related and psychological stress and keep the workers refresh.

Briner (2000)[29] in his research on "Stress management: Effectiveness of interventions" has identified seven interventions as stress management techniques. They are stress management training, employee assistance programmes, job-redesigning, stress audits, risk management, improvement in health and the establishment of standard management practices.

Christalline (2000)[30] conducted a research on "Stress and the improvement of working conditions", in various departments of large French hospital, centre for handicapped adults and a help centre for unemployed people. He found that stress was an integral part of a manager's work load and it could be treated by organizing and improving the serenity of the person. To reduce the stress some activities could be done through a programme of activity management methods with the advantage of not necessarily impinging directly on the psychology of individual on the group dynamic.

Durbury and Higgins (2000)[31] in the study "Work life balance in the new millennium: Where are we?" stated that there are psychological path- way through which stress is transmitted between work and family which involves active cognitive processing, behavioral sequences, and social transactions. He revealed that spillovers of stress from work to family and from family to work are common which occurs in both directions and is not restricted to males or females, or persons of one class, culture or level.

[28] Luthar H.K, "Learning the Tao of meditation training work force", HR Real Impact supplementary, Feb 1999, pp.10-11.

[29] Briner R. Stress Management: Effectiveness of Interventions, IRS Employment Review, No.717, December Employee Health Bulletin, (2000), 18, pp.12-17.

[30] Christalline, Stress and the improvement of working conditions : An Individual and Collective Responsibility, Cestion, Vol.17, No.5, September-October 2000, pp.15-33.

[31] Durbury and Higgins C., "Work Life Balance in the New Millennium: Where are we?, Where do we need to go?" Canadian Policy Research Net Works Discussion paper, October (2009).

Evans and Johns (2000)[32] found in the study on "Stress and open office noise", that the physical environment conditions such as excessive noise, poor lighting, safety hazards, poorly designed office space, lack of privacy and poor air quality are main causes of stress. For example, clerical employees experience significantly higher stress levels in noisy open offices than in quiet area.

Hill (2000)[33] in his "Counseling primary stress investigation" stated that the functions of work place counseling within the organizational culture is helpful in reducing the stress.

In the research on "Effect of shift and work and hierarchical position in satisfaction commitment stress and HR climate" by **Patanayak** (2000)[34] suggested that the level of stress expressed did not vary by position. Executives and supervisors irrespective of the shift of work did not exhibit significant differences in their job stress.

Vijayalakshmi and Meti (2000)[35] on "A study of occupational stress- executives and non-executives of private industrial organizations" revealed that non-executive employees showed signs of significantly higher occupational stress than executives on such dimensions as role conflict, political pressure, poor peer relations and job responsibility.

Mishra and Rani (2001)[36] analyzed 39 young and 23 old doctors as well as 50 young and 32 old nurses in his research on "Occupational stress among working women in emerging services, management and labour". He found that older doctors and nurses expressed more role stagnation but their job less stressful. On the other hand, young doctors and nurses felt greater personal inadequacy and hence experienced greater stress at work.

---

[32] Evans, G., and Johns, D., "Stress and Open Office Noise", Journals of Applied Psychology, (2000), 85, pp.779-789.

[33] Hill, C., "Counseling a Primary Stress intervention", IRS employment Review No.705 June (2000), Employee Health Bulletin 15, pp.15-19.

[34] Patanayak, B., "Effect of Shift and work and Hierarchial Position in Satisfaction, commitment, stress and climate", Management Labour Studies, Vol.25(2), (2000), pp.126-125.

[35] Vijayalakshmi, A.A., and Meti, V., "A Study of Occupational Stress Executives and Nonexecutives of Pvt. Industrial organization", Organizational Management, Vol.15(4), (2000), pp.26- 32.

[36] Mishra P.K., and Rani D.L., "Occupational Stress among Working Women in Emerging Services", Management Labour Studies, Vol.26(1), (2001), pp.25-36.

Elovainio *et al.* (2001)[37] in the research entitled "Job control and occupational strain" lighted up the organizational justice, evaluations, job control and occupational strain have an impact on stress and strain of the employees. In other words, it may not be job control, but the employee's perception of fairness that has the resulting impact on stress.

Miller and Rowney (2001)[38] in the study on "One step forward or two steps back? Diversity management and gender and organizational analysis" concluded that Indian managers were more stressed in almost all areas than the Canadian female managers due to the transitional phase of their life style to maintain the balance between work and family. Further, non-availability of part time jobs and lack of friendly approach by the management and the Government boost the level of stress. Notably, conscious or unconscious discrimination towards women is still prevalent in India as well as in Canada, which sometimes lead to feeling of role stress.

Daga and Hussain (2001)[39] in the study entitled "A study of social family role stress and social support among working women", studied the effect of social support on social and family role stress on 300 working Indian women and found that social support acts as a buffer against stress.

Cooper *et al.* (2001)[40] in the research on "Organizational stress: A review and critic of theory, research and applications", expressed that often organizations mistakenly assume that stress is not their problem but an individual's problem. To reduce the organizational stress, the organization should accept that the stress is also an organizational problem and not merely an individual's problem. Despite widespread acknowledgement of the detrimental impact of stress on individuals, the organizations should take safety measures to ameliorate stress from work settings. There are many reasons for this lack of action on the part of

[37] Marko Elovainio, Mika Kivimaki and Klaus Helkama, "Organisational Justice Evaluation", Job Control and Occupational Strain, Journal of Applied Psychology, Vol.86, No.3, (2001), pp.418- 424.

[38] Miller G.E. and Rowney, J.I.A., "One Step Forward or Two Steps Back? Diversity Management and Gender and Organisational Analysis", Proceedings, Critical Management Conference Studies, (2001) Conference, Manchester, England.

[39] Daga, N., and Hussain, A., "A Study Of Social Family Role Stress and Social Support Among Working Women" – In Hussain's (Ed.), Stress Research Management, (2001), Aligarh Muslim University, Aligarh

[40] Cooper C.L., Dewe P.J., and O'Driscoll, M. P., "Organisational : Stress: A Review and Critique of Theory", Research and Application, Thousands Oaks, CA: Sage Publications (2001).

organizations. Mainly manager's belief about who is responsible for managing employee's levels of strain is always in question.

Messmer (2002)[41] in his research on "Avoiding stress and burnout", has explained that one cannot eliminate stress at work, but it is possible to learn to cope with stressful situations more effectively by assessing priorities, effective delegations, positive outlook, receiving assistance or 'counseling' and the like.

Pareek (2002)[42] revealed in the study on "Training instrument in HRD" that some workers expect organizational role to avoid stress in the working environment. Role occupant performs certain functions to fulfill his/her role expectations. This concept of organizational role and occupation has inherent potentials for stress.

Wustemann L. (2002)[43] In the study on "Emotional Intelligence and the bottom line stress in the super market" presented that the training broadened the levels of morale and the quality of working life and marginally reduced the stress levels.

Wah L. (2002)[44] in his study "The emotional tight rope" found that some programmes such as sabbaticals, appointing toxic healers, or emotional healers, to reduce the burdens of intra-organizational emotional stress.

Cryer *et al.* (2003)[45] in the study on "Pull the Plug on stress", found that transforming your reactions to stress is the first and the most essential ingredient of effective leadership- as essential skill as hiring, firing, strategy development and fiscal responsibility. Stresses arise from role – related factors, which are subjectivity experienced, including evaluation anxiety, mergers and transfers, factors related to interpersonal and group dynamics, structural factors such as reporting relationship, interfacing with external environment of the organization and stressors from other non –work spheres.

---

[41] Messmer, M., "Avoiding Stress and Burnout", Strategic Finance, Vol.83(7), January, (2000), pp.15-16.

[42] Pareek, U., "Training Instrument In HRD and OD", Second Education, Tata McGrew Hill Publishing Co. Ltd., (2002) New Delhi

[43] Wustemann, L., "Emotional Intelligence and the bottom line stress in the super market", Competency Emotional Intelligence, Vol.9, No.2, Winter 2001–2002, pp.28-30

[44] Wah, L., The Emotional Tight Rope, Management Review 2002, Vol.18, pp.38-43.

[45] Bruce Cryer and Rollin McCraty: Pull the Plug on Stress, Harvard Business Review, July 2003, P.107.

Collins and Gibbs (2003)[46] stated the sources of stress –related symptoms among police officers and identified the prevalence of significant associated mental ill health in their study on "Stress In Police Officers : A Study of origins, prevalence and severity of stress – related symptoms within a country police force". They collected samples from1206 police officers. They identified that occupational stressors ranking most highly within the population were not specific to policing, but the organizational issues such as the demand of work impinging upon home life, lack of consultation and communication, lack of control over workload, inadequate support and excess work load in general were the main causes of stress.

Zrid *et al.* (2004)[47] made a careful analysis on the quality of working life of care managers in Urban and Rural Community Mental Health Program in New York State in the study entitled "New York State care manager survey, urban and rural difference in job activities, job stress and job satisfaction". They wanted to focus on the specific job activities and differences in the perceptions of job stress and job satisfaction. Urban care managers attributed greater job stress intensity and frequency than did rural workers to stressors relating to collaborating and coordinating services. Urban care managers gave higher levels of perceived job stress due to lack of organizational support.

Bennet *et al.* (2005)[48] in his study on "Burnout, psychologicalmorbility, job-satisfaction and stress" stated that burn out and job related stress are the most responsible factors for job dis-satisfaction, decision to quit the job and reducing the number or working hours.

[46] Collins P.A.and Gibbs C.C. "Stress In Police Officers : A Study Of Origins Prevalence and Severity Of Stress Related Symptoms Within A Country Police Force." Occupational Medicine, 2003, pp.256-264.

[47] Zrid Gelli's, Jong Chun Kim, Sung and Chulhowy, "New York State Care Manager Survey : Urban & Rural Differences in Job activities, Job Stress & Job Satisfactions", The Journal of Behavioral Health Services & Research, Oct-Dec 2004.

[48] Bennet, S., Pint A., and Cliffoerd, T.J., "Burnout, Psychological Mobility, Job Satisfaction and Stress: A Survey of Canadian Hospital Based Child Professionals" Arch chives of Disease in Child Hood, 2005, pp.112-116.

Gyllensten (2005)[49] in his article, "The role of gender in work place stress" reported that women have higher levels of stress compared to men. However, several studies reported that there is no difference between genders. According to him, multiple roles, lack of career progress, discrimination and stereotyping were the sources of stress at work.

Lim and Hain (2005)[50] made a research to find the key factors at work place, which create stress among information personnel in Singapore. He found out that lack of career advancement, work overload, risk taking, decision-making, employee morale and organizational culture were the main reasons for the broad categories of stressors.

Anantharaman (2005)[51] analyzed 220 police personnel and declared that round the clock duty, lack of time to spend with family and political pressure from outside the department were the most stressful situations.

Russ Newman (2005)[52] in the article "Empirical dimensions of coping with job related stress", expressed that employees' emotions like unable to implement decisions or little or no control over their own schedules create less stressful atmosphere, less absenteeism and allow greater productivity.

In the study on "Stressing the group: Social identity and the unfolding dynamics of responses to stress", **Haslam and Reicher** (2006)[53] viewed that social support is an effective mechanism for coping with stress. According to him, one's network of superiors, co-workers, associates, family and friends can give valuable information, resources and emotional support. So, a higher level of social support helps to lower the stress.

---

[49] Kristina Gyllensten, "The Role of Gender in Work Place Stress", Health Education Journal, Vol.64, No.3, (2005), pp.271-288.

[50] Lim and Hian, "The Indian Journal of Industrial Relations", International Journal of Innovation and Learning, Vol.40, No.37, January 2005, P.341.

[51] Suresh and Anandaraman, "The Indian Journal of Industrial Relations", International Journal of Innovation and Knowledge, Vol.40, No.3, January (2005), pp.342-344.

[52] Russ Newman, "A New Health care Prescription", Fortune, Vol.24, (2005), P.52.

[53] Haslam S.A., and Reicher, S., "Stressing the Group: Social Identity and the Unfolding Dynamics of Responses to Stress", Journal of Applied Psychology (2006), Vol.91.

Shubhasheesh Bhattacharya (2006)[54] pinpointed that over stress will cause extra burden for the heart, the blood vessels, and the kidneys. This will affect the human body and mind. Thus, repeated activation would lead to weariness and harm the heart and other major systems. Recently, the number of heart related diseases have increased because of the modern life style and stress, many young, middle, and aged people are affected by heart related diseases. By practicing physical exercises, massaging, psychological techniques and regular practice of meditation one can suppress the stress better.

Maratz (2006)[55] in his research article, "Stress management more important than ever", explained that habits like include eating or avoiding food, smoking, pacing, drinking or having emotional breakdowns are the common responses to stress. He concluded that increase in stress levels often affect the human healthy body. To reduce the stress, he recommended some practice like developing positive attitudes andfinding a friend or a mentor who would listen to one's problems on a regular basis.

West (2006)[56] in the article, "Management Stress: coping strategies for employers", examined that stress was very often caused by how a person copes in the job, rather than the job itself. So, he suggested that every employee should be tested accurately in order to match the demands of the job when he was recruited. To reduce the stress, training during the course of employment and increasing the control an employee has over the work can be practiced by the organization.

Forter *et al.* (2006)[57] examined the roles of direct action, coping and palliative coping in the relationship between work stressors and psychological well being as well as their possible interactions by using a sample of 464 bank employees. They found out the main effects of direct action coping on well being. Palliative coping speculate higher levels of psychological distress. The interactions between work stressors and direct action coping were unnecessary. Palliative coping interacted with work stressors when predicting

[54] Shubhasheesh Bhattacharya, The ICFAI Journal of Organisational Behaviour, January (2006) pp.101-103.

[55] Andrew Maratz U., Mississippi. Editorial: Stress Management More Important than Ever, (2006).

[56] Anna West Management: Stress; coming strategies for employers (2006).

[57] Forter Ferreira, Lina Peoror, Josen M. Gonzalez, Morales M. Gloria, Mortin and Isabel Scandinavioan, Journal of Psychology, August (2006) Vol.47, pp.293-302.

psychosomatic complaints. They concluded that the interaction between the two types of coping was more important on psychosomatic complaints and psychological distress than job satisfaction.

Flaa *et al*. (2007)[58] in the article, "Study on personality may influence reactivity to stress" stated that stress creates the situations which will increase negative thoughts and feelings in a person. The same situation is not evocative or stressful for all people. Usually, individual personality traits and behaviour determine the way people react to different situations in life. Stress reactivity is mostly relying on different personality traits without any single trait being clearly dominant.

Budhraja (2008)[59] in his study titled "Causes of stress among insurance employees: An empirical study" recognized that the employees mostly suffered from stress due to heavy work load and unattainable targets. So, the employees were struggled due to work life imbalance, worries and ailments. Majority of them face severe stress-related ailments and a lot of psychological problems. The author took two insurance companies with the population of 100 employees selected from all levels for their study. He concluded that stress in insurance sector is mostly due to excess work pressure and heavy targets. So, the employees should be given continuous training and motivation to produce positive results.

Daisy Chauhan (2009)[60] has noticed in the research on "Effect of job involvement on burnout" that a person may arrive at exhaustion without going through the alarm stage. He may fail to develop resistance to or mechanisms for dealing with stress.

Kathirvel (2009)[61] on the topic "A study on stress among employees working in BPOs with special reference to Coimbatore", explained that 32 per cent of the respondents strongly agreed that their work area was very stuffy and smelly. 24 per cent of the

[58] Flaa, A., Ekeberg, O., Kjeldsen, S.E., and Rostrup, M., "Study on Personality May Influence Reactivity To Stress", Biopsychosocial Medicine Vol.1, No.5, (2007).

[59] Jyothi Bhudraja, "Causes of Stress among Insurance Employees: An Empirical Study" The ICFAI Journal of Management Research, Vol.VII, No.10, October 2008, P.5.

[60] Daisy Chauhan "Effect of job involvement on Burnout "-The Indian Journal of Industrial Relations, Vol.44, No.3 January 2009.

[61] Kathirvel, N., "A Study on Stress among Employees Working in BPOs with special reference to Coimbatore", The IUP Journal of Management Research, Vol.VIII, No.11, (2009).

respondents rarely agreed that they hardly have time to take an occasional break from their job. 36 per cent of the respondents strongly disagreed that they do not have authority to do their job well.

Singh (2009)[62] in the research titled "Leveraging emotional intelligence for managing executive's job stress: A frame work" explained that stress at workplace would affect individual employee's productivity and total organization's efficiency and effectiveness.

Neelamegam R. (2010)[63] in the research article entitled "Work stress among bank employees of Dindigul District Central Co-operative Bank, Tamil Nadu: A study", made a survey of 230 number of employees working in Dindigul District Central Co-operative Bank (DDCCB). The result said that almost 55.4% of the respondents have normal level of stress and 44.6 per cent respondents consider stress as a serious problem. Respondents who were in the age group of 35-50 years experienced more stress than others do. Employees in clerical cadre (16.2%) were experiencing more stress. The employees felt that their hard work and skill were not recognized even after their strenuous work.

Shaw and Wekley (2010)[64] expressed that major cause of stress in organization is work load. Over load can be quantitative or qualitative. The author concluded that qualitative over load creates more stress than quantitative over load. Qualitative over work load has been found to create greater depression, less enjoyment in work and greater hostility.

Brahma (2011)[65] expressed that many Human Resource Managers are currently busy in chasing employees in order to complete performance appraisals. Recently, lots of businesses are flourishing and there is a looming threat of employee shortage which naturally leads to stress among the existing employees.

---

[62] Sanjay Kumar Singh, "Leveraging Emotional Intelligence For Managing Executive's Job Stress: A Frame Work", The Indian Journal of Industrial Relations, Vol.45, No.2, October 2009.

[63] Neelamegam, R., and Asrafi, S., "Work stress among employees of Dindigul district central cooperative bank, Tamil Nadu". IJMR - IUP Journal of Management Research, Vol.IX, No.5, July 2010

[64] Shaw, J.B. and Wekley, "The Effect of Objective Work Load Variations of Psychological Strain and Post Work Load Performance", Journal of Management, Ganster and Schaubroeck, Work Stress and Employee Health, pp.87-98, (2010).

[65] Gautham Brahma, "Realising Business Strategy Through people" Happy Employees – Human Capital, Vol.14, No.10, March 2011, P.52.

Sharma et.al. (2012)[66] in his study found out that the level of stress within a position varies because of human being differences in state of mind, age, gender, and their act in job. According to him, the significant factor that prejudiced stress was age where the younger employees were more stressed as compared to older employees. Stress also varied according to the point of qualification, pay, powers that be of control, awards, word of praise and better designations. The author recommended a strengthening approach which should be optimistic in nature so as to reduce the degree of stress at the place of work.

Sasi Jeyanthi (2016)[67] in her study examined that majority of the private primary school teachers are of good health condition before joining the school. She found out that forty per cent of the respondents have stress because of heavy workload tension. In order to reduce the stress most of the respondents follow sharing the feelings with their friends as the coping strategy.

Poornima (2012)[68] in the article titled "Occupational Stress and professional burnout of University Teachers in South India" experimented that the university teachers have high Occupational Stress due to organizational arrangement and environment at the university level. It was practical that the greater part of teachers functioning in the universities of south India skill moderate and high levels of Occupational Stress due to organizational arrangement and climate (84.72 %), personal and professional efficiency (60.10 %), intra and interpersonal interactions (62.09 %), environmental factors (62.52 %) and Occupational Stress as a whole (73.93 %). The results concluded that significant optimistic association between Occupational Stress and professional burnout, majority (73.93 %) of the university teachers were experiencing moderate and high levels of Stress. The study suggested to prevent professional burnout of the university teachers, and to ensure their Occupational Stress from time to time.

---

[66] Suparan Sharma, Jyoti Sharma and Arti Devi. "Role Stress among Banking Sector Employees", A Logic Approach, The IUP Journal of Organization Behavior Vol.XI, No.3,2012.

[67] Sasi Jeyanthi, R. "A study on stress management practices among private primary school teachers in Sivakasi region" M.Phil Dissertation 2016, Page No.80-81.

[68] Poornima, R.R. "Occupational Stress among the Teachers of the Higher Secondary Schools". Journal of Business and Managemen. https://www.semanticscholar.org/paper.

Jeyaraj (2013)[69] in his article "Occupational Stress among the Teachers of the Higher Secondary Schools in Madurai District, Tamil Nadu" analyzed the factors influencing Occupational Stress among the higher secondary school teachers to find out the demographic and educational characteristics among the higher secondary school teachers of government and aided schools and to calculate the levels of Occupational Stress among the higher secondary teachers of government Aided schools. A sample of 305 teachers was collected for conducting factor analysis. To choose the sample, the author used Simple random sampling method. The result of the analysis reported that the teachers of government and aided schools (17.70 per cent) had been victims of far above the ground level of Occupational Stress.

Sindhu (2014)[70] made a survey on Stressors among college teachers. The survey was an explanatory and instructive in nature. Both secondary and primary data were composed and used for the study. Primary data necessary for the study were collected from 200 Arts and Science College teachers of Kerala. Multi-stage sampling was adopted for selection of respondents for the study. The questionnaire is used for collecting primary data was administered to 200 college teachers and their responses were collected through filled up questionnaire. The collected data were analysed with the help of SPSS. The statistical tools used for investigation include Frequency, Percentage and Chi-square test. The analysis found that majority of the teachers experience stress in their work and there was significant difference between designation and stressors.

Naina Sabherwal (2015)[71] in his article, "Occupational Stress among faculty members in Higher Educational Institutions" analyzed the stress among staff to identify how they were struggled by stress operatively and deliberately in higher educational institutions. The questionnaire was circulated among 200 faculty members of different higher educational institutions in Pune. Stratified random sampling was used to collect the data among the institutions of management, engineering, law, science and other faculties. The sample built-in all teaching positions: assistants, assistant professors, associate professors, and professors.

[69] Jeyaraj, S.S. (2013). Occupational Stress among the Teachers of the Higher Secondary Schools in Madurai District, Tamil Nadu. IOSR Journal of Business and Management, 7(5), 63–76. doi: 10.9790/487x-0756376.

[70] Sindhu, K. P. (2014). A Study on Stressors among College Teacher. Journal of Business and Management, 16.

[71] Naina Sabherwal, D. A.(2015). A study on occupational stress among faculty members in Higher Education Institutions. SIMS Journal of Management Research.1,18-22.

Seventy six per cent of the respondents were women category. The opinion of the respondents were analyzed by the subsequent Stressors: workload, conditions at work, and associations with colleagues on work, work among students, work organisation, and social recognition and status. The results proved that the stress among the administrators are numerous and assorted, with collection of results, time pressures, lack of communications, students indiscipline and poor pay prospects as very high ranked stressors. The results revealed that the administrators have a low to modest level of stress and this positively influence their performance.

Seema Manju Kumari & Rani (2016)[72] in the article titled "Occupational Stress among Secondary School Teachers in relation to Gender and Types of School" used the Descriptive Survey Method to find out the stress among the secondary school teachers. On the basis of stratified random sampling technique one hundred and twenty secondary school teachers of secondary and senior secondary schools of Rohtak district were collected. The authors concluded that there is no significant difference between male and female secondary school teachers on Occupational Stress. Government secondary school teachers have less job stress than private school teachers.

Bhuin (2017)[73] in the article titled, "A Study on Work-related Stress among the Teachers and Administrators of Privately Managed Business Schools in West Bengal Bhatter College" took the Sample from the population of 45 Private colleges regarding contribution given to regular post graduate management programmes in West Bengal. The sample size for the study was 110 respondents. The author analyzed the difference of work related stress-experience with admiration to demographics and job attributes, among the teachers and administrators.

Occupational Stress Index (Srivastava and Singh, 1981) was used to measure work-related stress. The elements focused on all related apparatus of the job life like Role Overload (RO), Role Ambiguity (RA), Role Conflict (RC), Unreasonable Group and

[72] Seema Manju Kumari, (2016). Occupational Stress among Secondary school Teachers related to gender and type of school. Paripex India gernal research 5 (7)

[73] Bhuin, P. K (2017) "A Study on Work-related Stress among the Teachers and Administrators of Privately Managed Business Schools in West Bengal. Bhatter College Journal of Multi disciplinary Studies. doi: 10.25274/ bcjms. v7n2.v7n2mc02

Political Pressure (UGPP), Responsibility for Persons (RP), Under Participation (UP), Powerlessness (PLN), Poor Peer Relations (PPR), Intrinsic Impoverishment (II), Low Status (LS) and Strenuous Working Conditions (SWC). The result of the study disclosed that work-related stress prevails in disturbing stage among the teachers and administrators engaged in privately managed Business Schools in West Bengal having a physically powerful leaning towards reasonable to high level of stress. The study recommended that the authorities must know the occurrence of work stress among the teachers and academic administrators by its strength and virtue.

Research Gap

The above studies reviewed are related to different types of employees' occupational stress namely banking, private and public companies, teaching profession, IT, nurse, police, working woman mangers etc. Most of the studies reviewed proved that none of the studies have attempted to analyze employer stress. Hence the present study attempted to bridge the gap in research regarding Analytical study of Occupational Stress and coping mechanism among businessmen.

CHAPTER III

SOCIO – ECONOMIC PROFILE OF THE RESPONDENTS

3.1 Introduction

Business enterprises play a significant role in the development of an economy. By creating new job opportunities it reduces unemployment problem and poverty. For a developing country like India, the businessmen are the catalyst for social and economic changes. Every country should develop not only large enterprises, but also small businesses. To have economic equilibrium, it is necessary to develop each and every area of a country. Not only the urban areas, but also the rural and semi urban areas of a country should be paid equal attention. Small business enterprises whether in manufacturing or service sector must be encouraged by the government. It increases the employment opportunities by self employment and also creating new jobs.

Virudhunagar district is a trading centre. Though agriculture is not popular due to the nature of the land, climate and other related factors, it is very strong in manufacturing and trading of various goods and services. There are six industrial estates in this district. Oils, cereals, crackers, matches, printing, cement, readymade garments and textiles are the important products produced in this area. People of different socio economic profile do different businesses. Many businesses are carried out by many generations. Another important feature of the businessmen in this area is joint family business. Today, in addition to the traditional businesses, the younger generation is involved in modern businesses, which involve information technology like e-commerce, e-publication and the like. Initiatives taken by the central and state governments, to encourage self employment also motivate younger generation towards own business. In the present study, entrepreneurs of various socio economic categories are selected as sample respondents. The demographic profile of the respondents is discussed in this chapter.

3.2 Age wise Classification of the Respondents

Age is one of the important aspects of every human beings life. Age means the length of time that a person has lived or a thing has existed. At any age, stress is a part of the life. Young and old alike have to face difficult situations and overcome obstacles. Young

adults may struggle to establish a career or achieve financial security or juggle work and family demands and the older people may face failing health or dwindling finances or simply the challenges of retaining their independence. Hence, it is clear that people of all ages face stress. The age wise classification of the respondents is shown in Table 3.1.

Table 3.1

Age wise Classification of the Respondents

Age (in years)	No. of Respondents	Percentage
Below 30	37	12.30
30-40	74	24.70
41-50	108	36.00
Above 50	81	27.00
Total	300	100.00

Source: Primary data

It is shown in Table 3.1 that out of the 300 respondents, 108 (36%) belong to the age group of 41-50 years, 81 (27%) come under the age group of above 50 years, 74 (24.7%) fall under the age group of 30 – 40 years and 37 (12.3%) are in the age group of below 30 years. It is inferred that more than one third (36%) of the respondents are in the age group of 40 – 50 years.

3.3 Gender wise Classification of the Respondents

In the modern era, gender makes no difference in the occupation. Men or women, both do all types of job and undertake any kind of business. As a businessman, problems and prospects are common and may differ for male and female in certain circumstances. The gender wise classification of the respondents is shown in Table 3.2

Table 3.2

Gender wise Classification of the Respondents

Gender	No. of Respondents	Percentage
Male	296	98.70
Female	4	1.30
TOTAL	300	100.00

Source: Primary data

It is indicated in Table 3.2 that 296 (98.7%) respondents are male and the remaining respondents are female. It is clear that most of the respondents are male.

3.4 Educational Qualification wise Classification of the Respondents

Education may have an impact on the carrier of any individual. Some people do their business from the experience gained and others may start the business based on their education. Education paves the way for the carrier of an individual. The details regarding the educational qualification of the respondents are presented in Table 3.3.

Table 3.3

Educational Qualification wise Classification of the Respondents

Educational Qualification	No. of Respondents	Percentage
School level	161	53.67
UG Level	95	31.67
PG Level	44	14.66
TOTAL	300	100.00

Source: Primary data

It is shown in Table 3.3 that out of 300 respondents, 161 (53.67%) respondents have school level education, 95 (31.67%) respondents have finished UG Level, 44(14.66%) respondents have PG level education. Hence it is concluded that 53.67 per cent of the respondents have completed their school level education.

3.5 Place of Residence of the Respondents

Some businesses could be carried out in urban areas only where as some others in rural areas. The nature of the business decides the area in which the business is to be carried out. The residential place of the respondents may be different. Whereever is he residing, for earning the livelihood of everyone some or other career or profession or business is inevitable. The place of residence of the respondents is shown in Table 3.4.

Table 3.4

Place of Residence of the Respondents

Residence	No. of Respondents	Percentage
Rural	48	16.00
Urban	209	69.70
Semi Urban	43	14.30
Total	300	100.00

Source: Primary Data

It is depicted in Table 3.4 that out of the 300 respondents, 69.70 per cent of respondents are from urban area. Respondents from rural area form 16 per cent and the remaining 14.30 per cent of the respondents are from semi – urban area. It is found that majority of the (69.70%) respondents are from urban background.

3.6 Nature of Residence of the Respondents

The economic condition of the respondents could be understood from the nature of residence of the respondents. When the business gives sufficient income, he may have his own house to live. Hence the respondents are asked to state about the nature of their residence. The nature of residential place is shown in Table 3.5.

Table 3.5

Nature of Residence of the Respondents

Nature of Residence	No. of Respondents	Percentage
Own House	244	81.30
Rented House	47	15.70
Leased House	9	3.00
Total	300	100.00

Source: Primary Data

It is shown in Table 3.5 that 244 (81.3%) respondents live in own house, 47 (15.7%) respondents live in rented house and the remaining 9 (3%) respondents live in leased house. It is concluded that majority of the respondents live in own house.

3.7 Monthly Income wise Classification of the Respondents

Income is the most important determinant of standard of living of the people. If the family income is not enough to meet the family expenditure it leads to many conflicts within the family. The businessmen have to face many problems. The monthly income wise classification of the respondents has been depicted in Table 3.6.

Table 3.6

Monthly Income wise Classification of the Respondents

Monthly Income (in. ₹)	No. of Respondents	Percentage
Below 50,000	139	46.30
50001-1,50,000	90	30.00
150001-3,00,000	55	18.30
Above 3,00,000	16	5.30
Total	300	100.00

Source: Primary Data

It is highlighted in Table 3.6 that 139 (46.3%) respondents have the monthly income of below ₹ 50,000, and 90 (30%) respondents have the monthly income between ₹ 50,001 – ₹ 1, 50,000. It is understood that the respondents with the monthly income of less than ₹ 50,000 is more compared to the other income categories.

3.8 Marital Status of the Respondents

Marriage creates emotional and legal commitment that is quite important in any adult's life. It increases the responsibility. The marital status wise classification of the respondents is shown in Table 3.7.

Table 3.7

Marital Status of the Respondents

Marital Status	No. of Respondents	Percentage
Married	278	92.70
Unmarried	22	7.30
Total	300	100.00

Source: Primary Data

It is indicated in Table 3.7 that 278 (92.7%) respondents are married and the remaining 22 (7.3%) are unmarried. It is understood that majority of the respondents are married.

3.9 Nature of Family of the Respondents

When a businessman is living in a joint family, his work burden is reduced but, at the same time financial burden is increased. Suppose, a businessman is living in a nuclear family, his work burden is increased but, at the same time financial burden is reduced. The details regarding the nature of the family of the respondents are shown in Table 3.8.

Table 3.8

Nature of Family of the Respondents

Type of Family	No. of Respondents	Percentage
Nuclear	216	72.00
Joint	84	28.00
Total	300	100.00

Source: Primary Data

It is indicated in Table 3.8 that out of the 300 respondents, 216 (72.0%) belong to nuclear type of family and the remaining 84 (28%) fall under the category of joint family. It is noted that majority of the respondents are from nuclear family.

3.10 Number of Members in the Family of the Respondents

The number of members in a family determines the financial requirements of that family and also the responsibilities. Now-a-days most of the families are with less number of children and small in size. Family with more members may have more work and gives more stress. The number of members in the family of the respondents is shown in Table 3.9.

Table 3.9

Number of Members in the Family of the Respondents

Number of family Members	No. of Respondents	Percentage
1-3	113	37.70
4-6	172	57.30
Above 6	15	5.00
Total	300	100.00

Source: Primary Data

It is shown in table 3.9 that 172 (57.3%) respondents have 4-6 members in their family, 113 (37.70%) have 1 – 3 members and 15 (5%) respondents have above 6 members in their family. It is found that in majority of the respondents' families, 4-6 members are there.

3.11 Languages Known by the Respondents

Language is basically a system of communication where sound or songs convey objects, action and ideas. Language is the key to human lives. Language is an extraordinary gift of god. The people of different parts of the world speak different languages. People living in the same territory may use different languages. These differences in the language of the people of the world limit inter-group communication and perpetuate social isolation. For businessmen it is inevitable to know more number of languages to communicate with different people. Hence the respondents are asked about it. The responses are depicted in Table 3.10.

Table 3.10

Languages Known by the Respondents

Languages Known	No. of Respondents	Percentage
Tamil	218	72.70
Tamil and English	67	22.30
Tamil, English, Malayalam and Hindi	15	5.00
Total	300	100.00

Source: Primary Data

It is shown in Table 3.10 that out of 300 respondents, 218 (72.70%) respondents know only Tamil, 67 (22.30%) respondents know Tamil and English, 15 (5%) respondents know Tamil, English, Malayalam and Hindi language. It is found that majority of the respondents know only Tamil.

3.12 Employment Status of the Spouse of the Respondents

Spouse is an inseparable person of everyone's life. The spouse is usually the key decision maker and shares the burden of the move and set up in the destination of our daily life. Adequate support of the spouse can decrease the risk in the life of businessmen. When the spouse is employed, he / she could financially support the family. The details regarding the employment status of the respondents' spouse are given in Table 3.11.

Table 3.11

Employment Status of the Spouse of the Respondents

Employment Status of the spouse	No. of Respondents	Percentage
Employed	94	33.81
Unemployed	184	66.19
Total	278	100.00

Source: Primary Data

It is indicated in Table 3.11 that out of 278 married respondents, 184 (66.19%) respondents' spouse is unemployed and the remaining 94 (33.81%) respondents' spouse is employed. It is inferred that a high percentage (66.19%) respondents' spouse come under the category unemployed.

3.13 Nature of Employment of the Spouse

Nature of employment of the spouse is an important element. When the spouse is in the same business it will be better. If he / she is in any other responsible job, then they couldn't support the business. If it is a government job, it may be transferable. The details of the nature of employment of the spouse of the respondents are given in table 3.12.

Table 3.12

Nature of Employment of the Spouse

Nature of employment of the Spouse, if Employed	No. of Respondents	Percentage
Doing own business jointly with husband	55	58.51
Government Job	11	11.70
Private Job	17	18.09
Any other separate business	11	11.70
Total	94	100.00

Source: Primary Data

It is observed from the above table 3.12 that out of 94 respondents, 55 (58.51%) respondents' spouse are doing own business jointly with husband, 17 (18.09%) are doing private job, 11 (11.70%) are engaged in Government job and any other separate businesses. It is inferred that majority of the respondents' spouses joined hand with spouses.

3.14 Forms of Business

Sole proprietorship and partnership are the usual forms of ownership of businesses. The forms of businesses of the respondents are shown in Table 3.13.

Table 3.13

Forms of Business

Forms of Business	No. of Respondents	Percentage
Sole Proprietorship	249	83.00
Partnership	51	17.00
Total	300	100.00

Source: Primary Data

It is clear from Table 3.13 that out of 300 respondents, 249(83%) respondents are sole proprietors and 51(17%) respondents are come under partnerships. It is inferred that a high majority of the respondents do business as sole proprietors.

3.15 Location of the business unit

Location of the business plays an important role in the success of a business. Some businesses are to be carried out in rural areas (crackers) whereas most of the businesses can flourish only in urban areas. The location of the business of the respondents is stated in Table 3.14.

Table 3.14

Location of the Business

Location of the business	No. of Respondents	Percentage
Rural	68	22.70
Urban	232	77.30
Total	300	100.00

Source: Primary Data

It is clear from table 3.14 that 232 (77.3%) respondents have their business in urban area and the remaining 68 (22.7%) respondents have their business in rural area. It is concluded that majority of the respondents have their business in urban limit.

3.16 Establisher of the business

While doing businesses, it may be an inherited business or might have established by himself. The respondents are asked to state about the establishment. The responses are shown in Table 3.15.

Table 3.15

Establisher of the business

Establisher	No. of Respondents	Percentage
Self	177	59.00
Parent	103	34.30
Spouse	14	4.70
Others	6	2.00
Total	300	100.00

Source: Primary Data

It is clear from Table 3.15 that, 177 (59%) respondents have established their business unit themselves, 103(34.30%) got the business units established by parents, 14 (4.70%) have their business unit established by their spouse and the remaining 6 (2.00%) got it established by others. It is inferred that majority of the respondents established their own businesses.

3.17 Amount Invested in the Business

Finance is the life blood of every business. To meet the fixed and working capital requirements, investment is required. The amount required as investment depends upon the nature of the business. The profit from the business is expected based on the amount invested. The respondents are asked to state their investments in their businesses. The respondents categorised on the basis of the investment are shown in table 3.16.

Table 3.16

Investment wise Categorisation

Amount of investment	No. of Respondents	Percentage
Less than ₹ 10 lakhs	178	59.34
₹ 10 lakhs – ₹ 15 lakhs	64	21.33
Above ₹ 15 lakhs	58	19.33
Total	300	100.00

Source: Primary Data

It is clear that 178 (59.34%) respondents invested below ₹ 10 lakhs, 64 (21.33%) respondents invested between ₹ 10 lakhs - ₹ 15 lakhs and 19.33 per cent of the respondents invested above ₹ 15 lakhs. It is inferred that majority of the respondents invested less than ₹ 10 lakhs.

3.18 Source of investment

The amount required as floating and fixed capital may differ depending upon the nature of the business practices. Capital can be raised from own savings or borrowing from various sources. The respondents are given these different sources of investment and asked to state about their source. The responses are shown in Table 3.17.

Table 3.17

Source of investment

Sources of Investment	No. of Respondents	Percentage
Own savings	91	30.30
Given by parents	135	45.00
Borrowing from relatives / friends	36	12.00
Borrowing from Government agencies	2	0.70
Borrowing from private agencies	2	0.70
Borrowing from banks	18	6.00
Own savings & borrowing from bank	2	0.70
Given by parents and borrowing from relatives	4	1.30
Given by parents and borrowing from government agencies	4	1.30
Own saving, given by parents, borrowing from banks	6	2.00
TOTAL	300	100.00

Source: Primary Data

It is observed from the table 3.17 that out of 300 respondents, 135 (45.0%) respondents' main source of investment is the amount given by parents, 91 (30.30%) have raised the funds from own savings, 36 (12%) have borrowed funds from relatives / friends, 18 respondents have obtained funds from bank and 6 (2%) respondents have raised funds from own savings, given by parents and borrowing from banks. It is inferred that own savings and the inherited funds are the important sources of investments for the respondents.

3.19 Respondents' Experience in the Business

Experience gives maturity to handle different situations. A person who is new to the business may have more stress than the one who is experienced. Usually, in the study area, the parents train their sons when they do a business. It is not possible in all cases. The respondents are asked about their experience in the business concerned. The details are narrated in Table 3.18.

Table 3.18

Respondents' Experience in the Business

Experience in the business	No. of Respondents	Percentage
5 – 15 years	165	55.00
16 – 25 years	85	28.30
Above 25 years	50	16.70
Total	300	100.00

Source: Primary Data

It is clear from Table 3.18 that out of 300 respondents, 165 (55%) have 5 – 15 years experience in their business, 85 (28.30%) respondents have 16 – 25 years experience in their business and 50 (16.70%) respondents have more than 25 years of experience in their business. It is inferred that all the respondents have more than five years of experience in their business.

3.20 Ownership of business premises

Every businessman need some place for doing the business. Though it is a small business, it requires a place or a vehicle to carry out. It may be a own building or rented or taken for lease. Own or rented or leased property, it has its own merits and demerits. The respondents are asked about the ownership of the business premises and their responses are shown in Table 3.19.

Table 3.19

Ownership of business premises

Ownership	No. of Respondents	Percentage
Owned	196	65.30
Rented	94	31.30
Leased	10	3.30
Total	300	100.00

Source: Primary Data

It is clear from Table 3.19 that out of 300 respondents, 196 (65.30%) have rented business premises, 94(31.30%) have owned business premises and the remaining 10 (3.30%) have leased business premises. Hence, it is concluded that majority of the (65.30%) respondents have rented business premises.

3.21 Number of Employees in the Business Organization

To carry out a business, manpower is inevitable. Manufacturing business unit requires more number of employees whereas a trading unit requires less number of employees comparatively. In some cases, the family members may be working. The respondents are asked to state the number of employees in their business and the details are given in Table 3.20.

Table 3.20

Number of Employees in the Business Organisation

Number of employees working in the Business Organisation	No. of Respondents	Percentage
Below 10 employees	221	73.70
10 – 20 employees	29	9.70
Above 30 employees	11	3.70
Total	300	100.00

Source: Primary Data

It is observed from the table 3.20 that, 221 (73.70%) respondents have less than ten number of employees in their business organisation, 29 (9.70%) have 10-20 employees and only 11 (3.70%) respondents have more than thirty employees in their business organisation. It is inferred that in majority of the cases the number of employees is less than ten.

3.22 Distance between the Workplace and the Residence of the Respondents

In the case of small businesses, a part of the residential place may be business place. When the business is a manufacturing type, separate unit in industrial area is essential. The distance between the residence and business place is asked to the respondents. The responses are shown in Table 3.21.

Table 3.21

Distance between the Workplace and the Residence of the Respondents

Distance between the workplace and the residence	No. of Respondents	Percentage
Less than 2 km	142	47.30
2 – 4 km	121	40.30
5 – 7 km	18	6.00
More than 7 km	19	6.30
Total	300	100.00

Source: Primary Data

It is shown in Table 3.21 that out of 300 respondents, 142 (47.30%) respondents have the work place within 2km, for 121 (40.30%) respondents it is of 2 – 4 km and for 19 respondents the distance is more than 7 km. It is found that most of the respondents stay within four kilometers from their workplace.

3.23 Working Time per day for the Respondents

Working time is the period of time that a person spends at work during a day. In business usually the owner of the business couldn't limit the working time. The respondents are asked to state the average working hours per day. The details are presented in Table 3.22.

Table 3.22

Working Time per day for the Respondents

Working time per day	No. of Respondents	Percentage
Less than 8 hrs	126	42.00
More than 8 hrs	174	58.00
Total	300	100.00

Source: Primary Data

It is found in Table 3.22 that out of 300 respondents, majority of the respondents 174 (58.00%) are working for more than 8 hours per day and the remaining 126 (42.00%) are working for less than 8 hours per day. It is inferred that more than eight hours per day is the working time for majority of the respondents.

3.24 Mode of Transport from Residence to Workplace

The usual modes of land transport for shorter distances are bus, two wheeler, car, train and walk. The modes of transport used by the respondents to reach their workplace are given in Table 3.23.

Table 3.23

Mode of Transport from Residence to Workplace

Mode of transport	No. of Respondents	Percentage
Bus	16	5.30
Two Wheeler	222	74.00
Car	15	5.00
Train	2	0.70
Walk	45	15.00
Total	300	100.00

Source: Primary Data

It is indicated in Table 3.23 that out of 300 respondents, majority of the respondents (222-74%) use two wheelers, 45 (15%) respondents walk from residence to workplace, 16 (5.30%) use bus, 15 (5.00%) use car and the remaining 2 (0.70) use train. It is inferred that majority of the respondents use two wheelers to travel from their residence to workplace.

3.25 Leisure Time per day for the Respondents

Every human being requires leisure time in between the work. The leisure time gives back the energy lost in heavy work load. The details of leisure time per day for the respondents are presented in Table 3.24

Table 3.24

Leisure Time per day for the Respondents

Leisure time per day	No. of Respondents	Percentage
1 hour	109	36.30
2 hours	107	35.70
More than 2 hours	84	28.00
Total	300	100.00

Source: Primary Data

It is shown in Table 3.24 that 109 (36.30%) respondents take leisure time for 1 hour per day, 107 (35.70) respondents take leisure time for 2 hours per day and the remaining 84(28.00%) respondents take leisure time for more than 2 hours per day. It is found that less than one third of the respondents have more than two hours as leisure time in between the work.

3.26 Travel to Other Places for Business Purpose

Business people have to travel to other places for business dealings. The biggest reason why business travel is important is to foster personal interactions. Face-to-face meetings can increase understanding and empathy, reduce miscommunication, and foster team spirit. The respondents are asked whether they go to other places for business and the responses are shown in Table 3.25.

Table 3.25

Travel to Other Places for Business Purpose

Travel to other place for business purpose	No. of Respondents	Percentage
Yes	176	58.70
No	124	41.30
Total	300	100.00

Source: Primary Data

It is indicated in Table 3.25 that out of 300 respondents, 176 (58.70%) used to travel to other places for business purpose and the remaining 124 (41.30%) respondents do not travel to other places for business purposes. It is concluded that more than fifty per cent of the respondents travel to other places for business purposes.

3.27 Frequency of Travels in a Month

Depending upon the nature of the business, the business people visit to their suppliers or customers places. Hence the respondents are asked to state the frequency of travels in a month. The details are exhibited in Table 3.26.

Table 3.26

Frequency of Travels in a Month

Frequency per month	No. of Respondents	Percentage
2 times	104	59.09
3 times	34	19.32
More than 3 times	38	21.59
Total	176	100.00

Source: Primary Data

It is observed from the Table 3.26 that out of 176 respondents, 104 (34.70%) travel for two times in a month, 38 (12.70%) travel for more than 3 times in a month for business purpose and the remaining 34 (11.30%) travel for 3 times in a month. It is inferred that majority of the respondents travel two times in a month related to their business.

3.28 Practical Knowledge in Computer

In this information technology era, business dealings are carried out using computer, most of the businessmen are expected to develop computer knowledge and also to practice communication through computer. Hence the respondents are asked about their computer knowledge. The responses are given in four levels, which are shown in Table 3.27.

Table 3.27

Practical Knowledge in Computer

Practical knowledge in computer	No. of Respondents	Percentage
Poor	154	51.30
Average	76	25.30
Good	51	17.00
Excellent	19	6.30
Total	300	100.00

Source: Primary Data

It is observed from the table 3.27 that, out of 300 respondents, 154 (51.3%) respondents stated that they have poor knowledge, 76 (25.30) have average level, 51(17.00%) have good level and the remaining 19 (6.30%) have excellent level of practical knowledge in computer. It is found that majority of the respondents' computer knowledge is poor.

3.29 Computer Installed at Orgnaisation

The reality is that, the business people enjoy the advantages of computer technology to make work easier and more efficient than ever. The respondents are asked whether they have computers in their organisation or not. The responses are narrated in Table 3.28.

Table 3.28

Availability of Computers in the Organisation

Availability	No. of Respondents	Percentage
Yes	94	31.30
No	206	68.70
Total	300	100.00

Source: Primary Data

It is found in Table 3.28 that majority of the respondents do not have computers in their organisation. The reason may be that they themselves do not have awareness.

3.30 Motivational Factors:

Self employment is encouraged by the Central and State governments of our country. Growing population and growing unemployment level lead to the introduction of new policies and schemes for self employment. The factors that compel a person to have his own business for his livelihood and the factors that facilitate one to start a business are the two types of factors. The respondents under this study are given both these factors and asked to rank. The ranking given are analysed by Henry Garrett Ranking method.

The ranks given by the respondents are converted into per cent position by using the following formula.

$$\text{Percentage Position} = \frac{100(R_{ij} - 0.5)}{N_j}$$

Rij = Rank given for the i^{th} factor by the j^{2th} respondents

Nj = Number of factors ranked

The per cent position of each rank thus obtained was converted into scores by referring to the table given by Garret[1]. Then for each factor the scores of the individual respondents were added and divided by the total number of respondents. These mean scores for all the factors were arranged in descending order, ranks were assigned and the important factors identified. The mean scores and ranks are given in Table 3.30

3.30.1 Compulsory Factors

A person may be compelled to start a business due to certain factors namely his own experience in a business, educational knowledge, hereditary transfer of a business, finding more leisure time, need for self employment and to show his social status. These factors are ranked by the respondent and the ranks and the analysis of these ranks by Garrett ranking technique are shown in Table 3.29.

Table 3.29

Ranking of Compulsory Factors and Garrett Ranking Result

Factors	Ranks						Total Score	Avg. Score	Garr. Rank
	1	2	3	4	5	6			
Experience in the business	78	61	68	53	20	20	300	57.20	1
	6006	3843	3672	2438	740	460	17159		
Education in the field of business	30	62	63	57	69	19	300	50.77	3
	2310	3906	3402	2622	2553	437	15230		
Traditional Business	50	54	56	48	40	52	300	50.53	4
	3850	3402	3024	2208	1480	1196	15160		
Lot of Leisure time	25	32	43	44	54	102	300	42.10	6
	1925	2016	2322	2024	1998	2346	12631		
Self Employment	82	51	37	40	46	44	300	53.60	2
	6314	3213	1998	1840	1702	1012	16079		
To obtain social status	35	40	33	58	71	63	300	45.80	5
	2695	2520	1782	2668	2627	1449	13741		

Sources: Primary Data

It is revealed in Table 3.29 that Experience in the business (57.20) is the top scoring factor among the compulsory factors. The factor, which got the next highest score, is Self employment (53.60). Education in the field of business (50.77) is the factor, which got the third position according to Garrett ranking. Traditional Business (50.53) was ranked as the fourth compulsory factor. To obtain social status and Lot of leisure times are given lower ranks by the respondents. It is concluded that experience in a business and self employment are the top scoring compulsory factors for starting a business.

3.30.2 Facilitating factor

Some factors should facilitate an activity. Starting a business and running it is not so easy. The facilitating factors should be motivating the individual. Finance is the life blood of every business and so sufficient financial background facilitates a person to start a business. No business can be carried out without the governments' encouragement. Illegal businesses are discouraged by the governments. The youngsters are encouraged to start new businesses by providing incentives and concessions by the government agencies. Another facilitating factor is availability of raw materials. Only when there is demand, one can provide the service or supply the product. Hence the availability of demand and easy and quick marketing are important facilitating factors. All these factors are ranked by the respondents and Garrett ranking technique is applied to the ranks given. The ranks given and the results are shown in Table 3.30.

Table 3.30

Ranking of Facilitating Factors and Garrett Ranking Result

Factors	Ranks					Total Score	Avg. Score	Garr. Rank
	1	2	3	4	5			
Sufficient financial Background	86	45	46	65	58	300	51.47	2
	6450	2700	2300	2600	1392	15442		
Government incentives and concession	42	63	37	63	95	300	45.27	5
	3150	3780	1850	2520	2280	13580		
Easy availability of raw material	79	74	73	44	30	300	54.98	1
	5925	4440	3650	1760	720	16495		
Constant and growing demand for the product	45	70	72	63	50	300	49.65	3
	3375	4200	3600	2520	1200	14895		
Easy marketing	48	48	72	65	67	300	47.63	4
	3600	2880	3600	2600	1608	14288		

Source: Primary data

It is revealed in Table 3.30 that Easy availability of raw material (54.98) is the top scoring factor among the facilitating factors. The factor, which got the next highest score, is the sufficient financial background (51.47), Constant and growing demand for the product

(49.65) is the factor, which got the third position according to Garrett ranking. Easy Marketing (47.63) is ranked as the fourth facilitating factor. Government incentives and concession (45.27) is given the last rank. It is concluded that availability of raw materials and financial background motivate much while starting business.

3.31 Summary

Socio economic profile of the respondents is presented in this chapter. It is concluded that 36 per cent of the respondents belong to 40 – 50 years of age and majority of the respondents are male. The monthly income of 46.30 per cent of the respondents is less than ₹ 50,000. It is also found that majority of the respondents live in own house and in urban areas. Only tamil is known to most of the respondents. 65.30 per cent of the respondents have own premises to carry out their business and 73.70 per cent of the respondents have less than ten employees in their organizations. Majority of the respondents use two wheelers to go to the work place. Travel to other places for business purpose is found among more than fifty per cent of the respondents. Computer knowledge and use of computers for business is not common in the study area. Among the motivational factors, experience in the business and self employment are the top ranking compulsory factors and availability of materials and financial background are the top ranking facilitating factors.

CHAPTER IV

CAUSES OF STRESS

4.1 Introduction

Adverse life events or challenges in personal life, professional life and in the society may be the cause for stress. The same stressful event may give extreme or mild or no stress to an individual's depending upon his personal situation. There are some common stressors namely diseases, academic problems, material problems, career problems and losing a close relative. Overcrowding, commuting, sleep deprivation, malnutrition, drug abuse, phobias, excessive exercise and noise pollution may also cause stress. Stress may affect all human beings, educated or illiterate, male or female, children or adult and poor or rich. Businessman has to face individual and organizational stress. Family and friends expect his presence and co-operation. This pressure may cause stress. Beyond this as a businessman, he should follow the rules framed by the governments, should raise finance, attend and satisfy customers and suppliers, face competition, upgrade technology and what not. Hence no businessman can be free from stress, but the causes and level of stress may differ among them. The causes for stress among the businessman have been discussed in this chapter.

The respondents are asked whether they feel stress or not. It is found that only two per cent of the respondents do not feel stress. All the other respondents feel stress due to some or other reason. Various causes for stress are listed to the respondents with five point scale, namely strongly disagree, disagree, neither agree nor disagree, agree and strongly disagree. The opinions of the respondents are summarized in the following table 4.1.

Table 4.1

Opinions of the Respondents about the Causes of Stress

Causes of stress	Strongly Disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree	Total
Lack of family support	51 (17)	33 (11)	81 (27)	104 (34.70)	31 (10.30)	300 (100)
Dual responsibilities of family and business	25 (8.30)	30 (10)	94 (31.30)	108 (36)	43 (14.30)	300 (100)
Health related problems	32 (10.70)	47 (15.7)	86 (28.70)	99 (33)	36 (12)	300 (100)
Death of a blood relation	50 (16.70)	65 (21.70)	106 (35.30)	44 (14.70)	35 (11.70)	300 (100)
Change in sleeping pattern	36 (12)	57 (19)	62 (20.70)	107 (35.70)	38 (12.70)	300 (100)
Son or Daughter's poor performance in school or college	53 (17.70)	49 (16.30)	108 (36)	69 (23)	21 (7)	300 (100)
Wife constantly comparing with neighbours	54 (18)	61 (20.30)	111 (37)	51 (17)	23 (7.70)	300 (100)
Loud speakers in the neighborhood blaring loudly	44 (14.70)	68 (22.70)	89 (29.70)	68 (22.70)	31 (10.30)	300 (100)
Personal injury	55 (18.30)	72 (24)	80 (26.70)	69 (23)	24 (8)	300 (100)
Wife started or dropped work	69 (23)	73 (24.30)	66 (22)	65 (21.70)	27 (9)	300 (100)
Lack of encouragement from the government	25 (8.30)	46 (15.30)	113 (37.70)	69 (23)	47 (15.70)	300 (100)
Difficulty in obtaining quality raw material	19 (6.30)	54 (18)	96 (32)	99 (33)	32 (10.70)	300 (100)
Difficulty in marketing	22 (7.30)	66 (22)	86 (28.70)	86 (28.70)	40 (13.30)	300 (100)
Lack of managerial skill to tackle the problems	43 (14.30)	80 (26.70)	93 (31)	59 (19.70)	25 (8.30)	300 (100)
Stiff competition	18 (6)	33 (11)	71 (23.70)	104 (34.70)	74 (24.70)	300 (100)
Frequent changes in tastes and preferences of the customers	20 (6.7)	39 (13)	87 (29)	90 (30)	64 (21.30)	300 (100)

Causes of stress	Strongly Disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree	Total
Difficulty in acquiring latest technologies	32 (10.7)	65 (21.70)	93 (31)	79 (26.30)	31 (10.30)	300 (100)
Lack of knowledge to manage the business	60 (20)	74 (24.70)	88 (29.30)	61 (20.30)	17 (5.70)	300 (100)
Poor infrastructure of your business place	58 (19.30)	53 (17.70)	91 (30.30)	74 (24.70)	24 (8)	300 (100)
Lack of skilled labourers	31 (10.30)	84 (28)	109 (36.30)	60 (20)	16 (5.30)	300 (100)
Poor support from employees	56 (18.70)	42 (14)	51 (17)	120 (40)	31 (10.30)	300 (100)
Labour turnover	37 (12.30)	34 (11.30)	92 (30.70)	108 (36)	29 (9.70)	300 (100)
Strike and more holidays	53 (17.70)	43 (14.30)	87 (29)	85 (28.30)	32 (10.70)	300 (100)
Problems with customers	40 (13.30)	45 (15)	92 (30.70)	83 (27.70)	40 (13.30)	300 (100)
Shortage of finance	26 (8.70)	27 (9)	85 (28.30)	121 (40.30)	41 (13.70)	300 (100)
Lengthy working hours	27 (9)	25 (8.30)	101 (33.70)	100 (33.30)	47 (15.70)	300 (100)
Cannot achieve the target in turnover	21 (7)	35 (11.70)	65 (21.70)	129 (43)	50 (16.70)	300 (100)
Corruption	44 (14.70)	44 (14.70)	78 (26)	92 (30.70)	42 (14)	300 (100)
Taxation problems	39 (13)	45 (15)	86 (28.70)	83 (27.70)	47 (15.70)	300 (100)
Continuous travels	31 (10.30)	45 (15)	90 (30)	83 (27.70)	51 (17)	300 (100)
Frequent phone calls	20 (6.70)	47 (15.70)	92 (30.70)	94 (31.30)	47 (15.70)	300 (100)
Selection and placement of employees for certain jobs	40 (13.30)	60 (20)	91 (30.30)	74 (24.70)	35 (11.70)	300 (100)
Interpersonal conflict of employees	47 (15.70)	48 (16)	89 (29.70)	82 (27.30)	34 (11.30)	300 (100)

Causes of stress	Strongly Disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree	Total
Lack of effective communication	67 (22.30)	34 (11.30)	99 (33)	85 (28.30)	15 (5)	300 (100)
Collection of money from debtors	31 (10.30)	48 (16)	68 (22.70)	101 (33.70)	52 (17.30)	300 (100)
Inability to control of employees	62 (20.70)	56 (18.70)	92 (30.70)	68 (22.70)	22 (7.30)	300 (100)
Dissatisfaction	34 (11.30)	64 (21.30)	91 (30.30)	80 (26.70)	31 (10.30)	300 (100)
Noise that arises from the machine	45 (15)	74 (24.70)	87 (29)	72 (24)	22 (7.30)	300 (100)
Cannot get orders from the customers	21 (7)	43 (14.30)	87 (29)	95 (31.70)	54 (18)	300 (100)
Pressure from investors	27 (9)	58 (19.30)	81 (27)	92 (30.70)	42 (14)	300 (100)
Implementation of GST	31 (10.3)	55 (18.30)	88 (29.30)	73 (24.30)	53 (17.70)	300 (100)
Lack of planning	39 (13)	46 (15.30)	86 (28.70)	104 (34.70)	25 (8.30)	300 (100)
Inability to repay debts	38 (12.70)	71 (23.70)	62 (20.70)	99 (33)	30 (10)	300 (100)

Source: Primary Data (Figures in parentheses are percentage)

It is clear from Table 4.1 that more than thirty per cent of the respondents agreed that they get stressed due to lack of family support, dual responsibilities, health related problems, stiff competition, frequent changes in the taste and preferences of the customers, poor support from employees, labour turnover, shortage of finance, lengthy working hours, corruption, frequent phone calls, collection from debtors, insufficient orders, investors pressure, lack of planning and inability to repay debts.

Around twenty five per cent of respondents strongly agreed that stiff competition gives them more stress.

More than twenty five per cent of the respondents neither agree nor disagree that dual responsibilities, health related problems, death of blood relation, children's poor performance in education, wife's comparison with neighbours, loud speakers, personal injury, lack of

encouragement from the government, difficulty in marketing, lack of managerial skills and knowledge, poor infrastructure, lack of skilled labourers, labour turnover, taxation, selection of employees for certain jobs, interpersonal conflict and dissatisfaction among the employees, lack of planning, GST and insufficient orders as the causes for stress.

It is concluded that the causes listed in the table 4.1 are strongly disagreed or disagreed only by a few respondents when the percentages are compared.

There are forty three variables considered as the causes of stress for the business people in Virudhunagar District. Out of these total variables only a few variables are highly causing the effect. In order to identify the predominant factors that affect the businessmen with stress for this purpose, factor analysis is used.

4.2 Factor Analysis

Factor analysis is used to identify the important underlying factors that explain the causes of stress. Factor analysis is often used in data reduction to identify a small number of factors that explain most of the variances observed in a much larger number of manifest variables.

Mathematically, factor analysis is somewhat similar to the multiple regression analysis. Each variable is expressed as a linear combination of the underlying factors. The amount of variance a variable shares with all the other variables included in the analysis is referred to as communality. The co-variation among the variables is described in terms of a small number of common factors together with a unique factor for each variable. These factors are not over observed. If the variables are standardized, the factor model may be represented as:

$$X_i = A_{i1} F_1 + A_{i2} F_2 + A_{i3} F_3 + \ldots\ldots + A_{im} F_m + V_i U_i$$

Where,

X_i = i^{th} standardized variable,

A_{ij} = Standardized multiple regression coefficient of variable 'i' on common factor 'j'

F = Common factor,

V_i = Standardized regression coefficient of variable 'i' on unique factor 'i'

U_i = The unique factor for variable 'i'

m = Number of common factors

The unique factors are uncorrelated with each other and with the common factors. The common factors themselves could be expressed as linear combinations of the observed variables.

$$F_i = W_{i1} X_i + W_{i2} X_2 + W_{i3} X_3 + \ldots. + W_{ik} + X_k$$

Where,

F_i = Estimate of i^{th} factor

W_i = Weight or factor score coefficient

K = Number of variables.

It is possible to select weights or factor score coefficients so that the first factor explains the largest portion of the total variance. Then a second set of weights could be selected, so that the second factor accounts for most of the residual variances, subject to being uncorrelated with the first factor. The same principle could be applied while selecting additional weights for the additional factors. Thus, the factors could be estimated so that their factor scores, unlike the value of the original variables, are not correlated. Further more, the first factor accounts for the highest variance in the data, the second factor for the second highest variance in the data and so on.

KMO (Kaiser-Meyer-Olkin)

Kaiser-Meyer-Olkin measure of sampling adequacy compares magnitudes of observed Correlation coefficients to partial correlation coefficients. Small value of the Kaiser-Meyer-Olkin statistic indicates that the correlation between pairs of variables cannot be explained by other variables and that factor analysis may not be appropriate. Generally, a KMO value greater than 0.5 is desirable. The level of desirability for KMO are as follows,

KMO > 0.9 Marvelous; 0.8 < KMO < 0.9 Meritorious; 0.7 < KMO < 0.8 Middling; 0.6 < KMO < 0.7 Mediocre; 0.5 < KMO < 0.6 Miserable and KMO < 0.5 Unacceptable[1].

Factor analysis has been used to see the structure and important factors causing stress. There are many factors which lead to stress. In short, factor analysis is used to identify one or more statements which result in highly correlated responses. Before applying the factor analysis, it is necessary to verify whether the data is suitable for factor analysis or not. For this purpose, Kaiser -Meyer - Olkin (KMO) test and Bartlett's Sphericity test has been applied.

The opinion about the 43 variables that cause stress was subjected to factor analysis to find the important factors that create stress. As a first step Kaiser -Meyer – Olkin test the measure of sampling adequacy and Bartlett's test of Sphericity are applied and the results are shown in the table 4.2

Table 4.2

Results of KMO and Bartlett's Test

Kaiser-Meyer-Olkin value		.805
Bartlett's Test of Sphericity	Approx. Chi-Square	7255.866
	Df	903
	Sig.	.000

Sources: Computer primary data

In this study, KMO & Bartlett's Test is applied to check whether the factor analysis could be effective to run. It is clear from the Table 4.2 that, obtained KMO value is 0.805, which means that it is reliable.

Sampling adequacy is measured and the calculated value using Kaiser-Meyer-Olkin of value 0.805 is considered as **meritorious**. Thus the factor analysis is considered as the appropriate technique for analyzing the data. Factor analysis is carried out using the principal component analysis method in SPSS. This is an index used to evaluate the

[1] John Adams, Hafiz T.A.Khan, Robert Raeside and David White, "Research Methods for Graduate Business and Social Science Students", Response Books, New Delhi, 2009, p.217

appropriateness of factor analysis in the study. The usual method for rotation is Varimax rotation. The idea here is that the interpretability of a factor can be measured by the variance of the square of its factor loadings. It is necessary that the scale constructed and the components extracted should be able to explain the variance in the data. To analyse this variance, eigen values have to be calculated, which will explain the variance among the factors. A low eigen value contributes very little to the explanation of variances in the set of variables being analysed. The sum of eigen values, as expected, is equal to the number of variables being analysed.

The initial eigen values, extraction sums of squared loadings and rotation sums of squared loadings are given in Table 4.3

Table – 4.3

Total Variance Explained

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	11.327	26.341	26.341	11.327	26.341	26.341	5.190	12.069	12.069
2	3.388	7.880	34.220	3.388	7.880	34.220	4.068	9.459	21.528
3	2.362	5.494	39.714	2.362	5.494	39.714	3.713	8.634	30.162
4	2.157	5.017	44.731	2.157	5.017	44.731	3.476	8.084	38.246
5	1.762	4.098	48.829	1.762	4.098	48.829	3.104	7.219	45.465
6	1.610	3.743	52.573	1.610	3.743	52.573	2.350	5.466	50.931
7	1.521	3.537	56.110	1.521	3.537	56.110	2.227	5.179	56.110
8	1.335	3.105	59.215						
9	1.295	3.012	62.227						
10	1.123	2.612	64.839						
11	1.058	2.460	67.299						
12	1.015	2.361	69.660						
13	.933	2.169	71.830						
14	.917	2.133	73.962						
15	.851	1.979	75.941						
16	.784	1.824	77.766						

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
17	.726	1.687	79.453						
18	.694	1.614	81.067						
19	.685	1.593	82.660						
20	.632	1.469	84.129						
21	.589	1.369	85.498						
22	.536	1.247	86.746						
23	.510	1.185	87.931						
24	.477	1.109	89.041						
25	.461	1.072	90.113						
26	.443	1.030	91.143						
27	.390	.907	92.050						
28	.355	.827	92.877						
29	.344	.801	93.678						
30	.303	.706	94.383						
31	.277	.644	95.027						
32	.262	.610	95.637						
33	.253	.589	96.226						
34	.233	.543	96.768						
35	.206	.479	97.248						
36	.198	.459	97.707						
37	.190	.442	98.149						
38	.172	.401	98.550						
39	.156	.363	98.913						
40	.145	.338	99.252						
41	.117	.272	99.524						
42	.109	.254	99.778						
43	.096	.222	100.000						
Extraction Method: Principal Component Analysis.									

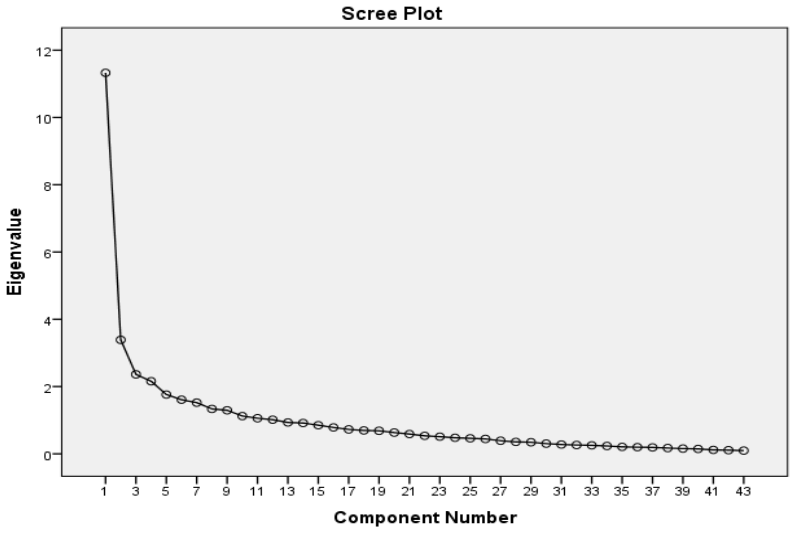
By retaining only the variables with eigen values greater than one, we can infer that 26.341 per cent of cumulative variance is explained by factor 1, 34.22 per cent of cumulative variance is explained by factor 2, 39.714 per cent of cumulative variance is explained by factor 3, 44.731 per cent of cumulative variance is explained by factor 4, 48.829 per cent of cumulative variance is explained by factor 5, 52.573 per cent of cumulative variance is explained in factor 6 and 56.110 per cent of variance is explained by factor 7.

Extraction sum of squared loadings is also used for factors influencing towards causes of stress. It is indicated in Table 4.3 that of the total 56.110 per cent cumulative variance, all are not uniformly distributed across all the factors, since it is evident that the first component itself accounts for 26.341 per cent cumulative variance.

The principal component analysis is a multivariate technique for identifying the linear components of a set of variances. The seven factors extracted together account for 56.110 per cent (under rotation sum of squared loadings) of the total variance. This is pretty good because it is able to economise on the number of variables (from 43, it has been reduced to 7 underlying factors), while only about 43.890 per cent has been lost (64.839 per cent is retained by the seven factors extracted out of the 43 variables). This percentage can be disregarded.

In the following screen plot, it is clear that seven components have more than one as eigen value.

Figure 4.1



It is a general practice that while interpreting a component, importance is given to the larger size of the component loading for a variable. The first component is generally highly correlated with the variables than the second and so on. It can be seen from the table that variance is now evenly distributed in a range of 12.069 to 56.110 per cent, which is 26.341 to 56.110 per cent.

The rotated factor matrix for the variables and the loading received by the factors under F_1, F_2, F_3, F_4, F_5, F_6 and F_7 are shown in Table 4.4

Table 4.4

Rotated factor matrix with communalities

Rotated Component Matrix[a]								
	Component							Communalities
	1	2	3	4	5	6	7	
Poor support from employees	.780	.178	.195	.012	.260	.203	.030	.641
Labour turnover	.718	.252	-.020	.057	-.077	.000	.183	.683
Strike and more holidays	.688	.152	.099	.134	.273	.449	-.070	.697
Lack of skilled labourers	.639	.236	.155	.174	-.148	.267	.384	.551
Inability to control employees	.618	.126	-.016	.126	-.041	-.032	.013	.671
Interpersonal conflict of employees	.576	.013	3.51	.063	.172	-.075	.201	.662
Selection and placement of employees for certain jobs	.562	.071	.253	.200	.211	.157	-.076	.479
Wife started or dropped working	.173	.749	.178	.034	-.180	-.076	-.046	.668
Loud speakers in the neighbourhood blaring loudly	.205	.629	.201	.112	-.121	-.009	.445	.543
Wife constantly comparing with neighbours	.247	.606	.168	.366	.003	.130	.170	.552
Death of a blood relation	.222	.600	.142	.153	.230	.066	.180	.599
Son/daughter's poor performance in school / college	.300	.554	.262	-.013	.299	.110	.093	.564
Lack of family support	.121	.491	-.165	.060	.302	.278	.199	.567
Dual responsibilities of family and business	.298	.379	.195	.126	-.017	.161	.044	.373
Lack of effective communication	.048	.233	.721	.054	.267	-.061	-.126	.691
Cannot achieve the target in turnover	.187	.183	.702	.076	.109	.275	.121	.597

Frequent phone calls	.144	.111	.694	.159	.280	.175	-.164	.582
Noise arises from the machine	.158	.092	.628	.334	-.078	-.011	.062	.605
Pressure from investors	-.058	-.108	.603	-.043	.283	-.001	.095	.590
Stiff competition	.250	.074	.592	.073	.365	.110	.275	.464
Lengthy working hours	.053	.078	.557	.008	.013	.204	-.141	.527
Dissatisfaction towards business	.308	.110	.547	.243	.171	.141	-.164	.517
Lack of managerial skill to tackle the problems	.221	.025	.543	.194	.042	.080	.190	.550
Lack of knowledge to manage the business	.193	.215	.523	.335	.202	-.083	.082	.578
Continuous travels	.059	.093	.462	.000	.190	-.253	.200	.579
Lack of proper planning	.251	.113	.428	.162	.058	.127	.081	.409
Poor infrastructure of your business place	-.081	-.012	.373	.264	.433	.208	-.348	.493
Cannot get order from the customers	.057	.030	.025	.583	.091	.259	.162	.549
Frequent changes in tastes and preferences of the customers	-.051	.126	.083	.500	.188	-.020	.144	.565
Problems with customers	.011	-.016	.050	.468	.273	.063	-.051	.638
Personal injury	.184	.028	-.328	.156	.683	.050	.143	.600
Change in sleeping pattern	.205	.019	.035	.022	.558	.143	-.002	.444
Health related problems	.117	.087	.130	.203	.450	.106	.092	.492
Difficulty in acquiring latest technologies	.081	.270	.127	-.026	-.179	.666	-.117	.586
Collection of money from debtors	.121	.099	.347	.226	.132	.649	.140	.557
Difficulty in marketing	.245	3.66	.401	.290	.488	.645	.170	.497
Difficulty in obtaining quality raw material	.201	.277	.149	.121	.070	.596	.158	.462
Inability to repay debts	.348	.219	.016	.081	.070	.499	-.028	.461
Shortage of finance	-.168	-.011	.048	-.038	.075	.443	-.082	.598
Corruption	.343	-.066	.331	.195	.166	.124	.698	.671
Taxation problems	.113	.206	.227	.000	.036	.341	.657	.564
Implementation of GST	.161	.361	-.030	.006	-.112	.000	.627	.638
Lack of encouragement from the government	.204	.240	.056	-.032	-.006	.222	.525	.371
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.								
a. Rotation converged in 12 iterations.								

Table 4.4 represents the matrix of common factor co-efficient or factor loadings. The number of factors extracted is seven. The ratios which have the highest loadings in each factor are grouped, that is the ratios which are more closely related to a particular group are boxed. The last column in the table is communality (h^2) that is the variance explained by the factor. The group wise analysis is shown in the individual tables.

The rotated factor loadings for forty three statements have been extracted under seven heads namely 'stress that arises from employees, stress that arises from family, stress that arises from business problems, stress that arises from customers, stress that arises due to health problems, stress that arises due to functional management problems and stress that arises due to change in government policies.

Factor I – Stressors from Employees

Poor support from employees, labour turnover, strike and more holidays, lack of skilled labourers, inability to control employees, interpersonal conflict of employees and selection and placement of employees for certain jobs are the variables extracted under Factor 1.

Table – 4.5

Stressors from Employees

Sl. No.	Variables	Factor Loadings	Eigen Value	Percentage Variance	Communalities
1.	Poor support from employees	0.780	11.327	26.341	0.641
2.	Labour turnover	0.718			0.683
3.	Strike and more holidays	0.688			0.697
4.	Lack of skilled labourers	0.639			0.551
5.	Inability to control employees	0.618			0.671
6.	Interpersonal conflict of employees	0.576			0.662
7.	Selection and placement of employees for certain jobs	0.562			0.479

Sources: Computed primary data

It is clear from Table 4.5 that under the head stress that arises from employees (F1), the seven variables are with high loading and all are related to the employees. The Eigen value for the above Factor I is 11.327 and the percentage variance is 26.341. It can be concluded that the businessmen in the study area get more stress due to the problems related to the employees.

Factor II –Stressors from Family

Wife started or dropped working, loud speakers in the neighbourhood blaring loudly, wife constantly comparing with neighbours, death of a blood relation, son or daughter's poor performance in school or college, lack of family support, dual responsibilities of family and business are the variables extracted under Factor II.

Table – 4.6

Stressors from Family

Sl. No.	Variables	Factor Loadings	Eigen Value	Percentage Variance	Communalities
1.	Wife started or dropped working	0.749	3.388	34.220	0.668
2.	Loud speakers in the neighbourhood blaring loudly	0.629			0.543
3.	Wife constantly comparing with neighbours	0.606			0.552
4.	Death of a blood relation	0.600			0.599
5.	Son or daughter's poor performance in school or college	0.554			0.564
6.	Lack of family support	0.491			0.567
7.	Dual responsibilities of family and business	0.373			0.373

Sources: Computed primary data

It is clear from Table 4.6 that under the head stress that arises from family (F2), the seven variables are with high loading and all are related to the family problems. The Eigen value for the above Factor II is 3.388 and the percentage variance is 34.220. It can be concluded that for the businessmen in the study area, the stress that arise from family is the second factor.

Factor III – Stressors due to Business Problems

Lack of effective communication, cannot achieve the target in turnover, frequent phone calls, noise that arises from the machine, pressure from investors, stiff competition, lengthy working hours, dissatisfaction, lack of managerial skill to tackle the problems, lack of knowledge to manage the business, continuous travels, lack of proper planning and poor infrastructure of your business place are the variables extracted from factor III.

Table – 4.7

Stressors due to Business Problems

Sl. No.	Variables	Factor Loadings	Eigen Value	Percentage Variance	Communalities
1.	Lack of effective communication	0.721	2.362	39.714	0.691
2.	Cannot achieve the target in turnover	0.702			0.597
3.	Frequent phone calls	0.694			0.582
4.	Noise that arises from the machine	0.628			0.605
5.	Pressure from investors	0.603			0.590
6.	Stiff competition	0.592			0.464
7.	Lengthy working hours	0.557			0.527
8.	Dissatisfaction	0.547			0.517
9.	Lack of managerial skill to tackle the problems	0.543			0.550
10.	Lack of knowledge to manage the business	0.523			0.578
11.	Continuous travels	0.462			0.579
12.	Lack of proper planning	0.428			0.409
13.	Poor infrastructure of your business place	0.373			0.493

Sources: Computed primary data

It is understood from Table 4.7 that under the head stress that arises due to business problems (F3), the thirteen variables are with high loading and all are related to the business problems. The Eigen value for the above Factor III is 2.362 and the percentage variance is

39.714. It can be concluded that for the businessmen in the study area the stress that arises from business is the third factor.

Factor IV – Stressors from Customers

Cannot get orders from the customers, frequent changes in tastes and preferences of the customers and problems with customers are the variables extracted from Factor IV.

Table – 4.8

Stress arises from customer

Sl. No.	Variables	Factor Loadings	Eigen Value	Percentage Variance	Communalities
1.	Cannot get orders from the customers	0.583	2.157	44.731	0.549
2.	Frequent changes in tastes and preferences of the customers	0.500			0.565
3.	Problems with customers	0.468			0.638

Sources: Computed primary data

It is clear from Table 4.8 that under the head stress that arises from customers (F4), the three variables are with high loading and all are related to the customer problems. The Eigen value for the above Factor IV is 2.157 and the percentage variance is 44.731. It can be concluded that for the businessmen in the study area the stress that arises from the customers is the fourth factor.

Factor V – Stressors from Health Problems

Personal injury, change in sleeping pattern and health related problems are the variables extracted from Factor V.

Table – 4.9

Stressors from Health Problems

Sl. No.	Variables	Factor Loadings	Eigen Value	Percentage Variance	Communalities
1.	Personal injury	0.683	1.762	48.829	0.600
2.	Change in sleeping pattern	0.558			0.444
3.	Health related problems	0.450			0.492

Sources: Computed primary data

It is clear from Table 4.9 that under the head stress that arises from health problems (F5), the three variables are with high loading and all are related to the health problems. The Eigen value for the above Factor V is 1.762 and the percentage variance is 48.829. It can be concluded that for the businessmen in the study area the stress that arises from health problems is the fifth factor.

Factor VI – Stressors from Functional Management

Difficulty in acquiring latest technologies, collection of money from debtors, difficulty in marketing, difficulty in obtaining quality raw material in exact time, inability to repay debts, shortage of finance are the variables extracted from Factor VI.

Table – 4.10

Stressors from Functional Management

Sl. No.	Variables	Factor Loadings	Eigen Value	Percentage Variance	Communalities
1.	Difficulty in acquiring latest technologies	0.666	1.610	52.573	0.586
2.	Collection of money from debtors	0.649			0.557
3.	Difficulty in marketing	0.645			0.497
4.	Difficulty in obtaining quality raw material in exact time	0.596			0.462
5.	Inability to repay debts	0.499			0.461
6.	Shortage of finance	0.443			0.598

Sources: Computed primary data

It is clear from Table 4.10 that under the head stress that arises from functional management (F6), the six variables are with high loading and all are related to the functional management problems. The Eigen value for the above Factor VI is 1.610 and the percentage variance is 52.573. It can be concluded that for the businessmen in the study area the stress arise from functional management is the sixth factor.

Factor VII – Stressors from Government

Corruption, taxation problems, implementation of GST and lack of encouragement from government are the variables extracted from Factor VII.

Table – 4.11

Stressors from Government

Sl. No.	Variables	Factor Loadings	Eigen Value	Percentage Variance	Communalities
1.	Corruption	0.698	1.521	56.110	0.671
2.	Taxation problems	0.657			0.564
3.	Implementation of gst	0.627			0.638
4.	Lack of encouragement from government	0.525			0.373

Sources: Computed primary data

It is clear from Table 4.11 that under the head stress that arises from Government (F7), the four variables are with high loading and all are related to the government problems. The Eigen value for the above Factor VII is 1.521 and the percentage variance is 56.110. It can be concluded that for the businessmen in the study area the stress arise from government is the seventh factor.

The factor analysis has grouped the 43 variables under study into seven groups named as

Table – 4.12

Variables with the Highest Factor Loadings towards the Causes of Stress among Businessmen in Virudhunagar District

Factor	*Name of Newly Extracted Dimensions*	*Selected Statement (Variable)*	*Factor Loadings*
F_1	Stressors from employees	Poor support from employees	0.780
F_2	Stressors from Family	Wife started or dropped work	0.749
F_3	Stressors from Business Problems	Lack of effective communication	0.721
F_4	Stressors from Customers	Cannot get orders from the customers	0.583
F_5	Stressors from Health Problems	Personal injury	0.683
F_6	Stressors from Functional Management	Difficulty in acquiring latest technology	0.666
F_7	Stressors from Government	Corruption	0.698

Source: Computed data

It is clear from the Table 4.12 that the statement poor support from employees with the factor loading 0.780, Wife started or dropped working with the loading of 0.749, Lack of effective communication with the loading of 0 .721, Cannot get orders from the customers with the loading of (0.583), Personal injury with the loading of (0.683), Difficulty in acquiring latest technology with the loading of (0.666) and corruption with the loading of (0.698) are the statements with highest factor loading under the dimensions namely Stressors from Employees (F_1), stressors from family (F_2), stressors from Business Problems (F_3), stressors from Customer (F_4), stressors from health problems (F_5), stressors from functional management (F_6), stressors from government (F_7) respectively. Hence, these are the identified dimensions (factors), which influence the opinion towards causes of stress among businessmen in Virudhunagar District.

4.3 SUMMARY

The causes for stress among the businessman have been discussed in this chapter. Forty three variables indicating causes of stress have been framed. Out of these variables, only few variables are significant and related to causes of stress for the business people. The opinions of the businessmen towards those statements are measured with the help of Likert's five point scaling technique. Out of these total variables only a few variables are highly causing the effect. In order to identify the predominant factors that affect the businessmen with stress for this purpose, factor analysis is used. Totally seven factors are rotated namely stressors from employees, stressors from family, stressors from business problems, stressors from customer, stressors from health problems, stressors from functional management, and the stressors from Government.

CHAPTER V

OPINION OF THE RESPONDENTS ABOUT THE IMPACT OF STRESS

5.1 Introduction

Stress can affect all aspects of our life, including emotions, behaviours, thinking ability and physical health. Impact of stress varies from person to person as individuals handle stress differently. Generally stress is the major cause of all physical and mental harm. Recent researches concluded that 75 to 90 per cent of all human deceases are caused by stress. When a person finds it impossible to cope with knowledge, skill or expectation in his occupation or business or profession, he will be affected by more stress. Nobody is beyond the effects of stress. Usual symptoms or impact of stress are palpitation due to hyper tension and anxiety, frequent headaches, nose bleeds, hair loss, temporary memory loss, excessive sweating, premature graying, persistent irritability, loss of immunity, aging, problematic love life, cyclic vomiting and the like. In the present study, all these impact of stress are categorized into physical, psychological, behavioural, intellectual and family impact and opinion of the respondents are collected with five point likert scale. The opinion and the analysis are discussed in this chapter. The validity and reliability of the variables under these five heads namely physical impact, psychological impact, behavioral impact, intellectual impact and family impact have been separately tested with Cronbach's Alpha method and the calculated values are shown in Table 5.1

Table – 5.1
Reliability item-total statistics

Impact Factors	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	Cronbach's Alpha
Physical impact					
I constantly get headache	54.59	50.757	.730	.728	.776
I have nervous weakness	53.82	49.029	.848	.716	
I have increased muscle tension	53.94	52.809	.743	.733	
I have joint and knee pain	54.35	62.993	.042	.792	
I have low energy	54.47	64.265	-.031	.799	
I have constant tiredness	54.53	58.390	.405	.762	
I have clenched jaw and grinding teeth	54.06	65.684	-.101	.797	
I have a higher pitched voice	54.59	48.382	.743	.722	
I have insomnia	54.29	52.721	.686	.736	
I have blood pressure	55.29	67.596	-.266	.799	
I have a heart problem	53.59	58.882	.516	.758	
I have dry mouth and throat	54.41	67.882	-.237	.807	
I have elevated pulse and increased respiration	54.29	57.971	.300	.771	
I have sweaty palm	54.18	54.779	.581	.746	
I have cold hands and feet	54.06	51.184	.642	.736	
Psychological impact					
I feel worthless and helpless	70.00	89.750	.833	.808	.838
I feel restless or nervous	70.29	93.971	.716	.816	
I feel bored in the organisation	70.12	99.985	.491	.827	
I want to quit the business	69.82	95.779	.705	.818	
I am frustrated	70.41	97.257	.586	.823	
Feeling inferior	70.94	110.434	-.075	.867	
I have anxiety	71.65	106.493	.178	.840	
I get anger	71.47	104.265	.303	.835	
Lack of confidence	70.71	96.846	.661	.820	
Feeling of laziness / fatigue	71.18	99.279	.644	.823	
Confusion	70.47	106.765	.186	.839	
Forgetfulness	71.12	101.235	.394	.831	
Depression	71.18	100.904	.491	.828	
Delusion	71.00	110.750	-.048	.847	
Emotional outburst and crying	70.29	89.471	.780	.809	
Losing sense of humor	70.00	99.000	.575	.824	
Inability to concentrate	70.71	98.471	.533	.825	
I feel over tension	70.53	105.640	.242	.837	
I have negative thoughts	70.94	96.559	.547	.824	
I have a sense of irritability	71.00	111.125	-.076	.854	

Source: Computed data

It is understood from Table 5.1 that the calculated values 0.776, 0.838, 0.881, 0.765, and 0.927 are higher than 0.70. Hence the variables identified to measure the physical impact, psychological impact, behavioral impact, intellectual impact, and family impact are reliable and valid.

5.2 Opinion about the Physical Impact of Stress

High level of stress leads to physical impact such as headache, nervous weakness, increased muscle tension, joint and knee pain, low energy, constant tiredness, clenched jaw and grinding teeth, higher-pitched voice, insomnia, pressure, heart problem, dry mouth and throat, sweaty paw, cold hands and feet, elevated pulse and the like. The respondents are asked to state, to what extend they have these physical impact of stress by give these variables with five point scale namely always, often, sometimes, rarely and never. Their opinions are shown in Table 5.2.

Table 5.2

Opinion of the Respondents about the Physical Impact of Stress

Impacts	Always	Often	Sometimes	Rarely	Never	Total
I Constantly get headache	17 (5.70)	77 (25.70)	111 (37)	35 (11.70)	60 (20)	300 (100)
I have nervous weakness	8 (2.70)	48 (16)	67 (29)	36 (12)	121 (40.30)	300 (100)
I have Increased muscle tension (Neck, shoulder and back pain)	25 (8.30)	59 (19.70)	97 (32.30)	58 (19.30)	61 (20.30)	300 (100)
I have a Joint and Knee pain	14 (4.70)	66 (22)	115 (38.30)	51 (17)	54 (18)	300 (100)
I have low energy	12 (4)	53 (17.70)	118 (39.30)	50 (16.70)	67 (22.30)	300 (100)
I have constant tiredness	13 (4.30)	56 (18.70)	105 (35)	59 19.70)	67 (22.30)	300 (100)
I have clenched jaw and grinding teeth	17 (5.70)	40 (13.30)	106 (35.30)	62 (20.70)	75 (25.00)	300 (100)
I have a higher pitched voice	29 (9.70)	55 (18.30)	112 (37.30)	40 (13.30)	64 (21.30)	300 (100)

Impacts	Always	Often	Sometimes	Rarely	Never	Total
I have INSOMNIA ((Sleeplessness)	14 (4.70)	78 (26)	101 (33.70)	48 (16)	59 (19.70)	300 (100)
I have blood pressure	15 (5)	65 (21.70)	129 (43)	49 (16.30)	42 (14)	300 (100)
I have a heart problem	4 (1.30)	39 (13)	84 (28)	54 (18)	119 (39.70)	300 (100)
I have dry mouth and throat	19 (6.30)	50 (16.70)	95 (31.70)	65 (21.70)	71 (23.70)	300 (100)
I have elevated pulse and increased respiration	8 (2.70)	40 (13.30)	105 (35)	59 (19.70)	88 (29.30)	300 (100)
I have sweaty paw	17 (5.70)	52 (17.30)	85 (28.30)	68 (22.70)	78 (26)	300 (100)
I have cold hands and feet	6 (2)	43 (14.30)	80 (26.70)	55 (18.30)	116 (38.70)	300 (100)

Source: Primary Data (percentages are given in parentheses)

It is shown in Table 5.2 that more than thirty per cent of the respondents opined that the physical impact namely constant head ache, increased muscle tension, joint and knee pain, low energy, constant tiredness, clenched jaw and grinding teeth, higher pitched voice, insomnia, blood pressure, dry mouth and throat and elevated pulse and increased respiration sometimes affect them. In their opinion around forty per cent of the respondents never felt nervous weakness, heart problem and cold hands and feet. It is concluded that many respondents have physical impact sometimes, rarely and never, but always and often it is felt by only a few.

One way ANOVA test is used to analyse the impact of stress felt by various demographic categories of respondents, Null hypotheses are framed and the differences are analysed.

The difference in the opinion among the age categories of respondents is tested with the following null hypothesis.

H_o : There is no significant difference in the opinion of the respondents of various age categories regarding the physical impact.

The result of ANOVA test for the respondents of age categories is shown in Table 5.3

Table 5.3

Analysis of the Opinion about the Physical Impact of Stress

(Age categories)

Variables	F	Sig.
I constantly get headache	.635	.593
I have nervous weakness	.316	.814
I have increased muscle tension	2.665	**.048**
I have joint and knee pain	1.491	.217
I have low energy	1.342	.261
I have constant tiredness	1.170	.321
I have clenched jaw and grinding teeth	.725	.538
I have a higher pitched voice	1.900	.130
I have insommia	.327	.806
I have a pressure	.658	.578
I have a heart problem	1.219	.303
I have dry mouth and throat	3.027	**.030**
I have elevated pulse and increased respiration	4.062	**.008**
I have sweaty palm	2.038	.109
I have cold hands and feet	.680	.565

Source: SPSS calculated Value

It is understood from Table 5.3 that the opinion of the respondents of different age categories differ significantly with regard to three variables such as having dry mouth and throat, having elevated pulse and increased respiration and having increased muscle tension, as the calculated significance values are less than the significance value 0.05. The null hypotheses are rejected with regard to these three variables. Hence it is concluded that the opinion about the impact of stress differ significantly with regard to the above three variables only.

To analyse, which age category(s) has / have more impact, one of the Post Hoc tests, Duncan test is used and the findings are given in Table 5.4

Table 5.4

Results of Duncan's Test

Variables	Subset for Alpha 0.05	**Age Categories**			
		Below 30	**30 – 40**	**40 – 50**	**Above 50**
I have increased muscle tension	Set 1	2.35	-	-	2.63
	Set 2	-	2.86	**2.94**	-
I have higher pitched voice	Set 1	2.46	2.77	-	-
	Set 2	-	-	**3.00**	2.78
I have dry mouth and throat	Set 1	2.16			2.47
	Set 2		2.74	**2.76**	

Source: SPSS calculated value

It is clear from Table 5.4 that on the basis of Duncan test results the physical impact of stress namely increased muscle tension, high pitched voice and dry mouth and dry mouth and throat are found to be felt seriously by the 40 – 50 years age category of respondents as the mean values are higher when compared to the mean values of other categories of respondents. Hence it is concluded that among the different age categories of respondents, 40 – 50 years category feels the physical impact of stress more than the other categories of respondents.

To analyse whether the various educational categories of respondents differ in their opinion about the physical impact of stress or not, ANOVA test is carried out and the results and the hypothesis are shown below.

H_o : There is no significant difference in the opinion of the respondents of educational categories about the physical impact of stress.

Table 5.5

Analysis of the Opinion about the Physical Impact of Stress

(Educational categories)

Variables	F	Sig.
I constantly get headache	.725	.605
I have nervous weakness	.500	.776
I have increased muscle tension	.821	.535
I have joint and knee pain	.468	.800
I have low energy	.922	.467
I have constant tiredness	.758	.581
I have clenched jaw and grinding teeth	.926	.464
I have a higher pitched voice	1.068	.378
I have insommia	1.263	.280
I have blood pressure	.325	.898
I have a heart problem	.351	.882
I have dry mouth and throat	.310	.907
I have elevated pulse and increased respiration	.356	.878
I have sweaty palm	.417	.837
I have cold hands and feet	1.236	.292

It is found in Table 5.5 that the different educational categories of respondents do not significantly differ in their opinion about the physical impact of stress. The null hypothesis is accepted for all variables concerned. Hence it is concluded that the opinion about the impact of stress do not differ significantly among the different educational categories of respondents.

The difference in the opinion of the respondents categorized on the basis of income is tested by one way ANOVA and the null hypothesis framed.

H_o : There is no significant difference in the opinion of the respondents of various income categories towards physical impact of stress

Table 5.6

Analysis of the Opinion about the Physical Impact of Stress

(Monthly Income categories)

Variables	F	Sig.
I constantly get headache	9.089	.000
I have nervous weakness	22.701	.000
I have increased muscle tension	7.862	.000
I have joint and knee pain	6.112	.000
I have low energy	7.370	.000
I have constant tiredness	9.699	.000
I have clenched jaw and grinding teeth	10.352	.000
I have a higher pitched voice	20.761	.000
I have insommia	7.113	.000
I have a pressure	15.419	.000
I have a heart problem	33.305	.000
I have dry mouth and throat	9.773	.000
I have elevated pulse and increased respiration	16.543	.000
I have sweaty palm	4.041	.008
I have cold hands and feet	11.271	.000

It is shown in Table 5.6 that for all the variables the opinions of different income categories differ significantly, as the calculated values are less than the significant value 0.05. Hence for all variables, the null hypothesis is rejected. It is concluded that the opinion of the respondents of various income categories about the physical impact of stress differ significantly.

To find out the most affected category, Duncan's test is carried out and the findings are shown in Table 5.7.

Table 5.7

Results of Duncan's Test

Variables	Subset for Alpha 0.05	Income Category			
		Below 50000	50000 - 150000	150000 - 300000	Above 300000
I constantly get Headache	Set 1	2.55	-	-	2.38
	Set 2	-	3.14	**3.29**	-
I have nervous weakness	Set 1	1.75	-	-	2.38
	Set 2	-	2.63	**3.05**	-
I have increase muscle tension	Set 1	2.50	-	-	2.13
	Set 2	-	2.99	**3.24**	-
I have joint and knee pain	Set 1	2.63	-	-	2.00
	Set 2	-	2.98	**3.09**	-
I have low energy	Set 1	2.38	-	-	2.38
	Set 2	-	2.79	**3.15**	-
I have constant tiredness	Set 1	2.32	-	-	2.63
	Set 2	-	2.72	**3.25**	-
I have clenched jaw and grinding teeth	Set 1	2.21	-	-	2.25
	Set 2	-	2.76	**3.11**	-
I have a higher pitched voice	Set 1	2.28	-	-	2.75
	Set 2	-	**3.34**	3.33	-
I have insomnia	Set 1	2.50	-	-	2.63
	Set 2	-	3.09	**3.12**	-
I have pressure	Set 1	2.50	-	-	2.50
	Set 2	-	3.26	**3.31**	-
I have a heart problem	Set 1	1.62	-	-	2.13
	Set 2	-	2.53	**3.05**	-
I have dry mouth and throat	Set 1	2.28	-	-	2.13
	Set 2	-	2.89	**3.09**	-
I have elevated pulse and increased respiration	Set 1	2.07	-	-	1.75
	Set 2	-	2.59	**3.13**	-
I have sweaty palm	Set 1	2.41	-	-	1.88
	Set 2	-	2.64	**2.89**	-
I have cold hand and feet	Set 1	1.87	-	-	2.13
	Set 2	-	2.42	**2.84**	-

It is clear from Table 5.7 that the physical impact of stress is at the most felt by ₹ 1,50,000 – ₹ 3,00,000 income category of respondents, as the mean values are the highest for that category.

The difference in the opinion of the respondents categorized on the basis of number of family members is tested by one way ANOVA and the null hypothesis framed.

H_o : There is no significant difference in the opinion of the respondents of number of family members categories towards the physical impact of stress.

Table 5.8

Analysis of the opinion about the physical impact of stress

(Number of Family Members categories)

Variables	F	Sig.
I constantly get headache	9.556	**.000**
I have nervous weakness	12.353	**.000**
I have increased muscle tension	14.300	**.000**
I have joint and knee pain	8.837	**.000**
I have low energy	3.559	.030
I have constant tiredness	7.226	**.001**
I have clenched jaw and grinding teeth	7.073	**.001**
I have a higher pitched voice	9.389	**.000**
I have insomnia	10.671	**.000**
I have blood pressure	1.481	.229
I have a heart problem	15.235	**.000**
I have dry mouth and throat	12.401	**.000**
I have elevated pulse and increased respiration	10.825	**.000**
I have sweaty palm	16.124	**.000**
I have cold hands and feet	16.528	**.000**

It is found in Table 5.8 that the opinion of the respondents of number of family members categories differ significantly with regard to all the variables except two variables, as calculated significant values are less than the significance value 0.05. The null hypotheses are rejected with regard to these variables. Hence it is concluded that the opinion about the physical impact of stress differ significantly with regard to the above all variables except having low energy and having blood pressure.

To identify the category having more impact, one of the Post Hoc tests, Duncan test is used and the findings are given in Table 5.9

Table 5.9

Results of Duncan's test

Variables	Subset for Alpha 0.05	Number of family members		
		1 – 3	4 – 6	Above 6
I constantly get head ache	Set 1	-	2.62	2.80
	Set 2	**3.22**	-	-
I have nervous weakness	Set 1	-	2.06	1.67
	Set 2	**2.71**	-	-
I have increase muscle tension	Set 1	-	2.55	1.93
	Set 2	**3.19**	-	-
I have joint and knee paid	Set 1	-	2.58	2.53
	Set 2	**3.12**	-	-
I have constant tiredness	Set 1	2.75	2.47	-
	Set 2	-	-	**3.53**
I have low energy	Set 1	2.73	2.35	-
	Set 2	-	-	**3.27**
I have clenched jaw and grinding teeth	Set 1	-	2.12	2.26
	Set 2	**3.16**	-	-
I have a higher pitched voice	Set 1	-	2.56	2.87
	Set 2	**3.19**	-	-
I have insomnia	Set 1	-	2.54	3.07
	Set 2	**3.16**	-	-

Variables	Subset for Alpha 0.05	Number of family members		
		1 – 3	4 – 6	Above 6
I have a heart problem	Set 1		1.89	2.33
	Set 2	**2.61**	-	-
I have dry mouth and throat	Set 1	2.91	2.33	-
	Set 2	-	-	**3.40**
I have elevated pulse and increased respiration	Set 1	-	2.17	2.20
	Set 2	**2.78**	-	-
I have sweaty palm	Set 1	-	2.22	2.87
	Set 2	**2.99**	-	-
I have cold hands and feet	Set 1	-	1.93	2.07
	Set 2	**2.70**	-	-

It is clear from Table 5.9 that the physical impact of stress is at the most felt by 1 – 3 members category of respondents, as the mean values are highest when compared to the other categories of respondents. Only in the case of constant tiredness, having low energy and having dry mouth and throat more than six family members category has the highest mean value which shows that the impact is more for this particular group.

The difference in the opinion of the respondents categorized on the basis of year of experience is tested by one way ANOVA and the null hypothesis framed

H_o : There is no significant difference in the opinion of the respondents of years of experience categories towards the physical impact of stress.

Table 5.10

Analysis of the opinion about the physical impact of stress

(Years of Experience categories)

Variables	F	Sig.
I constantly get headache	2.222	.110
I have nervous weakness	12.248	**.000**
I have increased muscle tension	6.692	**.001**
I have joint and knee pain	4.272	.015
I have low energy	1.028	.359
I have constant tiredness	9.355	**.000**
I have clenched jaw and grinding teeth	1.437	.239
I have a higher pitched voice	6.717	**.001**
I have insommia	3.206	.042
I have blood pressure	1.536	.217
I have a heart problem	2.605	.076
I have dry mouth and throat	4.703	.010
I have elevated pulse and increased respiration	9.249	**.000**
I have sweaty palm	4.446	.013
I have cold hands and feet	6.511	**.002**

It is found in Table 5.10 that the opinion of the respondents of different years of experience categories differ significantly with regard to the variables such as having nervous weakness, increased muscle tension, constant tiredness, higher pitched voice, elevated pulse and increased respiration and cold hands and feet as calculated significance values are less than the significance value 0.05. The null hypotheses are rejected for these variables. Hence it is concluded that the opinion about the physical impact of stress differ significantly with regard to the above stated variables.

To analyse, which experience category(s) has / have more impact, one of the Post Hoc tests, Duncan test is used and the findings are given in Table 5.11.

Table 5.11

Results of Duncan's Test

Variables	Subset for Alpha 0.05	Year of experience		
		5 – 15	16 – 25	Above 25
I have nervous weakness	Set 1	-	1.86	2.02
	Set 2	**2.59**	-	-
I have increased muscle tension	Set 1	-	2.64	2.30
	Set 2	**2.97**	-	-
I have constant tiredness	Set 1	2.79	2.19	-
	Set 2	-	-	**2.86**
I have a higher pitched voice	Set 1	-	2.67	2.36
	Set 2	**3.03**	-	-
I have elevated pulse and increased respiration	Set 1	-	2.09	2.12
	Set 2	**2.65**	-	-
I have cold hands and feet	Set 1	-	1.91	2.08
	Set 2	**2.44**	-	-

It is clear from Table 5.11 that the on the basis of Duncan test results, the physical impact of stress are found to be felt seriously by the 5 – 15 years of experience category of respondents, as the mean values are higher when compared to the mean values of other categories of respondents. With regard to constant tiredness, the above 25 years category is the most affected.

5.3 Opinion about the Psychological Impact of Stress

Stress may cause psychological reactions such as anger, confusion, feeling inferior, depression, frustration, anxiety, short temper, lack of confidence, fatigue, forgetfulness, delusion, and emotional outburst and crying, losing sense of humor, negative thoughts and irritability. The respondents are given fifteen statements regarding the psychological impact of stress and asked to give their opinion in five point scale. The responses are shown in Table 5.12.

Table 5.12

Opinion of the Respondents about the Psychological Impact of Stress

Variables	Always	Often	Sometimes	Rarely	Never	Total
I feel worthless and helpless	21 (7)	89 (29.70)	74 (24.70)	32 (10.70)	84 (28.00)	300 (100)
I feel restless or nervous	14 (4.70)	59 (19.70)	107 (35.70)	51 (17.00)	69 (23.00)	300 (100)
I feel bored in the organization	14 (4.70)	66 (22.00)	90 (30.00)	36 (12.00)	94 (31.30)	300 (100)
I want to quit the business	16 (5.30)	41 (13.70)	80 (26.70)	38 (12.70)	125 (41.70)	300 (100)
I am frustrated	16 (5.30)	57 (19.00)	97 (32.30)	55 (18.30)	75 (25.00)	300 (100)
Feeling inferior	56 (18.70)	86 (28.70)	87 (29.00)	36 (12.00)	35 (11.70)	300 (100)
I have anxiety	26 (8.70)	88 (29.30)	112 (37.30)	55 (18.30)	19 (6.30)	300 (100)
I get anger	31 10.30	70 23.30	118 39.30	60 20.00	21 7.00	300 (100)
Lack of confidence	27 9.00	65 21.70	98 32.70	61 20.30	49 16.30	300 (100)
Feeling of laziness / fatigue	26 (8.70)	46 (15.30)	123 (41.00)	67 (22.30)	38 (12.70)	300 (100)
Confusion	28 (9.30)	64 (21.30)	103 (34.30)	59 (19.70)	46 (15.30)	300 (100)
Forgetfulness	32 (10.70)	50 (16.70)	104 (34.70)	68 (22.70)	46 (15.30)	300 (100)
Depression	22 (7.30)	72 (24.00)	103 (34.30)	61 (20.30)	42 (14.00)	300 (100)
Delusion	14 (4.70)	57 (19.00)	105 (35.00)	47 (15.70)	77 (25.70)	300 (100)
Emotional outburst and crying	21 (7.00)	50 (16.70)	88 (29.30)	35 (11.70)	106 (35.30)	300 (100)

Variables	Always	Often	Sometimes	Rarely	Never	Total
Losing sense of humor	22 (7.30)	39 (13.00)	64 (21.30)	52 (17.30)	123 (41.00)	300 (100)
Inability to concentrate	20 (6.70)	46 (15.30)	102 (34.00)	61 (20.30)	71 (23.70)	300 (100)
Feeling over tension	16 (5.30)	43 (14.30)	104 (34.70)	79 (26.30)	58 (19.30)	300 (100)
I have negative thoughts	18 (6.00)	69 (23.00)	71 (23.70)	73 (24.30)	69 (23.00)	300 (100)
I have a sense of irritability	21 (7.00)	34 (11.30)	104 (34.70)	67 (22.30)	74 (24.70)	300 (100)

Source: Primary Data (percentages are given in parentheses)

It is found in Table 5.12 that only less than ten per cent of the respondents opined that most of the psychological stress impact symptoms are faced always. Feeling worthless or helpless, having anxiety and depression affect often for around 25 per cent of the respondents. More than thirty per cent of the respondents feel most of the impact sometimes only. Getting bored in the organisation, quitting the business, emotional outburst and crying and losing the sense of humor, never affect more than thirty per cent of the respondents. It is concluded that all these psychological impact are found among the respondents, whereas the occurrence differ from person to person.

One way ANOVA test is used to anaylse the impact of stress felt by various demographic categories of respondents, Null hypotheses are framed and the differences are analysed. The difference in the opinion among the age categories of respondents is tested with the following null hypothesis.

H_o : There is no significant difference in the opinion of the respondents of various age categories regarding the psychological impact.

The results of ANOVA test for the respondents of age categories is shown in Table 5.13

Table 5.13

Analysis of the Opinion about the Psychological Impact of Stress

(Age categories)

Variables	F	Sig.
I feel worthless and helpless	.610	.609
I feel restless or nervous	.575	.632
I feel bored in the organisation	3.281	**.021**
I want to quit the business	2.305	.077
I am frustrated	1.143	.332
Feeling inferior	.692	.557
I have anxiety	3.215	**.023**
I get short temper	2.038	.109
Lack of confidence	.806	.491
Feeling of laziness / fatigue	.334	.800
Confusion	3.736	**.012**
Forgetfulness	2.640	**.050**
Depression	2.070	.104
Delusion	.140	.936
Emotional outburst and crying	2.586	.053
Losing sense of humor	2.192	.089
Inability to concentrate	.541	.655
I feel over tension	.257	.856
I have negative thoughts	.257	.857
I have a sense of irritability	.594	.619

It is understood from Table 5.13 that the opinion of the respondents of different age categories differ significantly with regard to four variables namely feel bored in the organization, anxiety, confusion and forgetfulness, as the calculated significance values are less than the significance value 0.05. The null hypotheses are rejected with regard to these

four variables. Hence it is concluded that the opinion about the impact of stress differ significantly with regard to the above four variables only.

To analyse, which age category(s) has / have more impact, one of the Post Hoc tests, Duncan test is used and the findings are given in Table 5.14.

Table 5.14

Results of Duncan's Test

Variables	Subset for Alpha 0.05	Age Categories			
		Below 30	30 – 40	40 – 50	Above 50
I feel bored in the organization	Set 1	2.27	-	-	2.31
	Set 2	-	**2.84**	2.68	-
I have anxiety	Set 1	2.68	-	-	3.19
	Set 2	-	3.23	**3.25**	-
Confusion	Set 1	2.38	2.80	-	-
	Set 2	-	-	**3.09**	2.96
Forgetfulness	Set 1	2.35	2.85	-	-
	Set 2	-	-	**2.97**	2.90

It is clear from Table 5.14 that on the basis of Duncan test results the psychological impact of stress namely I feel bored in the organization is found to be felt seriously by the 30 – 40 years age category of respondents as the mean values are higher when compared to the mean values of other categories of respondents. Only in the case of anxiety, confusion and forgetfulness are felt by the 40 – 50 years age category has the highest mean value, which shows that the impact is more for this particular group. Hence it is concluded that among the different age categories of respondents, 30 – 40 and 40 – 50 years category feels the psychological impact more than the other categories of respondents.

To analyse whether the various educational categories of respondents differ in their opinion about the psychological impact of stress or not, ANOVA test is carried out and the results and the hypothesis are shown below.

H_o : There is no significant difference in the opinion of the respondents of educational categories about the psychological impact of stress.

Table 5.15

Analysis of the Opinion about the Psychological Impact of Stress

(Educational categories)

Variables	F	Sig.
I feel worthless and helpless	1.136	.341
I feel restless or nervous	.310	.907
I feel bored in the organization	.575	.719
I want to quit the business	.369	.870
I am frustrated	.490	.783
Feeling inferior	.710	.616
I have anxiety	.397	.851
I get anger	1.195	.312
Lack of confidence	.508	.770
Feeling of laziness / fatigue	.864	.506
Confusion	.751	.586
Forgetfulness	1.500	.190
Depression	.400	.848
Delusion	.918	.470
Emotional outburst and crying	.800	.550
Losing sense of humor	.469	.799
Inability to concentrate	.857	.510
I feel over tension	.488	.785
I have negative thoughts	.595	.704
I have a sense of irritability	.646	.664

It is found in Table 5.15 that the different educational categories of respondents do not significantly differ in their opinion about the psychological impact of stress. The null hypothesis is accepted for all the variables concerned. Hence it is concluded that the opinion about the impact of stress do not differ significantly among the different educational categories of respondents.

The difference in the opinion of the respondents, categorized on the basis of income is tested by one way ANOVA and the null hypothesis framed.

H_o : There is no significant difference in the opinion of the respondents of various income categories towards psychological impact of stress

Table 5.16

Analysis of the Opinion about the Psychological Impact of Stress

(Monthly Income categories)

Variables	F	Sig.
I feel worthless and helpless	8.952	**.000**
I feel restless or nervous	12.898	**.000**
I feel bored in the organization	12.377	**.000**
I want to quit the business	12.667	**.000**
I am frustrated	10.899	**.000**
Feeling inferior	1.237	.297
I have anxiety	3.188	**.024**
I get anger	1.623	.184
Lack of confidence	11.945	**.000**
Feeling of laziness / fatigue	7.891	**.000**
Confusion	10.147	**.000**
Forgetfulness	10.636	**.000**
Depression	12.188	**.000**
Delusion	9.417	**.000**
Emotional outburst and crying	7.362	**.000**
Losing sense of humor	15.262	**.000**
Inability to concentrate	9.866	**.000**
I feel over tension	11.000	**.000**
I have negative thoughts	7.201	**.000**
I have a sense of irritability	2.827	**.039**

It is shown in Table 5.16 that except for the two variables namely feeling inferior and getting anger for all other variables, the opinion differ significantly, as the calculated of values are less than the significant value 0.05. Hence for all the variables, the null hypothesis is rejected. It is concluded that the opinion of the respondents of various income categories about the psychological impact of stress differ significantly except for the two variables.

To find out the most affected category, Duncan's test is carried out and the findings are shown in Table 5.17.

Table 5.17

Results of Duncan's Test

Variables	Subset for Alpha 0.05	Income Category			
		Below 50000	50000 – 150000	150000 - 300000	Above 300000
I feel worthless and helpless	Set 1	2.39	-	-	2.75
	Set 2	-	3.01	**3.35**	-
I feel restless or nervous	Set 1	2.29	2.78	-	-
	Set 2	-	-	**3.35**	2.88
I feel bored in the organisation	Set 1	2.14	-	-	2.50
	Set 2	-	2.86	**3.18**	-
I want to quit the business	Set 1	1.86	-	-	2.38
	Set 2	-	2.51	**2.96**	-
I am frustrated	Set 1	2.32	-	-	2.38
	Set 2	-	2.67	**3.35**	-
I have anxiety	Set 1	3.05	-	-	2.75
	Set 2	-	3.20	**3.47**	-
Lack of confidence	Set 1	2.61	2.73	-	-
	Set 2	-	-	**3.65**	3.13
Feeling of laziness / fatigue	Set 1	2.63	-	-	2.75
	Set 2	-	2.83	**3.45**	-
Confusion	Set 1	2.60	2.87	-	-
	Set 2	-	-	**3.55**	3.38

Variables	Subset for Alpha 0.05	Income Category			
		Below 50000	**50000 – 150000**	**150000 - 300000**	**Above 300000**
Forgetfulness	Set 1	2.59	-	-	2.38
	Set 2	-	2.89	**3.56**	-
Depression	Set 1	2.63	-	-	2.50
	Set 2	-	2.94	**3.64**	-
Delusion	Set 1	2.30	-	-	2.25
	Set 2	-	2.81	**3.18**	-
Emotional outburst and crying	Set 1	2.14	-	-	2.50
	Set 2	-	2.70	**3.00**	-
Losing sense of humor	Set 1	1.87	-	-	1.75
	Set 2	-	2.52	**3.09**	-
Inability to concentrate	Set 1	2.26	-	-	2.50
	Set 2	-	2.83	**3.16**	-
Feeling over tension	Set 1	2.27	-	-	2.50
	Set 2	-	2.78	**3.18**	-

It is clear from Table 5.17 that the psychological impact of stress is at the most felt by ₹ 1,50,000 – ₹ 3,00,000 income category of respondents, as the mean values are the highest for that category.

The difference in the opinion of the respondents categorized on the basis of number of family members is tested by one way ANOVA and the null hypothesis framed.

H_o : There is no significant difference in the opinion of the respondents of number of family members categories towards the psychological impact of stress.

Table 5.18

Analysis of the Opinion about the Psychological Impact of Stress

(Number of Family Members categories)

Variables	F	Sig.
I feel worthless and helpless	14.941	**.000**
I feel restless or nervous	19.712	**.000**
I feel bored in the organisation	10.402	**.000**
I want to quit the business	11.493	**.000**
I am frustrated	8.368	**.000**
Feeling inferior	.483	.618
I have anxiety	5.180	**.006**
I get anger	5.716	**.004**
Lack of confidence	6.471	**.002**
Feeling of laziness / fatigue	5.062	**.007**
Confusion	9.612	**.000**
Forgetfulness	1.695	.185
Depression	5.788	**.003**
Delusion	3.636	**.028**
Emotional outburst and crying	7.366	**.001**
Losing sense of humor	8.335	**.000**
Inability to concentrate	1.014	.364
I feel over tension	.735	.480
I have negative thoughts	.664	.515
I have a sense of irritability	2.002	.137

Source: SPSS calculated value

It is found in Table 5.18 that the opinion of the respondents of number of family members categories differ significantly with regard to all the variables except a few variables such as feeling inferior, forgetfulness, inability to concentrate, over tension, negative thoughts and sense of irritability, as calculated significant values are more than the significance value 0.05. The null hypotheses are accepted with regard to these variables. Hence it is concluded that the opinion about the psychological impact of stress differ

significantly with regard to the above all variables except having feeling inferior, forgetfulness, inability to concentrate, over tension, negative thoughts and sense of irritability.

To find out the most affected category, Duncan's test is carried out and the findings are given in Table 5.19

Table 5.19

Results of Duncan's Test

Variables	Subset for Alpha 0.05	Number of family members		
		1 – 3	4 – 6	Above 6
I feel worthless and helpless	Set 1	-	2.47	2.33
	Set 2	**3.28**	-	-
I feel restless or nervous	Set 1	-	2.32	2.87
	Set 2	**3.15**	-	-
I feel bored in the organization	Set 1	-	2.30	2.60
	Set 2	**2.97**	-	-
I want to quit the business	Set 1	-	1.99	2.67
	Set 2	**2.73**	-	-
I am frustrated	Set 1	-	2.38	2.73
	Set 2	**2.96**	-	-
I have anxiety	Set 1	3.24	3.04	-
	Set 2	-	-	**3.87**
I get anger	Set 1	3.22	2.96	-
	Set 2	-	-	**3.80**
Lack of confidence	Set 1	3.07	2.67	-
	Set 2	-	-	**3.53**
Feeling of laziness / fatigue	Set 1	2.89	2.75	-
	Set 2	-	-	**3.67**
Confusion	Set 1	3.19	2.65	-
	Set 2	-	-	**3.47**
Depression	Set 1	3.12	2.72	-
	Set 2	-	-	**3.40**
Delusion	Set 1	2.54	2.60	-
	Set 2	-	-	**2.95**

Variables	Subset for Alpha 0.05	Number of family members		
		1 – 3	4 – 6	Above 6
Emotional outburst and crying	Set 1	2.81	2.24	-
	Set 2	-	-	**2.87**
Losing sense of humor	Set 1	-	2.05	2.07
	Set 2	**2.67**	-	-
I get anger	Set 1	3.22	2.96	-
	Set 2	-	-	**3.80**
Lack of confidence	Set 1	3.07	2.67	-
	Set 2	-	-	**3.53**
Feeling of laziness / fatigue	Set 1	2.89	2.75	-
	Set 2	-	-	**3.67**
Confusion	Set 1	3.19	2.65	-
	Set 2	-	-	**3.47**
Depression	Set 1	3.12	2.72	-
	Set 2	-	-	**3.40**
Delusion	Set 1	2.54	2.60	-
	Set 2	-	-	**2.95**
Emotional outburst and crying	Set 1	2.81	2.24	-
	Set 2	-	-	**2.87**
Losing sense of humor	Set 1	-	2.05	2.07
	Set 2	**2.67**	-	-

It is clear from Table 5.19 that the psychological impact of stress such as I feel restless or nervous, I feel bored in the organisation, to quit the business, frustrated and losing sense of humor are at the most felt by 1 – 3 members category of respondents, as the respective mean values are the highest when compared to the other categories of respondents. Only in the case of anxiety, getting anger, lack of confidence, feeling of laziness / fatigue, confusion, depression, delusion, emotional outburst and crying, more than six family members category has the highest mean value which shows that the impact is more for this particular group.

The difference in the opinion of the respondents categorized on the basis of year of experience is tested by one way ANOVA and the null hypothesis is framed

H_o : There is no significant difference in the opinion of the respondents of years of experience categories towards the psychological impact of stress.

Table 5.20

Analysis of the Opinion about the Psychological Impact of Stress

(Years of Experience categories)

Variables	F	Sig
I feel worthless and helpless	.761	.468
I feel restless or nervous	2.252	.107
I feel bored in the organization	3.236	**.041**
I want to quit the business	1.228	.294
I am frustrated	1.552	.213
I am happy	.789	.455
I have anxiety	.170	.843
I get short temper	2.460	.087
Lack of confidence	.066	.937
Feeling of laziness / fatigue	1.868	.156
Confusion	1.699	.185
Forgetfulness	1.466	.233
Depression	2.310	.101
Delusion	.125	.882
Emotional outburst and crying	3.800	**.023**
Suicidal thoughts	.697	.499
Inability to concentrate	5.977	**.003**
Feeling over tension	5.641	**.004**
I have negative thoughts	.919	.400
I have a sense of irritability	.197	.821

It is found in Table 5.20 that the opinion of the respondents of different years of experience categories differ significantly with regard to the variables such as emotional outburst and crying, inability to concentrate and feeling over tension as the calculated

significance values are less than the significance value 0.05. The null hypotheses are rejected for these variables. Hence it is concluded that the opinion about the psychological impact of stress differ significantly with regard to the above variables only.

To analyse, which category(s) has / have more impact, Duncan test is used and the findings are given in Table 5.21.

Table 5.21

Results of Duncan's test

Variables	Subset for Alpha 0.05	Year of experience		
		5 – 15	16 – 25	Above 25
I feel bored in the organisation	Set 1	-	2.12	2.32
	Set 2	**2.54**	-	-
Emotional outburst and crying	Set 1	-	2.34	2.14
	Set 2	**2.66**	-	-
Inability to concentrate	Set 1	-	2.31	2.44
	Set 2	**2.82**	-	-
Feeling over tension	Set 1	2.62	2.33	-
	Set 2	-	-	**2.98**

It is clear from Table 5.21 that based on the Duncan test results, feel bored in the organisation, the emotional outburst and crying and inability to concentrate are found to be felt seriously by the 5 – 15 years of experience category of respondents, as the mean values are higher when compared to the mean values of other categories of respondents. With regard to over tension, the above 25 years category is the most affected one.

5.4 Opinion about the Behavioral Impact of Stress

High level of stress may lead to dysfunctional behavior. Such behavior may be in the form of talkative or become silent, change in sleeping pattern, neglecting duty and responsibility, change in dressing pattern, increased use of alcohol, cigarettes, repetitive use of drug, losing balance of mind, becoming moody, finding fault with workers, reduced creativity, day dreaming, loss of interest and the like. Such behaviors affect the concentration towards business, which in trun will affect business activities and finally the

profitability. The respondents are given certain statements related to such behaviors and requested to give their opinion in five point scale. The opinion of the respondents about the behavioral impact is given in table 5.22

Table 5.22

Opinion of the Respondents about the Behavioral Impact

Variables	Always	Often	Sometimes	Rarely	Never	Total
Becoming talkative or silent	27 (9)	123 (41)	81 (27)	31 (10.30)	38 (12.70)	300 (100)
Consuming more or less food	39 (13)	50 (16.70)	140 (46.70)	35 (11.70)	36 (12)	300 (100)
Change in sleeping pattern	32 (10.70)	76 (25.30)	108 (36)	44 (14.70)	40 (13.30)	300 (100)
Neglecting duty and responsibility	23 (7.70)	40 (13.30)	111 (37)	63 (21)	63 (21)	300 (100)
Change in dressing style	27 (9)	63 (21)	67 (22.30)	66 (22)	77 (25.70)	300 (100)
Sudden / increased use of alcohol, cigarettes	6 (2)	52 (17.30)	86 (28.70)	42 (14)	114 (38)	300 (100)
Repetitive use of drug	12 (4)	45 (15)	58 (19.30)	31 (10.30)	154 (51.30)	300 (100)
Losing balance of mind	16 (5.30)	38 (12.70)	109 (36.30)	64 (21.30)	73 (24.30)	300 (100)
Over reaction to simple problems	19 (6.30)	58 (19.30)	95 (31.70)	71 (23.70)	57 (19)	300 (100)
Becoming moody	10 (3.30)	57 (19)	101 (33.70)	83 (27.70)	49 (16.30)	300 (100)
Worrisome	28 (9.30)	72 (24.00)	86 (28.70)	77 (25.70)	37 (12.30)	300 (100)
Erratic behavior	13 (4.30)	44 (14.70)	74 (24.70)	65 (21.70)	104 (34.70)	300 (100)
Finding fault with workers	22 (7.30)	30 (10)	86 (28.70)	60 (20)	102 (34)	300 (100)
Reduced creativity	18 (6)	49 (16.30)	98 (32.70)	57 (19)	78 (26)	300 (100)

Variables	Always	Often	Sometimes	Rarely	Never	Total
Day dreaming	22 (7.30)	42 (14)	80 (26.70)	74 (24.70)	82 (27.30)	300 (100)
Increased absenteeism and illness	12 (4)	42 (14)	80 (26.70)	75 (25)	91 (30.30)	300 (100)
Loss of interest	15 (5)	31 (10.30)	81 (27.00)	73 (24.30)	100 (33.30)	300 (100)

Source: Primary Data (percentages are given in parentheses)

It is found in Table 5.22 that becoming talkative or silent is found often among 41 per cent of the respondents. Consuming more or less food is found sometimes among 46.70 per cent of the respondent. Around thirty per cent of the respondents feel increased use of alcohol or cigarettes and feel of worry due to stress sometimes. More than thirty per cent of the respondents sometimes feel change in sleeping, neglecting duty and responsibility and losing balanced mind, over reaction to simple problems, becoming moody and reduction of creativity. Among the respondents, 51.30 per cent stated that they never take drugs repetitively. Day dreaming and changing the dressing style are never be the behavioral impact for 25.7 and 27.3 per cent of the respondents. It is also found that more than thirty per cent of the respondents never lose interest, never make absenteeism, never find fault with workers, never behave erratically and never use alcohol or cigarettes. It is concluded that only a few respondents often have these behavioral impact.

One way ANOVA test is used to analyse the impact of stress felt by various demographic categories of respondents, Null hypotheses are framed and the differences are analysed.

The difference in the opinion among the age categories of respondents is tested with the following null hypothesis.

H_o : There is no significant difference in the opinion of the respondents of various age categories regarding the behavioral impact of stress.

The results of ANOVA test for the respondents of age categories is shown in Table 5.23

Table 5.23

Analysis of the Opinion about the Behavioral Impact of Stress

(Age categories)

Variables	F	Sig.
Becoming talkative or silent	1.203	.309
Consuming more or less food	.070	.976
Change in sleeping pattern	.262	.852
Neglecting duty and responsibility	2.091	.101
Change in dressing style	2.421	.066
Sudden / increased use of alcohol, cigarettes	.955	.414
Repetitive use of drugs	3.504	**.016**
Losing balance of mind	.422	.737
Over reaction to simple problems	.287	.835
Becoming moody	3.370	**.019**
Worrisome	2.035	.109
Erratic behavior	1.575	.196
Finding fault with workers	1.500	.215
Reduced creativity	.555	.645
Day dreaming	4.216	**.006**
Increased absenteeism and illness	1.506	.213
Loss of interest	1.248	.292

It is understood from Table 5.23 that the opinion of the respondents of different age categories differ significantly with regard to three variables namely repetitive use of drugs, becoming moody and day dreaming, as the calculated significance values are less than the significance value 0.05. The null hypotheses are rejected with regard to these three variables. Hence it is concluded that the opinion about the impact of stress differ significantly with regard to the above three variables only.

To analyse, which age category(s) has / have more impact, one of the Post Hoc tests, Duncan test is used and the findings are given in Table 5.24

Table 5.24

Results of Duncan's Test

Variables	Subset for Alpha 0.05	Age Categories			
		Below 30	**30 – 40**	**40 – 50**	**Above 50**
Repetitive use of drugs	Set 1	1.70	-	-	1.90
	Set 2	-	**2.42**	2.17	-
Becoming moody	Set 1	2.16	-	-	2.65
	Set 2	-	2.69	**2.80**	-
Day dreaming	Set 1	1.92	-	-	2.41
	Set 2	-	**2.76**	2.57	-

It is clear from Table 5.24 that based on the Duncan test results, the two variables namely repetitive use of drugs and day dreaming is found to be felt by 30 -40 years age category of respondents, as the mean values are higher when compared to the mean values of other categories of respondents. Only in the case of becoming moody, 40 – 50 years age category as the highest mean value, which shows that the impact is more for this particular group. Hence it is concluded that among the different age categories of respondents, 30 – 40 years category feels the behavioral impact of stress more than the other categories of respondents.

To analyse whether the various educational categories of respondents differ in their opinion about the behavioral impact of stress or not, ANOVA test is carried out and the results and the hypothesis are shown below.

H_o : There is no significant difference in the opinion of the respondents of educational categories about the behavioral impact of stress.

Table 5.25

Analysis of the Opinion about the Behavioral Impact of Stress

(Educational categories)

Variables	F	Sig.
Becoming talkative or silent	.184	.968
Consuming more or less food	.495	.780
Change in sleeping pattern	.881	.494
Neglecting duty and responsibility	.460	.806
Change in dressing style	.427	.830
Sudden / increased use of alcohol, cigarettes	.334	.892
Repetitive use of drugs	.409	.843
Losing balance of mind	.356	.878
Over reaction to simple problems	.569	.724
Becoming moody	.906	.477
Worrisome	1.189	.314
Erratic behavior	1.062	.382
Finding fault with workers	.790	.558
Reduced creativity	.740	.594
Day dreaming	.335	.891
Increased absenteeism and illness	1.024	.404
Loss of interest	.544	.743

It is found in Table 5.25 that the different educational categories of respondents do not significantly differ in their opinion about the behavioral impact of stress. The null hypothesis is accepted for all the variables concerned. Hence it is concluded that the opinion about the impact of stress do not differ significantly among the different educational categories of respondents.

The difference in the opinion of the respondents categorized on the basis of income is tested by one way ANOVA and the null hypothesis framed.

H_o : There is no significant difference in the opinion of the respondents of various income categories towards the behavioral impact of stress

Table 5.26

Analysis of the Opinion about the Behavioral Impact of Stress

(Monthly Income categories)

Variables	F	Sig.
Becoming talkative or silent	2.113	.099
Consuming more or less food	1.422	.236
Change in sleeping pattern	4.680	**.003**
Neglecting duty and responsibility	5.875	**.001**
Change in dressing style	10.748	**.000**
Sudden / increased use of alcohol, cigarettes	14.172	**.000**
Repetitive use of drugs	22.868	**.000**
Losing balance of mind	23.570	**.000**
Over reaction to simple problems	12.767	**.000**
Becoming moody	12.164	**.000**
Worrisome	6.883	**.000**
Erratic behavior	15.143	**.000**
Finding fault with workers	11.242	**.000**
Reduced creativity	7.868	**.000**
Day dreaming	8.491	**.000**
Increased absenteeism and illness	8.246	**.000**
Loss of interest	6.296	**.000**

It is shown in Table 5.26 that the opinions of the respondents of different income categories differ significantly with regard to the variables such as change in sleeping pattern, neglecting duty and responsibility, change in dressing style, sudden / increased use of alcohol, cigarettes, repetitive use of drugs, losing balance of mind, over reaction to simple problems, becoming moody and worrisome, as the calculated values are less than the

significance value 0.05. The null hypotheses are rejected for these variables. Hence it is concluded that the opinion of about the behavioral impact of stress differ significantly with regard to the above stated variables.

To find out the most affected category, Duncan's test is carried out and the findings are shown in Table 5.27.

Table 5.27

Results of Duncan's test

Variables	Subset for Alpha 0.05	Income Category			
		Below 50000	50000 – 150000	150000 – 300000	Above 300000
Change in sleeping pattern	Set 1	2.83			2.75
	Set 2		3.21	**3.44**	
Neglecting duty and responsibility	Set 1	2.51			2.25
	Set 2		2.61	**3.22**	
Change in dressing style	Set 1	2.28			2.38
	Set 2		2.88	**3.33**	
Sudden / increased use of alcohol, cigarettes	Set 1	1.91			2.25
	Set 2		2.52	**3.02**	
Repetitive use of drugs	Set 1	1.55			2.13
	Set 2		2.39	**3.00**	
Losing balance of mind	Set 1	2.08			2.25
	Set 2		2.76	**3.40**	
Over reaction to simple problems	Set 1	2.35			2.63
	Set 2		2.82	**3.42**	
Becoming moody	Set 1	2.32			2.38
	Set 2		2.88	**3.20**	
Worrisome	Set 1	2.63			2.88
	Set 2		3.12	**3.36**	
Erratic behavior	Set 1	1.90			2.00
	Set 2		2.64	**2.96**	

Variables	Subset for Alpha 0.05	Income Category			
		Below 50000	**50000 – 150000**	**150000 – 300000**	**Above 300000**
Finding fault with workers	Set 1	1.99	2.48		
	Set 2			**3.05**	2.63
Reduced Creativity	Set 1	2.27	2.64	-	-
	Set 2	-	-	3.07	**3.13**
Day dreaming	Set 1	2.22	2.46	-	-
	Set 2	-	-	**3.16**	2.75
Increased absenteeism and illness	Set 1	2.07	2.40	-	-
	Set 2	-	-	**2.89**	2.88
Loss on interest	Set 1	1.99	-	-	2.38
	Set 2	-	2.51	**2.67**	-

It is clear from Table 5.27 that the behavioral impact of stress is at the most felt by ₹ 1,50,000 – ₹ 3,00,000 income category of respondents, as the mean values are the highest for that category. With regard to reduced creativity the above ₹ 3,00,000 income category of respondents is the most affected.

The difference in the opinion of the respondents categorized on the basis of number of family members is tested by one way ANOVA and the null hypothesis framed.

H_o : There is no significant difference in the opinion of the respondents of number of family members categories towards the behavioral impact of stress.

Table 5.28

Analysis of the Opinion about the Behavioral Impact of Stress

(Number of Family Members categories)

Variables	F	Sig.
Becoming talkative or silent	6.481	**.002**
Consuming more or less food	1.263	.284
Change in sleeping pattern	9.966	**.000**
Neglecting duty and responsibility	4.118	**.017**
Change in dressing style	6.156	**.002**
Sudden / increased use of alcohol, cigarettes	6.479	**.002**
Repetitive use of drugs	8.592	**.000**
Losing balance of mind	2.715	.068
Over reaction to simple problems	1.629	.198
Becoming moody	4.043	**.019**
Worrisome	1.805	.166
Erratic behavior	8.605	**.000**
Finding fault with workers	4.912	**.008**
Reduced creativity	1.599	.204
Day dreaming	6.121	**.002**
Increased absenteeism and illness	7.629	**.001**
Loss of interest	8.138	**.000**

It is found in Table 5.28 that the opinion of the respondents of number of family members categories differ significantly with regard to the variables such as change in sleeping pattern, neglecting duty and responsibility, change in dressing style, sudden / increased use of alcohol, cigarettes, repetitive use of drugs, becoming moody, erratic behavior, finding fault with workers, day dreaming, Increased absenteeism and illness, Loss of interest, as calculated significant values are less than the significance value 0.05. The null hypotheses are rejected with regard to these variables. Hence it is concluded that the opinion

about the behavioral impact of stress differ significantly with regard to the above variables. Duncan test is used and the findings are given in Table 5.29

Table 5.29

Results of Duncan's test

Variables	Subset for Alpha 0.05	Number of family members		
		1 – 3	**4 – 6**	**Above 6**
Becoming talkative or silent	Set 1	-	3.07	2.87
	Set 2	**3.53**	-	-
Change in sleeping pattern	Set 1	3.35	2.81	-
	Set 2	-	-	**3.67**
Neglecting duty and responsibility	Set 1	-	2.38	2.44
	Set 2	**2.92**	-	-
Change in dressing style	Set 1	2.49	2.95	-
	Set 2	-	-	**3.01**
Sudden / increased use of alcohol, cigarettes	Set 1	-	2.03	2.33
	Set 2	**2.55**	-	-
Repetitive use of drugs	Set 1	-	1.87	1.80
	Set 2	**2.49**	-	-
Becoming moody	Set 1	-	2.00	2.35
	Set 2	**2.45**	-	-
Erratic behavior	Set 1	-	2.09	2.33
	Set 2	**2.68**	-	-
Finding fault with workers	Set 1	-	2.95	2.99
	Set 2	**3.01**	-	-
Day Dreaming	Set 1	-	2.30	2.71
	Set 2	**3.13**	-	-
Increased absenteeism and illness	Set 1	2.63	2.15	-
	Set 2	-	-	**2.87**
Loss of interest	Set 1	-	2.06	2.47
	Set 2	**2.62**	-	-

It is understood from Table 5.29 that becoming talkative or silent, use of drugs, erratic behavior and day dreaming are at the most felt by 1 – 3 members category of respondents, as the mean values are the highest. In the case of change in sleeping pattern, increased absenteeism and illness and loss of interest, the above six members category is the most affected category.

The difference in the opinion of the respondents categorized on the basis of year of experience is tested by one way ANOVA and the null hypothesis framed

H_o : There is no significant difference in the opinion of the respondents of years of experience categories towards the behavioral impact of stress.

Table 5.30

Analysis of the Opinion about the Behavioral Impact of Stress

(Years of Experience categories)

Variables	F	Sig.
Becoming talkative or silent	14.739	**.000**
Consuming more or less food	7.534	**.001**
Change in sleeping pattern	4.521	**.012**
Neglecting duty and responsibility	2.157	.117
Change in dressing style	4.050	**.018**
Sudden / increased use of alcohol, cigarettes	11.754	**.000**
Repetitive use of drugs	7.284	**.001**
Losing balance of mind	.170	.844
Over reaction to simple problems	3.042	**.049**
Becoming moody	2.902	.056
Worrisome	2.311	.101
Erratic behavior	2.817	.061
Finding fault with workers	.925	.398
Reduced creativity	.185	.831
Day dreaming	2.223	.110
Increased absenteeism and illness	1.813	.165
Loss of interest	4.578	**.011**

It is found in Table 5.30 that the opinion of the respondents of different years of experience categories differ significantly with regard to the variables such as becoming talkative or silent, consuming more or less food, change in sleeping pattern, change in dressing style, sudden / increased use of alcohol, cigarettes, repetitive use of drugs, over reaction to simple problems, loss of interest as calculated significance values are less than the significance value 0.05. The null hypotheses are rejected for these variables. Hence it is concluded that the opinion about the behavioral impact of stress differ significantly with regard to the above variables.

To analyse, which experience category(s) has / have more impact, one of the Post Hoc tests, Duncan test is used and the findings are given in Table 5.31.

Table 5.31

Results of Duncan's Test

Variables	Subset for Alpha 0.05	Year of experience		
		5 – 15	16 – 25	Above 25
Becoming talkative or silent	Set 1	-	2.82	2.90
	Set 2	**3.55**	-	-
Consuming more or less food	Set 1	-	2.68	3.12
	Set 2	**3.25**	-	-
Change in sleeping pattern	Set 1	-	2.79	2.92
	Set 2	**3.23**	-	-
Change in dressing style	Set 1	-	2.44	2.40
	Set 2	**2.85**	-	-
Sudden / increased use of alcohol, cigarettes	Set 1	-	1.86	2.16
	Set 2	**2.59**	-	-
Repetitive use of drugs	Set 1	-	1.91	1.64
	Set 2	**2.34**	-	-
Over reaction to simple problems	Set 1	-	2.95	2.62
	Set 2	**3.06**	-	-
Loss of interest	Set 1	-	2.02	2.16
	Set 2	**2.47**	-	-

It is clear from Table 5.31 that the on the basis of Duncan test results, the behavioral impact of stress are found to be felt seriously by the 5 – 15 years of experience category of respondents, as the mean values are higher when compared to the mean values of the other categories of respondents. Hence it is concluded that among the different years of experience categories of respondents, 5 – 15 years experience category feels the behavioral impact of stress more than the other categories of respondents.

5.5 Opinion about the Intellectual Impact of Stress

A person's ability to think logically and to understand ideas and information may be affected by stress. Such an intellectual impact may result in reduction of memory level, inability to take prompt decisions, confusion regarding concepts, mind block, poor judgement, loss of objectivity, dogmatic and having interest in traditional concepts. The opinion of the respondents on these variables are collected with five point scale and the responses are narrated in Table 5.32.

Table 5.32

Opinion of the Respondents about the Intellectual Impact of Stress

Variables	Always	Often	Sometimes	Rarely	Never	Total
Decrease in memory level	12 (4)	64 (21.30)	133 (44.30)	40 (13.30)	51 (17)	300 100
Unable to take prompt decisions	21 (7)	52 (17.30)	134 (44.70)	50 (16.70)	43 (14.30)	300 100
Confusion regarding concepts	18 (6)	64 (21.30)	110 (36.70)	61 (20.30)	47 (15.70)	300 100
Mind block	12 (4)	68 (22.70)	106 (35.30)	68 (22.70)	46 (15.30)	300 100
Poor concentration	14 (4.70)	77 (25.70)	95 (31.70)	77 (25.70)	37 (12.30)	300 100
Poor judgment	14 (4.70)	66 (22)	84 (28)	81 (27)	55 (18.30)	300 100
Loss of objectivity	14 (4.70)	35 (11.70)	89 (29.70)	56 (18.70)	106 (35.30)	300 100
Dogmatic	14 (4.70)	56 (18.70)	86 (28.70)	76 (25.30)	68 (22.70)	300 100
Interest in irrational concepts	10 (3.30)	43 (14.30)	90 (30)	54 (18)	103 (34.30)	300 100
Feeling of getting out from the work / area of problem	15 (5)	22 (7.30)	77 (25.70)	63 (21)	123 (41)	300 100

Source: Primary Data (percentages are given in parentheses)

It is clear from Table 5.32 that more than 44 per cent of the respondents opined that sometimes they feel decreased memory level and inability to take prompt decisions due to stress. In the opinion of 41 per cent of the respondents, they never get the idea of getting out of the problem or work area. It is also understood that more than thirty per cent of the respondents sometimes only feel confusion regarding concepts, mind block and poor concentration due to stress. Around thirty per cent of the respondents sometimes suffer with poor judgement, loss of objectivity, dogmatism and interest in irrational concepts. Loss of objectivity is never found among 35.3 per cent of the respondents and interest in irrational concepts is never found around 34.3 per cent of the respondents.

One way ANOVA test is used to analyse the impact of stress felt by various demographic categories of respondents, Null hypotheses are framed and the differences are analysed.

The difference in the opinion among the age categories of respondents is tested with the following null hypothesis.

H_o : There is no significant difference in the opinion of the respondents of various age categories regarding the intellectual impact.

The results of ANOVA test for the respondents of age categories is shown in Table 5.33

Table 5.33

Analysis of the Opinion about the Intellectual Impact of Stress

(Age categories)

Variables	F	Sig.
Decrease in memory level	.586	.624
Unable to take prompt decisions	1.442	.231
Confusion regarding concepts	1.001	.393
Mind block	.654	.581
Poor concentration	.134	.940
Poor judgment	1.157	.326
Loss of objectivity	1.977	.117
Dogmatic	.029	.993
Interest in irrational Concepts	2.744	**.043**
Feeling of getting out from the work / area of problem	2.514	.059

It is understood from Table 5.33 that the opinion of the respondents of different age categories differ significantly with regard to only one variable such as interest in irrational concept, as the calculated significance values are less than the significance value 0.05. The null hypothesis is rejected with regard to that variable. Hence it is concluded that the respondents differ significantly regarding interest towards irrational concepts.

To analyse, which age category(s) has / have more impact, one of the Post Hoc tests, Duncan test is used and the findings are given in Table 5.34

Table 5.34

Results of Duncan's test

Variables	Subset for Alpha 0.05	Age Categories			
		Below 30	**30 – 40**	**40 – 50**	**Above 50**
Interest in irrational concepts	Set 1	1.84	-	-	2.37
	Set 2	-	**2.49**	2.40	-

It is clear from Table 5.34 that the intellectual impact of stress at the most is felt by 30-40 years of age category of respondents, as the calculated mean value is the highest. Hence it is concluded that among the different age categories of respondents, 30 – 40 years category feels the intellectual impact of stress more than the other categories of respondents.

To analyse whether the various educational categories of respondents differ in their opinion about the intellectual impact of stress or not, ANOVA test is carried out and the hypothesis results are shown below.

H_o : There is no significant difference in the opinion of the respondents of educational categories about the intellectual impact of stress.

Table 5.35

Analysis of the Opinion about the Intellectual Impact of Stress

(Educational categories)

Variables	F	Sig.
Decrease in memory level	.813	.541
Unable to take prompt decisions	.776	.568
Confusion regarding concepts	.962	.441
Mind block	.648	.663
Poor concentration	.390	.856
Poor judgement	1.036	.396
Loss of objectivity	1.066	.379
Dogmatic	.615	.689
Interest in irrational concepts	.109	.990
Feeling of getting out from the work area of problem	.331	.894

It is found in Table 5.35 that the different educational categories of respondents do not significantly differ in their opinion about the intellectual impact of stress. The null hypothesis is accepted for all the variables concerned. Hence it is concluded that the opinion about the impact of stress do not differ significantly among the different educational categories of respondents.

The difference in the opinion of the respondents, categorized on the basis of income is tested by one way ANOVA and the null hypothesis framed.

H_o : There is no significant difference in the opinion of the respondents of various income categories towards intellectual impact of stress

Table 5.36

Analysis of the Opinion about the Intellectual Impact of Stress

(Monthly Income categories)

Variables	F	Sig.
Decrease in memory level	14.202	**.000**
Unable to take prompt decisions	7.103	**.000**
Confusion regarding concepts	5.253	**.002**
Mind block	6.142	**.000**
Poor concentration	9.738	**.000**
Poor judgement	5.800	**.001**
Loss of objectivity	16.604	**.000**
Dogmatic	5.896	**.001**
Interest in irrational concepts	18.531	**.000**
Feeling of getting out from the work area of problem	8.245	**.000**

It is shown in Table 5.36 that the opinions of the respondents of different income categories differ significantly with regard to all the variables such as reduction in memory level, unable to take prompt decision, confusion regarding concepts, mind block, poor concentration, poor judgement, loss of objectivity, dogmatic, interest in irrational concepts, feeling of getting out from the work area of problem, as the calculated values are less than the significant value 0.05. The null hypotheses are rejected for these variables. Hence it is concluded that the opinion of about the intellectual impact of stress differ significantly with regard to the above stated variables.

To find out the most affected category, Duncan's test is carried out and the findings are shown in Table 5.37.

Table 5.37

Results of Duncan's test

Variables	Subset for Alpha 0.05	Income Category			
		Below 50000	50000 – 150000	150000 – 300000	Above 300000
Decrease in memory level	Set 1	2.46			2.63
	Set 2		3.03	**3.44**	
Unable to take prompt decisions	Set 1	2.62			2.38
	Set 2		3.16	**3.13**	
Confusion regarding concepts	Set 1	2.68			2.13
	Set 2		2.93	**3.18**	
Mind block	Set 1	2.52			2.69
	Set 2		2.93	**3.18**	
Poor concentration	Set 1	2.65			2.38
	Set 2		2.83	**3.49**	
Poor judgement	Set 1	2.47			2.50
	Set 2		2.71	**3.20**	
Loss of objectivity	Set 1	1.88			2.13
	Set 2		2.57	**3.05**	
Dogmatic	Set 1	2.31			2.38
	Set 2		2.77	**2.98**	
Interest in irrational concepts	Set 1	1.90			2.13
	Set 2		2.60	**3.11**	
Feeling of getting out from the work area of problem	Set 1	1.84			1.75
	Set 2		2.41	**2.58**	

It is clear from Table 5.37 that the intellectual impact of stress is at the most felt by ₹ 1,50,000 – ₹ 3,00,000 income category of respondents, as the mean values of all the variables are the highest for that category.

The difference in the opinion of the respondents categorized on the basis of number of family members is tested by one way ANOVA and the null hypothesis framed is

H_o : There is no significant difference in the opinion of the respondents of number of family members categories towards the intellectual impact of stress.

Table 5.38

Analysis of the Opinion about the Intellectual Impact of Stress

(Number of Family Members categories)

Variables	F	Sig.
Decrease in memory level	6.623	**.002**
Unable to take prompt decisions	6.303	**.002**
Confusion regarding concepts	4.162	**.016**
Mind block	8.715	**.000**
Poor concentration	5.002	**.007**
Poor judgement	6.415	**.002**
Loss of objectivity	5.831	**.003**
Dogmatic	5.191	**.006**
Interest in irrational concepts	7.187	**.001**
Feeling of getting out from the work area of problem	12.614	**.000**

It is found in Table 5.38 that the opinion of the respondents of number of family members categories differ significantly with regard to all the variables such as decrease in memory level, unable to take prompt decisions, confusion regarding concepts, mind block, poor concentration, poor judgement, loss of objectivity, dogmatic, interest in irrational concepts, feeling of getting out from the work area of problem, as the calculated significant values are less than the significance value 0.05. The null hypotheses are rejected with regard to these variables. Hence it is concluded that the opinion about the intellectual impact of stress differ significantly with regard to all the variables among the various categories of respondents.

To find out the most affected category, Duncan's test is carried out and the findings are shown in Table 5.39.

Table 5.39

Results of Duncan's test

Variables	Subset for Alpha 0.05	Number of family members		
		1 – 3	**4 – 6**	**Above 6**
Decrease in memory level	Set 1	-	2.69	2.33
	Set 2	**3.09**	-	-
Unable to take prompt decisions	Set 1	-	2.72	2.47
	Set 2	**3.13**	-	-
Confusion regarding concepts	Set 1	-	2.69	2.93
	Set 2	**3.11**	-	-
Mind block	Set 1	-	2.59	2.40
	Set 2	**3.10**	-	-
Poor concentration	Set 1	-	2.74	2.33
	Set 2	**3.07**	-	-
Poor judgement	Set 1	-	2.40	2.37
	Set 2	**2.49**	-	-
Loss of objectivity	Set 1	-	1.81	2.22
	Set 2	**2.36**	-	-
Dogmatic	Set 1	-	2.43	2.20
	Set 2	**2.84**	-	-
Interest in irrational concepts	Set 1		2.17	1.93
	Set 2	**2.66**	-	-
Feeling of getting out from the work area of problem	Set 1	-	1.87	2.20
	Set 2	**2.56**	-	-

It is clear from Table 5.39 that the intellectual impact of stress is at the most felt by 1 – 3 members category of respondents, as the mean values are the highest for all the variables. It is concluded that among the different number of family members categories of respondents, 1 – 3 members category feels high intellectual impact of stress. .

The difference in the opinion of the respondents categorized on the basis of year of experience is tested by one way ANOVA and the null hypothesis framed is

H_o : There is no significant difference in the opinion of the respondents of years of experience categories towards the intellectual impact of stress.

Table 5.40

Analysis of the Opinion about the Intellectual Impact of Stress

(Years of Experience categories)

Variables	F	Sig.
Decrease in memory level	1.908	.150
Unable to take prompt decisions	14.714	**.000**
Confusion regarding concepts	4.971	**.008**
Mind block	.829	.437
Poor concentration	.149	.862
Poor judgement	3.360	**.036**
Loss of objectivity	2.539	.081
Dogmatic	3.019	**.050**
Interest in irrational concepts	3.802	**.023**
Feeling of getting out from the work area of problem	2.534	.081

It is found in Table 5.40 that the opinion of the respondents of different years of experience categories differ significantly with regard to the variables such as unable to take prompt decision, confusion regarding concepts, poor judgement, dogmatic, interest in irrational concepts as the calculated significance values are less than the significance value 0.05. The null hypotheses are rejected for these variables. Hence it is concluded that the opinion about the intellectual impact of stress differ significantly with regard to the above variables.

To analyse, which category(s) has more impact, one of the Post Hoc tests, Duncan test is used and the findings are given in Table 5.41.

Table 5.41

Results of Duncan's test

Variables	Subset for Alpha 0.05	Year of experience		
		5 – 15	16 – 25	Above 25
Unable to take prompt decisions	Set 1	-	2.39	2.76
	Set 2	**3.13**	-	-
Confusion regarding concepts	Set 1	-	2.53	2.74
	Set 2	**2.99**	-	-
Poor judgement	Set 1	-	2.69	2.81
	Set 2	**2.93**	-	-
Dogmatic	Set 1	-	2.28	2.00
	Set 2	**2.43**	-	-
Interest in irrational concepts	Set 1	-	2.06	2.34
	Set 2	**2.49**	-	-

It is clear from Table 5.41 that on the basis of Duncan test results, the intellectual impact of stress are found to be felt seriously by the 5 – 15 years of experience category of respondents, as the mean values are the highest. Hence it is concluded that among the different categories of respondents, 5 – 15 years experience category feels high intellectual impact of stress.

5.6 Opinion about the Family Impact of Stress

Family is a group of individuals united constituting a single household and interacting with each other in their respective social positions, usually those of spouses, parents, children and siblings. Each individual of a family have his / her own responsibility towards the family. When a member of a family is affected by stress, it may affect the family. Spending time with the family for children's education, leisure time and healthcare will be minimized. Conflicts with spouse and other family members will also increase. They may avoid family and societal functions. The respondents are given certain statements with five point scale and requested to give their opinion. The opinion of the respondents is shown in Table 5.42

Table 5.42

Opinion of the Respondents about the Family Impact of Stress

Impacts	Always	Often	Sometimes	Rarely	Never	Total
Do not spend time to my children's education and physical needs	29 (9.70)	94 (31.30)	62 (20.70)	43 (14.30)	72 (24.00)	300 (100)
Do not spend time to manage social relations / Social visit / social gathering	27 (9)	73 (24.30)	116 (38.70)	36 (12)	48 (16)	300 (100)
Do not spend more time for playing with my children	22 (7.30)	77 (25.70)	98 (32.70)	38 (12.70)	65 (21.70)	300 (100)
I have no time to attend my children during illness	38 (12.70)	46 (15.30)	102 (34)	38 (12.70)	76 (25.30)	300 (100)
Avoid outing with family members due to work pressure	23 (7.70)	59 (19.70)	90 (30)	63 (21)	65 (21.70)	300 (100)
Misunderstanding with my family members	14 (4.70)	51 (17)	99 (33)	45 (15)	91 (30.30)	300 (100)
Alienation from family members	8 (2.70)	49 (16.30)	103 (34.30)	44 (14.70)	96 (32)	300 (100)
Conflict with spouse	8 (2.70)	30 (10)	146 (48.70)	45 (15)	71 (23.70)	300 (100)

Source: Primary Data (percentages are given in parentheses)

It is indicated in Table 5.42 that more than thirty per cent of the respondents often couldn't spend time for their children's education. More than thirty per cent of the respondents sometimes feel that they couldn't spend time to maintain social relations, to play with children, to take care of their children during illness, avoiding outing with family members, misunderstanding with family members, alienation from family members and conflicts with spouse. Among the respondents 30.30 and 32 per cent of the respondents respectively never have misunderstanding with or alienation from the family members. It is concluded that only a few respondents have family impact of stress frequently.

One way ANOVA test is used to analyse the impact of stress felt by various demographic categories of respondents after formulating null hypotheses

The difference in the opinion among the age categories of respondents is tested with the following null hypothesis.

H_o : There is no significant difference in the opinion of the respondents of various age categories regarding the family impact.

The results of ANOVA test for the respondents of age categories is shown in Table 5.43

Table 5.43

Analysis of the Opinion about the Family Impact of Stress

(Age categories)

Variables	F	Sig.
Do not spend time to my children's education and physical needs	3.589	**.014**
Do not spend time to manage social relations / Social visit / social gathering	1.816	.144
Do not spend more time for playing with my children	2.870	**.037**
I have no time to attend my children during illness	2.574	.054
Avoid outing with family members due to work pressure	.536	.658
Misunderstanding with my family members	1.544	.203
Alienation from family members	1.905	.129
Conflict with spouse	7.418	**.000**

It is understood from Table 5.43 that the opinion of the respondents of different age categories differ significantly with regard to the variables such as do not spend time to my children's education and physical needs, do not spend more time for playing with my children and conflict with spouse, as the calculated significance values for these variables are less than the significance value 0.05. The null hypotheses are rejected with regard to these variables. Hence it is concluded that the opinion about the impact of stress differ significantly with regard to the above variables only.

To analyse, which age category(s) has / have more impact, one of the Post Hoc tests, Duncan test is used and the findings are given in Table 5.44

Table 5.44

Results of Duncan's test

Variables	Subset for Alpha 0.05	Age Categories			
		Below 30	30 – 40	40 – 50	Above 50
Do not spend time to my children's education and physical needs	Set 1	2.24	-	-	2.86
	Set 2	-	2.99	**3.05**	-
Do not spend more time for playing with my children	Set 1	2.35	-	-	2.77
	Set 2	-	2.95	**3.00**	-
Conflict with spouse	Set 1	1.84	-	-	2.50
	Set 2	-	**2.75**	2.62	-

It is clear from Table 5.44 that the family impact of stress is at the most felt by 40-50 years of age category of respondents, as the mean values are the highest for the first two variables. Only in the case of conflict with spouse 30 - 40 years age category has the highest mean value, which shows that the impact is more for that particular group. Hence it is concluded that among the different age categories of respondents, 30 – 40 and 40 - 50 years age category feels the family impact of stress.

To analyse whether the various educational categories of respondents differ in their opinion about the family impact of stress or not, ANOVA test is carried out and the results and the hypothesis framed are shown below.

H_o : There is no significant difference in the opinion of the respondents of educational categories about the family impact of stress.

Table 5.45

Analysis of the Opinion about the Family Impact of Stress

(Educational categories)

Variables	F	Sig.
Do not spend time to my children's education and physical needs	.979	.431
Do not spend time to manage social relations / Social visit / social gathering	1.221	.299
Do not spend more time for playing with my children	.864	.506
I have no time to attend my children during illness	.661	.653
Avoid outing with family members due to work pressure	1.412	.220
Misunderstanding with my family members	.760	.579
Alienation from family members	.502	.775
Conflict with spouse	.608	.694

It is found in Table 5.45 that the different educational categories of respondents do not significantly differ in their opinion about the family impact of stress. The null hypothesis is accepted for all the variables concerned. Hence it is concluded that the opinion about the impact of stress do not differ significantly among the different educational categories of respondents.

The difference in the opinion of the respondents categorized on the basis of income is tested by one way ANOVA by framing the null hypothesis.

H_o : There is no significant difference in the opinion of the respondents of various income categories towards family impact of stress

Table 5.46

Analysis of the Opinion about the Family Impact of Stress

(Monthly Income categories)

Variables	F	Sig.
Do not spend time to my children's education and physical needs	13.323	**.000**
Do not spend time to manage social relations / Social visit / social gathering	5.689	**.001**
Do not spend more time for playing with my children	7.486	**.000**
I have no time to attend my children during illness	4.212	**.006**
Avoid outing with family members due to work pressure	5.514	**.001**
Misunderstanding with my family members	7.264	**.000**
Alienation from family members	10.026	**.000**
Conflict with spouse	5.498	**.001**

It is shown in Table 5.46 that the opinion of the respondents of different income categories differ significantly with regard to all the variables such as do not spend time to my children's education and physical needs, do not spend time to manage social relations / social visit / social gathering, do not spend more time for playing with my children, I have no time to attend my children during illness, avoid outing with family members due to work pressure, misunderstanding with my family members, alienation from family members and conflict with spouse, as the calculated values are less than the significance value 0.05. The null hypotheses are rejected for all these variables. Hence it is concluded that the opinion of the respondents of various income categories about the family impact of stress differ significantly with regard to all variables.

To find out the most affected category, Duncan's test is carried out and the findings are shown in Table 5.47.

Table 5.47

Results of Duncan's test

Variables	Subset for Alpha 0.05	Income Category			
		Below 50000	**50000 – 150000**	**150000 – 300000**	**Above 300000**
Do not spend time to my children's education and physical needs	Set 1	2.43			2.63
	Set 2		3.22	**3.55**	
Do not spend time to manage social relations / Social visit / social gathering	Set 1	2.71			2.88
	Set 2		3.24	**3.29**	
Do not spend more time for playing with my children	Set 1	2.53			2.50
	Set 2		**3.22**	3.11	
I have no time to attend my children during illness	Set 1	2.27	-	-	2.70
	Set 2	-	**2.96**	2.87	-
Avoid outing with family members due to work pressure	Set 1	2.42			2.63
	Set 2		**3.01**	2.96	
Misunderstanding with my family members	Set 1	2.20			2.50
	Set 2		2.66	**3.04**	
Alienation from family members	Set 1	2.06			2.38
	Set 2		2.72	**2.89**	
Conflict with spouse	Set 1	2.29			2.62
	Set 2		**3.00**	2.84	

It is found in Table 5.47 that the most affected categories are ₹ 50,000 – ₹ 1,50,000 and ₹ 1,50,000 – ₹ 3,00,000 income categories. The mean values for the first two and the sixth and seventh variables are the highest for ₹ 1,50,000 – ₹ 3,00,000 income category. The third, fourth, fifth and the last variables have the highest mean values for ₹ 50,000 – ₹ 1,50,000 income categories. Hence it is concluded that these two categories realize the family impact to the maximum.

The difference in the opinion of the respondents categorized on the basis of number of family members is tested by one way ANOVA by framing null hypothesis.

H_o : There is no significant difference in the opinion of the respondents of number of family members categories towards the family impact of stress.

Table 5.48

Analysis of the Opinion about the Family Impact of Stress

(Number of Family Members categories)

Variables	**F**	**Sig.**
Do not spend time to my children's education and physical needs	8.904	**.000**
Do not spend time to manage social relations / Social visit / social gathering	11.120	**.000**
Do not spend more time for playing with my children	3.800	**.023**
I have no time to attend my children during illness	7.185	**.001**
Avoid outing with family members due to work pressure	10.092	**.000**
Misunderstanding with my family members	5.384	**.005**
Alienation from family members	.678	.509
Conflict with spouse	8.169	**.000**

It is found in Table 5.48 that the opinion of the respondents of number of family members categories differ significantly with regard to all the variables except one variable namely alienation from family members. The calculated significant values for all other variables are less than the significance value 0.05. The null hypotheses are rejected with regard to these variables. Hence it is concluded that the opinion of number of family members category of respondents about the family impact of stress differ significantly with regard to most of the variables.

To analyse, which category (s) has / have more impact, one of the Post Hoc tests, Duncan test is used and the findings are given in Table 5.49

Table 5.49

Results of Duncan's test

Variables	Subset for Alpha 0.05	Number of family members		
		1 – 3	4 – 6	Above 6
Do not spend time to my children education and physical needs	Set 1	-	2.62	2.93
	Set 2	**3.28**	-	-
Do not spend time to manage social relations / social visit / social gathering	Set 1	3.25	2.73	-
	Set 2	-	-	**3.67**
Do not spend more time for playing with my children	Set 1	3.00	2.69	-
	Set 2	-	-	**3.40**
I have no time to attend my children during illness	Set 1	2.92	2.59	-
	Set 2	-	-	**3.80**
Avoid outing with family members due to work pressure	Set 1	2.88	2.50	-
	Set 2	-	-	**3.80**
Misunderstanding with my family members	Set 1	-	2.36	2.07
	Set 2	**2.79**	-	-
Conflict with spouse	Set 1	-	2.05	2.46
	Set 2	**2.61**	-	-

It is clear from Table 5.49 that the 1-3 members families realize more impact than the other two categories related to the first and last two variables. The impact is at the most felt by the more than six members category with regard to all other variables. It is concluded that the respondents of small families and big families feel the impact of stress on families.

The difference in the opinion of the respondents categorized on the basis of year of experience is tested by one way ANOVA and the null hypothesis is framed

H_o : There is no significant difference in the opinion of the respondents of years of experience categories towards the family impact of stress.

Table 5.50

Analysis of the Opinion about the Family Impact of Stress

(Years of Experience categories)

Variables	F	Sig.
Do not spend time to my children's education and physical needs	7.510	**.001**
Do not spend time to manage social relations / Social visit / social gathering	5.124	**.006**
Do not spend more time for playing with my children	2.930	.055
I have no time to attend my children during illness	.171	.843
Avoid outing with family members due to work pressure	.802	.449
Misunderstanding with my family members	.065	.938
Alienation from family members	5.034	**.007**
Conflict with spouse	1.219	.297

It is found in Table 5.50 that the opinion of the respondents of different years of experience categories differ significantly with regard to the variables such as do not spend time to my children's education and physical needs, do not spend time to manage social relations / Social visit / social gathering and alienation from family members, as the calculated significance values for those variables are less than the significance value 0.05. The null hypotheses are rejected for these variables. Hence it is concluded that the opinion about the family impact of stress differ significantly with regard to the above few variables.

To analyse, which category(s) has / have more impact, Duncan test is used and the findings are given in Table 5.51.

Table 5.51

Results of Duncan's test

Variables	Subset for Alpha 0.05	Year of experience		
		5 – 15	16 – 25	Above 25
Do not spend time to my children education and physical needs	Set 1	-	2.72	2.36
	Set 2	**3.13**	-	-
Do not spend time to manage social relations / social visit / Social gathering	Set 1	-	2.76	2.72
	Set 2	**3.18**	-	-
Alienation from family members	Set 1	-	2.25	2.12
	Set 2	**2.62**	-	-

It is clear from Table 5.51 that the on the basis of Duncan test results, the family impact of stress is found to be felt seriously by the 5 – 15 years of experience category of respondents, as the mean values are the highest. Hence it is concluded that among the different categories of respondents, 5 – 15 years experience category feels the family impact of stress the most.

5.7 Summary

Opinion about impact of stress has been analyzed in this chapter. Impact of stress have been categorised physical impact, psychological impact, behavioral impact, intellectual impact and family impact. The opinions of the businessmen towards these impact are measured with the help of Likert's five point scaling technique. One way ANOVA test is used to analyse the impact of stress. It is found that there is significant difference in the opinion of the respondents of age, monthly income, number of family members and years of experience categories towards physical, psychological, behavioral, intellectual and family impact. To analyse, which category has / have more impact, one of the Post Hoc tests, Duncan test is used. It is found that 5-15 years of experience category, 1-3 family members category and ₹ 1,50,000 - ₹ 3,00,000 income category of respondents have more impact of all the types than the other categories of respondents.

CHAPTER VI

OPINION OF THE RESPONDENTS ABOUT THE COPING STRATEGIES OF STRESS

6.1 Introduction

In practice to overcome stress and to minimize the impact of stress, coping strategies are used by the affected people themselves and by the organizations. Big organizations introduce various coping strategies for their employees. Businessmen have to apply their own coping strategies. There are different ways to relax. Some methods are positive and some others are negative. Practicing yoga, walking, dancing, listening to music or movies, spending time with children, long drive, going to temples, reading books, sleeping, deep breathing and sharing or consulting with well wishers are some of the positive strategies. Consuming drugs, alcohol, shouting, smoking and such bad behaviors are negative strategies. Today every big concern spends more on these coping strategies for their employees. The present study is related to small entrepreneurs. Most of these businessmen may not have many employees. Usually such people get the help of their relatives or family members in carrying out the business. Hence they take their own steps to overcome stress. Various coping strategies are given to the respondents and their opinion is obtained. The opinion of the respondents about the coping strategies is analyzed in this chapter.

6.2 Physical exercises

Physical exercises may be used as positive coping strategies for stress. Today, realizing the need and uses of physical exercises, most of the people do some or other physical exercise. Usual ways of having physical exercises are walking, doing yoga, riding bicycle, playing games, and swimming, jogging, trekking and practicing aerobics. The respondents are given these various exercises and asked to give their opinion in five point scale. The responses are converted into scores and weighted scores are calculated for each variable. Weighted score is calculated in the following way.

Weightage given for the responses are:

Strongly agree	-	5
Agree	-	4
Neither agree nor disagree	-	3
Disagree	-	2
Strongly disagree	-	1

The total scores for each variable is calculated:

For example,

For the variable walking

92 respondents strongly agree	:	92 X 5 =	460
133 respondents Agree	:	133 X4=	532
48 respondents neither agree nor disagree	:	48 X 3 =	144
15 respondents disagree	:	15 X 2 =	30
12 respondents strongly disagree	:	12 X 1 =	12

Total Score (∑WX)		=	1178
∑W = 5 + 4 + 3 + 2 + 1 = 15			---

Weighted Score = $\frac{(\Sigma^{WX})}{\Sigma^{W}} = \frac{1178}{15} = 78.53$

The variables are arranged on the basis of the weighted score in Table 6.1.

Table 6.1

Opinion of the Respondents about Physical Exercises as Coping Strategies

S.No	Variables / Weights W		OPINION OF THE RESPONDENTS						Weighted Average score& Ranks (∑WX) / ∑W
			Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly Disagree	Total ∑W	
			5	4	3	2	1	15	
1	Walking	(X)	92	133	48	15	12	300	**78.53**
		WX	460	532	144	30	12	1178	**I**
2	Yoga	(X)	83	112	80	12	13	300	76.00
		WX	415	448	240	24	13	1140	II
3	Riding Bicycle	(X)	75	111	70	38	6	300	74.07
		WX	375	444	210	76	6	1111	III
4	Playing games	(X)	67	114	83	22	14	300	73.20
		WX	335	456	249	44	14	1098	IV
5	Swimming	(X)	72	97	93	30	8	300	73.00
		WX	360	388	279	30	8	1095	V
6	Jogging	(X)	48	117	96	26	13	300	70.73
		WX	240	468	288	52	13	1061	VI
7	Sweat out tension with a good work out	(X)	62	97	75	42	24	300	68.73
		WX	310	388	225	84	24	1031	VII
8	Trekking	(X)	54	90	89	47	20	300	67.40
		WX	270	360	267	94	20	1011	VIII
9	Aerobics	(X)	40	78	108	49	25	300	63.93
		WX	200	312	324	98	25	959	IX

Source: Primary Data.

It is found in Table 6.1 that walking is the top ranking physical exercise and aerobics is the least scoring variable. Yoga stands in the second position. Riding bicycle and playing games are also with high weighted scores. It is concluded that in the opinion of the respondents, walking, riding bicycle and playing games are the effective physical exercises to cope with stress.

6.3 Entertainment

Entertainment consists of the activities such as reading, watching TV, movies, going for outing or parks and those give pleasure to the people. Certain entertainments involve money and others do not involve any expenditure. Every human being must have entertainment, to overcome stress and to relax. Visual entertainments are watching TV or movies, comedy movies and scenes, listening to music, going for an outing to the temples and hotels situated nearer to their residence, going for a long tour, going to park, enjoying leisure time for relaxation, playing with pet animals, reading books and the like. The respondents are given these variables and asked to give their opinion in five point scale. The responses and the weighted scores are shown in Table 6.2.

Table 6.2

Opinion of the Respondents about Entertainment as the Coping Strategies

S.No	Variables / Weights W		OPINION OF THE RESPONDENTS						Weighted Average score & Ranks (∑WX)/ ∑W
			Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly Disagree	Total ∑W	
			5	4	3	2	1	15	
1	Listening music	(X)	91	121	60	16	12	300	**77.53**
		WX	455	484	180	32	12	1163	**I**
2	Outing with family members	(X)	97	110	59	18	16	300	76.93
		WX	485	440	177	36	16	1154	II
3	Going to temples	(X)	97	89	80	26	8	300	76.07
		WX	485	356	240	52	8	1141	III
4	Going on a tour for Relaxation	(X)	97	95	74	16	18	300	75.80
		WX	485	380	222	32	18	1137	IV
5	Watching comedy movies or scenes	(X)	89	104	65	32	10	300	75.33
		WX	445	416	195	64	10	1130	V
6	Enjoying leisure time even in busy schedule	(X)	59	126	85	16	14	300	73.33
		WX	295	504	255	32	14	1100	VI

7	Spending time with Nature	(X)	72	106	79	31	12	300	73.00 VII
		WX	360	424	237	62	12	1095	
8	Reading Story books	(X)	63	127	73	13	24	300	72.80 VIII
		WX	315	508	219	26	24	1092	
9	Playing with pet animals	(X)	69	92	74	44	21	300	69.60 IX
		WX	345	368	222	88	21	1044	
10	Going to park / cinema for relaxation	(X)	68	87	75	53	17	300	69.07 X
		WX	340	348	225	106	17	1036	
11	Reading self development books	(X)	70	73	87	51	19	300	68.27 XI
		WX	350	292	261	102	19	1024	

Source: Primary Data.

It is found in Table 6.2 that listening music is the top ranking entertainment and reading self development books is the least scoring variable. Outing with family members is in the second position. Going to temple, going on a tour for relaxation, watching comedy and sufficient sleep are also with high weighted scores. It is concluded that in the opinion of the respondents, listening music is the effective entertainment to cope with stress, because music can be enjoyed without much expenditure and even while doing some work, it can be enjoyed.

6.4 Self analysis and Networking

Self analysis is the mechanism which is used to know oneself, the good, bad, and the ugly, provides the opportunities for growth and change. Self analysis can also help the business people to learn how they have to modify, change and adapt. Businessmen cannot grow without self analysis and in other words self analysis is a good start.

Networking means two or more people share their feeling, problem or experience. Engaging in positive sharing of emotions and thoughts, and contributing to each others' feel-good experiences helps to improve health and prolong life. When the people share their feelings, knowledge and possessions with others, it will create automatically a relationship of trust and helps to feel secured and happy. Self analysis and networking consists of the activities such as sharing problems and consulting with well wishers, prioritizing activities by importance and urgency, to identify and define the problem, team work, preparing a daily list

of activities, to evaluate the pros and cons, collection of feedback from employees and social support network. The respondents are given these variables and asked to give their opinion in five point scale. The responses and the weighted average scores are shown in Table 6.3.

Table 6.3

Opinion of the Respondents about Self Analysis and Networking as Coping Strategies

S.No	Variables / Weights W		OPINION OF THE RESPONDENTS						Weighted Average score & Ranks $(\sum WX) / \sum W$
			Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly Disagree	Total $\sum W$	
			5	4	3	2	1	15	
1	Sharing problems and consulting with well wishers	(X)	78	104	92	22	4	300	**75.33 I**
		WX	390	416	276	44	4	1130	
2	Prioritizing activities by importance and urgency	(X)	63	116	69	42	10	300	72.00 II
		WX	315	464	207	84	10	1080	
3	To identify and define the problem	(X)	74	99	82	23	22	300	72.00 II
		WX	370	396	246	46	22	1080	
4	Team work	(X)	78	86	90	26	20	300	71.73 III
		WX	390	344	270	52	20	1076	
5	Preparing a daily list of activities	(X)	63	104	84	31	18	300	70.87 IV
		WX	315	416	252	62	18	1063	
6	To evaluate the Pros and Cons	(X)	43	127	89	30	11	300	70.73 V
		WX	215	508	267	60	11	1061	
7	Collection of feedback from employees	(X)	55	98	101	29	17	300	69.67 VI
		WX	275	392	303	58	17	1045	
8	Social support Network	(X)	36	107	96	44	17	300	66.73 VII
		WX	180	428	288	88	17	1001	

Source: Primary Data.

It is found in Table 6.3 that sharing problems and consulting with well wishers is the top ranking strategy to reduce stress. Social support network is the least scoring variable. Prioritizing activities by importance and urgency, to identify and define the problem, team work, preparing daily list of activities, to evaluate the pros and cons and collection of feedback from employees are also with high weighted scores. Finally it is concluded that in the opinion of the respondents sharing problems and consulting with well wishers is the effective coping strategy to relieve from stress. These small businessmen don't have much belief an social support network and also getting feedback from employees, as most of them won't have any employee.

6.5 Proactive Strategies

Proactive strategies are designed to anticipate possible challenges. No one can anticipate every possibility, no organization can be proactive in every situation. However, businesses that emphasize proactive strategies are usually more effective at dealing with challenges. The strategies such as consuming nutritious food, sufficient sleep, become silent, optimism, doing meditation, consuming water, proper diet, generate possible alternatives, to attend workshop and training and take a long bath can help in minimizing stress. The opinion of the respondents about these proactive coping strategies have been obtained for the study and the responses and weighted average scores are shown in Table 6.4

Table 6.4

Opinion of the Respondents about Proactive Strategies for Coping with Stress

S.No	Variables / Weights W		OPINION OF THE RESPONDENTS						Weighted Average score & Ranks (∑WX) / ∑W
			Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly Disagree	Total ∑W	
			5	4	3	2	1	15	
1	Consuming nutritious food	(X)	78	111	77	32	2	300	**75.40 I**
		WX	390	444	231	64	2	1131	
2	Sufficient sleep	(X)	84	103	73	34	6	300	75.00 II
		WX	420	412	219	68	6	1125	
3	Become silent	(X)	85	111	59	33	12	300	74.93 III
		WX	425	444	177	66	12	1124	
4	Optimism	(X)	97	76	84	32	11	300	74.40 IV
		WX	485	304	252	64	11	1116	
5	Doing Meditation	(X)	86	97	63	36	18	300	73.13 V
		WX	430	388	189	72	18	1097	
6	Consuming water	(X)	67	98	108	15	12	300	72.87 VI
		WX	335	392	324	30	12	1093	
7	Proper diet	(X)	73	84	104	27	12	300	71.93 VII
		WX	365	336	312	54	12	1079	
8	Generate possible alternatives	(X)	62	98	101	27	12	300	71.40 VIII
		WX	310	392	303	54	12	1071	
9	To attend workshop and training program	(X)	52	92	95	36	25	300	67.33 IX
		WX	260	368	285	72	25	1010	
10	Taking a long bath	(X)	48	86	101	41	24	300	66.20 X
		WX	240	344	303	82	24	993	

Source: Primary Data

It is found in Table 6.4 that consuming nutritious food is the top ranking proactive strategy and taking a long bath is the least scoring variable. Sufficient sleep stands in second position. Become silent, optimism, doing meditation, consuming water, proper diet, generate possible alternatives, to attend workshop and training are also with high weighted scores. It is concluded that in the opinion of the respondents the top scoring proactive strategies are consuming nutritious food and sufficient sleep.

6.6 Reactive Strategies

The reactive business strategies are those strategies which are used after the occurance of the event. For example, get a massage / muscle relaxation, deep breathing, reframing the problem, focusing on "small wins", mental rehearsal, clinical counseling and reducing expectation are some of the reactive strategies. Based on the data collected for the study weighted average scores are as shown Table 6.5.

Table 6.5

Opinion of the Respondents about Reactive Strategies for Coping with Stress

S.No	Variables / Weights W		OPINION OF THE RESPONDENTS						Weighted Average score & Ranks $(\sum WX) / \sum W$
			Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly Disagree	Total $\sum W$	
			5	4	3	2	1	15	
1	Focusing on " small wins"	(X)	71	82	92	43	12	300	70.47
		WX	355	328	276	86	12	1057	
2	Reframing the problem	(X)	55	105	91	33	16	300	70.00
		WX	275	420	273	66	16	1050	
3	Reducing expectation	(X)	58	102	84	42	14	300	69.87
		WX	290	408	252	84	14	1048	
4	Deep breathing	(X)	51	104	87	32	26	300	68.13
		WX	255	416	261	64	26	1022	
5	Mental rehearsal	(X)	49	101	82	51	17	300	67.60
		WX	245	404	246	102	17	1014	
6	Clinical counseling	(X)	51	79	83	59	28	300	64.40
		WX	255	316	249	118	28	966	
7	Get a massage / Muscle relaxation	(X)	38	88	94	51	29	300	63.67
		WX	190	352	282	102	29	955	

Source: Primary Data.

It is found in Table 6.5 that focusing on "small wins" is the top ranking reactive strategy and Get a massage / Muscle relaxation is the least scoring variable. Reframing the problems stands in the second position. Deep breathing, mental rehearsal, clinical counseling and reducing expectation are also with high weighted scores. It is concluded that in the opinion of the respondents, focusing on small wins, reframing the problems are the effective reactive strategies to cope with stress. In the book "Power of habits", Charles Duhigg uses the term "Small wins" to refer the modest behavior changes that can set off a chain reaction of more and better changes[1].

6.7 Cognitive therapy

The Cognitive Therapy is a type of psychotherapy in which negative patterns of thought about the self and the world are challenged in order to alter unwanted behaviour patterns or treat mood disorders such as depression. It is a relatively short-term, focused psychotherapy for a wide range of psychological problems including depression, anxiety, anger, marital conflict, loneliness, panic, fears, eating disorders, substance abuse, alcohol abuse and dependence and personality problems.

Its goal is to change patterns of thinking or behavior that are behind people's difficulties, and so change the way they feel. Self control, to avoid stress situation and stressors, close our eyes for few minutes, accept the things we can't change, taking leave, switch off the cell phone, laugh out loudly, identify sources of stress, situational self talk skills, learn to forgive, positive thinking and develop self discipline and control are some of the ways used here. Based on the data collected for the study the researcher tabulated the responses and the weighted average score in Table 6.6

[1] https://www.psychologytoday.com/au/blog/changepower/201207/the-amazing-power-small-wins.

Table 6.6

Opinion of the Respondents about Cognitive Therapy to Cope with Stress

S.No	Variables / Weights W		OPINION OF THE RESPONDENTS						Weighted Average score & Ranks (∑WX) / ∑W
			Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly Disagree	Total ∑W	
			5	4	3	2	1	15	
1	Self control	(X)	73	97	98	26	6	300	**73.67**
		WX	365	388	294	52	6	1105	**I**
2	Learn to forgive	(X)	64	126	66	26	18	300	72.80
		WX	320	504	198	52	18	1092	II
3	Develop Self discipline and control	(X)	63	132	50	42	13	300	72.67
		WX	315	528	150	84	13	1090	III
4	Situational self talk skills	(X)	50	125	71	36	18	300	70.20
		WX	250	500	213	72	18	1053	IV
5	Close our eyes for few minutes	(X)	60	90	84	54	12	300	68.80
		WX	300	360	252	108	12	1032	V
6	Identify sources of stress	(X)	45	109	98	21	27	300	68.27
		WX	225	436	294	42	27	1024	VI
7	To avoid stress situation and stressors	(X)	63	68	96	61	12	300	67.27
		WX	315	272	288	122	12	1009	VII
8	Positive thinking	(X)	47	97	93	29	34	300	66.27
		WX	235	388	279	58	34	994	VIII
9	Accept the things we can't change	(X)	52	82	76	64	26	300	64.67
		WX	260	328	228	128	26	970	IX
10	Laugh out loudly	(X)	37	122	59	37	45	300	64.60
		WX	185	488	177	74	45	969	X
11	Taking leave	(X)	36	80	89	59	36	300	61.40
		WX	180	320	267	118	36	921	XI
12	Switch off the cell phone	(X)	30	58	77	68	67	300	54.40
		WX	150	232	231	136	67	816	XII

Source: Primary Data.

It is clear from Table 6.6 that self control is with the highest average score, followed by learning to forgive. Other two variables with more than seventy average score are self discipline and control and situational self talk skills. All other variables except switching off the cell phone are getting between 60 to 70 average scores. It is concluded that among the cognitive therapies, self control, develop self discipline and situational self talk skills are very effective in the opinion of the respondents.

6.8 Self Development Programmes

Self development program is 'the deliberate growth or development of an individual to bring out their potential and capabilities. Making them more aware of their inner feelings and belief systems, to become a more conscious, whole and healthy human being'. It is used to understand ourselves, to find our life purpose, to create goals, to manage the time effectively handle stress, build better relationship and the like. Improved problem solving skill, improved communication skill, attending stress control workshops and assistance programmes and to develop positivity are the variables given to the respondents. Their opinion about these variables and the weighted average scores are shown in Table 6.7

Table 6.7

Opinion of the Respondents about Self Development Programmes for Coping with Stress

S.No	Variables / Weights W		OPINION OF THE RESPONDENTS						Weighted Average score & Ranks (∑WX) / ∑W
			Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly Disagree	Total ∑W	
			5	4	3	2	1	15	
1	Improved communication skill	(X)	70	102	94	22	12	300	73.07
		WX	350	408	282	44	12	1096	
2	Increase problem solving skill	(X)	69	102	79	43	7	300	72.20
		WX	345	408	237	86	7	1083	
3	To Develop Positivity	(X)	57	114	85	29	15	300	71.27
		WX	285	456	255	58	15	1069	
4	To attend stress control workshops and assistance programmes	(X)	42	102	93	41	22	300	66.73
		WX	210	408	279	82	22	1001	

Source: Primary Data.

It is found in Table 6.7 that improved communication skill is the top ranking self development programme and to attend stress control workshops and assistance programme is the least scoring variable. Increased problem solving skill stands in second position. To develop positivity is also with high average scoring. It is concluded that in the opinion of the respondents improved communication skill is the effective coping strategy. It improves the ability to convey information to others effectively and efficiently. A businessman with good verbal and non – verbal and communication skill helps to facilitate sharing of information to others, which improves the relationship and finally minimizes stress.

6.9 NEGATIVE COPING

Negative coping means using unhealthy and unwanted strategies to overcome stress. For example, consuming alcohol, smoking, consuming any other drugs and shouting to others are some of the negative strategies. The respondents are asked to give their opinion about these variables and the responses and weighted average scores are shown in Table 6.8

Table 6.8

Opinion of the Respondents about Negative Coping Strategies

S.No	Variables / Weights W		OPINION OF THE RESPONDENTS						Weighted Average score & Rank (∑WX) / ∑W
			Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly Disagree	Total ∑W	
			5	4	3	2	1	15	
1	Smoking	(X)	28	70	70	49	83	300	**54.07**
		WX	140	280	210	98	83	811	**I**
2	Consuming alcohol	(X)	4	49	75	71	101	300	45.06
		WX	20	196	225	142	101	684	II
3	Shouting	(X)	12	25	81	64	118	300	43.27
		WX	60	100	243	128	118	649	III
4	Drugs	(X)	2	42	61	71	124	300	41.80
		WX	10	168	183	142	124	627	IV

Source: Primary Data.

It is found in table 6.8 that smoking is the top scoring variable and drugs is the least scoring variable. Consuming alcohol stands in second position. Shouting to others get the third place. It is concluded that smoking is the effective negative coping for stress. Smoking is the crucial technique for reliving from the stress. It is better to see drugs in the last position. Whatever is the negative coping strategy, nothing is good. Hence, it is better to avoid the negative coping strategies for the benefit of their family, business, society and themselves.

6.10 SUMMARY

The opinion about the coping strategies of respondents are analysed in this chapter. Various coping strategies are given to the respondents namely physical exercise, entertainment, self analysis and networking, proactive strategies, reactive strategies, cognitive therapy, self development programs and negative coping. The coping strategies are ranked on the basis of the weighted scores. Among the physical exercises, walking, yoga and cycling are top ranking. Listening music and outing with family members are more effective among entertainment types. Sharing problems and consulting with well wishers, consuming nutritious food, focusing on small wins and self control are other coping methods with high scores.

CHAPTER VII

SUMMARY OF FINDINGS, SUGGESTION AND CONCLUSION

7.1 Introduction

Stress is felt by men and women, children and grown ups, employed and unemployed, salaried and wage earners, low level employees and high level authorities and what not. Businessmen are also not free from stress. They have lot of reasons to feel stressed. Businessmen face risks, constraints and critical situations in their day to day business activities. Stress need not be treated as harmful, because at times it will create energy to do better. Virudhunagar District, being a trading centre was taken as the study area. It is popular for Oil, chilly, dhal, coriander, tin sheet, cotton, cement, printing, match works, fireworks, garments, nib, bolts and nuts and milk products. The stress among the businessmen and the ways and means followed by them to cope up with stress and manage stress need to be studied to overcome it or atleast to minimize it.

Life is full of surprises, struggles, success and sadness. We cannot change, control or avoid some happenings. Like that some other happenings can be endured, changed, controlled or avoided with our effort. Stress arises only because of such happenings. The reactions of human beings to different situations differ depending upon their nature. Overcoming stress is very important for everyone. Hence a study is proposed on the stress, causes, impacts and coping strategies.

7.2 Data

Primary data have been collected from 300 respondents through a pre-tested interview schedule. Secondary data from the published and unpublished sources were collected and used for the study.

The findings of the study by the statistical analyses and from explanations are summarized below:

7.3.1 Demographic profile of the Respondents

Age

It was found that 108(36%) of the respondents belong to 41-50 years of age and another 81 (27%) respondents are from above 50 years of age.

Gender

Among the respondents to 98.8 per cent of the respondents were male.

Educational Qualification

It was found that the educational qualification of 53.67 per cent of the respondents was school level and 31.67 per cent of the respondents have under graduate level education.

7.3.2. Family Environment of the Respondents

Residential Area:

Among the respondents 69.70 per cent lives in urban area and 14.3 per cent lives in semi urban area.

Nature of residence

It was found that 81.30 per cent of the respondents live in own house.

Monthly Income of the Respondents

The monthly income of the respondents was found to be below ₹ 50,000 for 46.30 per cent of the respondents and another 30 per cent of the respondents and another 30 per cent of the respondents get ₹ 50,000 - ₹ 1,50,000 as their monthly income.

Marital status and Family type

It was found that 92.70 per cent of the respondents were married and 72 per cent of the respondents have nuclear family.

Number of members in the family

The number of family members in the family of the respondents was found to be 1-3 in 37.70 per cent of the respondents and it was 4-6 for 57.30 per cent of the respondents.

Languages known

It was found that Tamil was the only known language for 72.70 per cent of the respondents. Only 22.3 per cent of the respondents know Tamil and English.

7.3.3 Work Environment of the Respondents

Employment status of the spouse

It was found that around two third (66.19%) of the respondents spouse are unemployed. Among those who were employed 58.51 per cent joined hand in their own business.

Forms of business

It was found that 249 respondents have their businesses as soleproprietors.

Location

The businesses of 232 respondents are being carried out in rural area.

Established

It was found that 59 per cent of the respondents established their business by their own effort. Parental businesses are carried out by 34.3 per cent of the respondents.

Investment

It was found that the investment of 59.34 per cent of the respondents was less than ₹ 10 lakhs and 21.33 per cent of the respondents have ₹ 10 – 15 lakhs as investment. Only 19.33 per cent of the respondents have more than ₹ 15 lakhs as investment.

Sources of Investment

For 30.30 per cent of the respondents the investment was raised from their own savings. Parents provided the investment for 45 per cent of the respondents. Borrowings from banks was done by only 6 per cent of the respondents.

Experience in the business

The experience of 55 per cent of the respondents was found to be 5 to 15 years and 28.3 per cent of the respondents have 16-25 years experience in their business.

Ownership of business premises

Among the respondents, 65.30 per cent do their business in own premises and 31.30 per cent in rented premises.

Number of employees

It was found that 73.70 per cent of the respondents have less than ten employees in their unit and 9.7 per cent of the respondents have 10 – 20 employees.

Distance

It was found that the distance between the work place and residence for 47.30 per cent of the respondents was less than 2 km and for 40.30 per cent it was 2 - 4 km.

Working time per day

The working time per day was more than 8 hours for 58 per cent of the respondents.

Mode of Transport

Two wheelers were used for transportation by 74 per cent of the respondents.

Travels and frequency of travels

It was found that 58.70 per cent of the respondents travel to other places for business purposes. Among these 59.09 per cent travel two times in a month.

Computer knowledge

It was found that 51.30 per cent of the respondents' computer knowledge was poor.

Installation of computers

Only 31.30 per cent of the respondents have computers in their organization.

7.3.4 Motivational factor

The factors that motivated the respondents to start the business were studied under two heads namely compulsory and facilitating factors.

It was found that among the compulsory factors, experience in the particular field and self employment were the top ranking factors.

Availability of raw materials and financial background were the top ranking facilitating factors.

7.3.5 Causes of stress

It was found that more than thirty per cent of the respondents agreed that they get stressed due to lack of family support, dual responsibilities, health related problems, stiff competition, frequent changes in the taste and preferences of the customers, poor support from employees, labour turnover, shortage of finance, lengthy working hours, corruption, frequent phone calls, collection from debtors, insufficient orders, investors pressure, lack of planning and inability to repay debts.

Around twenty five per cent of respondents strongly agreed that stiff competition gives them more stress.

The rotated factor loadings for the 43 statements (factors) had been extracted into seven factors, namely F1, F2, F3,F4,F5,F6 and F7. The factors were identified with new names with the following factor loading values.

Factor	***Name of Newly Extracted Dimensions***	***Selected Statement (Variable)***	***Factor Loadings***
F_1	Stressors from employees	Poor support from employees	0.780
F_2	Stressors from Family	Wife / begin drop work	0.749
F_3	Stressors from Business Problems	Lack of effective communication	0.721
F_4	Stressors from Customers	Cannot get order from the customer	0.583
F_5	Stressors from Health Problems	Personal injury	0.683
F_6	Stressors from Functional Management	Difficulty in acquiring latest technology	0.666
F_7	Stressors from Government	Corruption	0.698

7.3.6 Opinion of the respondents about the impact of Stress

The impact of stress were categorized into physical, psychological, behavioral, intellectual and family impact and the opinion of the respondents are collected.

7.3.6.1 Opinion about the Physical Impact

It was found that more than thirty per cent of the respondents opined that the physical impact namely constant head ache, increased muscle tension, joint and knee pain, low energy, constant tiredness, clenched jaw and grinding teeth, higher pitched voice, insomnia, blood pressure, dry mouth and throat and elevated pulse and increased respiration sometimes affect them. Around forty per cent of the respondents never felt nervous weakness, heart problem and cold hands and feet.

Physical Impact and Age categories of Respondents

It was found that the opinion about increased muscle tension, dry mouth and throat and elevated pulse and respiration among the different age categories differ significantly. The Duncan test results showed that these three problems are felt more by 40 – 50 years age category of respondents because the mean values are higher when compared to the mean values of other categories of respondents.

Physical Impact and Educational Categories of Respondents

The results of one way ANOVA test showed that the opinion about the impact of stress do not differ significantly among the different educational categories of respondents.

Physical Impact and Income Categories of Respondents

It was found that for all the variables the opinion of different income categories differ significantly. The Duncan test results showed that the physical impact of stress was at the most felt by 1,50,000 – 3,00,000 income category of respondents, as the mean values were the highest for that category.

Physical Impact and Categories based on Number of family members

The results of one way ANOVA test showed that the opinion about the physical impact of stress differ significantly with regard to all variables except having low energy and having blood pressure. The results of Duncan test showed that the physical impact of stress was at the most felt by 1 – 3 members category of respondents. But only in the case of constant tiredness, having low energy and having dry mouth and throat more than six family members category had the highest mean value which showed that the impact was more for this particular group.

Physical Impact and Years of Experience categories of Respondents

It was found that the opinion about nervous weakness, increased muscle tension, constant tiredness, higher pitched voice, elevated pulse and increased respiration and cold hands and feet among the different years of experience categories differ significantly. The Duncan test results showed that the physical impact of stress was found to be felt seriously by the 5 – 15 years of experience category of respondents, as the mean values were higher when compared to the mean values of other categories of respondents. Above 25 years category was most affected by constant tiredness.

7.3.6.2 Opinion about the Psychological Impact

It was found that only less than ten per cent of the respondents opined that most of the psychological stress impact symptoms are faced always. Feeling worthless or helpless, having anxiety and depression affect often, for around 25 per cent of the respondents. More than thirty per cent of the respondents feel most of the impact, sometimes only. Getting bored in the organisation, quitting the business, emotional outburst and crying and losing the sense of humor, never affect more than thirty per cent of the respondents.

Psychological Impact and Age Categories of Respondents

The results of one way ANOVA test showed that the opinion of the respondents of different age categories differ significantly with regard to four variables namely feel bored in organization, anxiety, confusion and forgetfulness. The Duncan test results showed that the psychological impact of stress namely I feel bored in organization was found to be felt seriously by the 30 – 40 years age category of respondents. Anxiety, confusion and forgetfulness are felt by the 40 – 50 years age category of respondents, as the mean values are the highest.

Psychological Impact and Educational Categories of Respondents

The results of one way ANOVA test showed that the opinion about the impact of stress do not differ significantly among the different educational categories of respondents.

Psychological Impact and Income Categories of Respondents

It was found that the opinion of the respondents of various income categories about the psychological impact of stress differ significantly except for the two variables namely feeling inferior and getting anger. The Duncan test results showed that the psychological impact of stress was at the most felt by 1,50,000 – 3,00,000 income category of respondents, as the mean values are the highest for that category.

Psychological Impact and Categories based on Number of family members

The results of one way ANOVA test showed that the opinion of the respondents of number of family members categories differ significantly with regard to all the variables except a few variables such as feeling inferior, forgetfulness, inability to concentrate, over tension, negative thoughts and sense of irritability, as the calculated significant values are more than the significance value 0.05. The Duncan test results showed that the psychological impact of stress such as I feel restless or nervous, I feel bored in organisation, to quit the business, frustrated and losing sense of humor are at the most felt by 1 – 3 members category of respondents, as the respective mean values are the highest. But in the case of anxiety, getting anger, lack of confidence, feeling of laziness / fatigue, confusion, depression, delusion, emotional outburst and crying, more than six family members category has the highest mean value which shows that the impact was more for this particular group.

Psychological Impact and Years of experience categories of Respondents

It was found that the opinions of the respondents of different years of experience categories differ significantly with regard to the variables such as emotional outburst and crying, inability to concentrate and feeling over tension as the calculated significance values are less than the significance value 0.05. On the basis of Duncan test results, feel bored in organisation, the emotional outburst and crying and inability to concentrate are found to be felt seriously by the 5 – 15 years of experience category of respondents. Above 25 years category was most affected by feeling over tension.

7.3.6.3 Opinion about the Behavioral Impact

It was found that becoming talkative or silent was found often among 41 per cent of the respondents. Consuming more or less food was found sometimes among 46.70 per cent of the respondent. Around thirty per cent of the respondents feel increased use of alcohol or cigarettes and feel of worry due to stress sometimes. More than thirty per cent of the respondents sometimes feel change in sleeping, neglecting duty and responsibility and losing balanced mind, over reaction to simple problems and becoming moody and reduction of creativity. Among the respondents, 51.30 per cent stated that they never take drugs repetitively. Day dreaming and changing the dressing style are never be the behavioral impact for 25.7 and 27.3 per cent of the respondents respectively. It was also found that more than thirty per cent of the respondents never lose interest, never make absenteeism, never find fault with workers, never behave erratically and never use alcohol or cigarettes. It was concluded that only a few respondents often have these behavioral impact.

Behavioral Impact and Age categories of Respondents

The results of one way ANOVA test showed that the opinion of the respondents of different age categories differ significantly with regard to three variables namely repetitive use of drugs, becoming moody and day dreaming, as the calculated significance values are less than the significance value 0.05. The null hypotheses are rejected with regard to these three variables.

The Duncan test results showed that the two variables namely repetitive use of drugs and day dreaming are found to be felt by 30 -40 years age category of respondents, as the mean values are higher when compared to the mean values of other categories of respondents. Only in the case of becoming moody, 40 – 50 years age category has the highest mean value, which shows that the impact was more for this particular group.

Behavioral Impact and Educational Categories of Respondents

It was found that the different educational categories of respondents do not significantly differ in their opinion about the behavioral impact of stress. The null hypothesis was accepted for all the variables concerned.

Behavioral Impact and Income Categories of Respondents

The results of one way ANOVA test showed that the opinions of the respondents of different income categories differ significantly with regard to the variables such as change in sleeping pattern (more / less), neglecting duty and responsibility, change in dressing style, sudden / increased use of alcohol, cigarettes, repetitive use of drugs, losing balance of mind, over reaction to simple problems and becoming moody and worrisome, as the calculated values are less than the significance value 0.05. The null hypotheses are rejected for these variables.

The results of Duncan test showed that the behavioral impact of stress was at the most felt by 1,50,000 – 3,00,000 income category of respondents, as the mean values are the highest for that category. Above 3,00,000 income category was most affected by reduced creativity.

Behavioral Impact and Categories based on Number of family members

It was found that the opinion of the respondents of number of family members categories differ significantly with regard to the variables such as change in sleeping pattern (more/less), neglecting duty and responsibility, change in dressing style, sudden / increased use of alcohol, cigarettes, repetitive use of drugs, becoming moody, erratic behavior, finding fault with workers, day dreaming, Increased absenteeism and illness, loss of interest, as calculated significance values are less than the significance value 0.05. The null hypotheses are rejected with regard to these variables.

The results of Duncan test showed that that becoming talkative or silent, use of drugs, erratic behavior and day dreaming are at the most felt by 1 – 3 members category of respondents, as the mean values are the highest. In the case of change in sleeping pattern, increased absenteeism and illness and loss of interest, the six members category was the most affected category.

Behavioral Impact and Years of experience categories of Respondents

The results of one way ANOVA test showed that the opinion of the respondents of different years of experience categories differ significantly with regard to the variables such as becoming talkative or silent, consuming more or less food, change in sleeping pattern,

change in dressing style, sudden / increased use of alcohol, cigarettes, repetitive use of drugs, over reaction to simple problems and loss of interest as the calculated significance values are less than the significance value 0.05. The null hypotheses are rejected for these variables.

The results of Duncan test showed that the behavioral impact of stress are found to be felt seriously by the 5 – 15 years of experience category of respondents, as the mean values are higher when compared to the mean values of the other categories of respondents.

7.3.6.4 Opinion about the Intellectual Impact

It was found that more than 44 per cent of the respondents opined that sometimes they feel decreased memory level and inability to take prompt decisions due to stress. In the opinion of 41 per cent of the respondents, they never get the idea of getting out of the problem or work area. It was also understood that more than thirty per cent of the respondents sometimes only feel confusion regarding concepts, mind block and poor concentration due to stress. Around thirty per cent of the respondents sometimes suffer with poor judgement, loss of objectivity, dogmatism and interest in irrational concepts. Loss of objectivity was never found among 35.3 per cent of the respondents and interest in irrational concepts was never found among 34.3 per cent of the respondents.

Intellectual Impact and Age categories of Respondents

The results of one way ANOVA test showed that that the opinions of the respondents of different age categories differ significantly with regard to only one variable namely such as interest in irrational concept, as the calculated significance value was less than the significance value 0.05. The null hypothesis was rejected with regard to that variable.

The results of Duncan test showed that that the intellectual impact of stress at the most was felt by 30-40 years of age category of respondents, as the calculated mean value was the highest.

Intellectual Impact and Educational Categories of Respondents

The results of one way ANOVA test showed that the different educational categories of respondents do not significantly differ in their opinion about the intellectual impact of stress. The null hypothesis was accepted for all the variables concerned.

Intellectual Impact and Income Categories of Respondents

It was found that that the opinions of the respondents of different income categories differ significantly with regard to all the variables such as reduction in memory level, unable to take prompt decision, confusion regarding concepts, mind block, poor concentration, poor judgement, loss of objectivity, dogmatic, interest in irrational concepts and feeling of get out from the work area of problem, as the calculated values are less than the significance value 0.05. The null hypotheses are rejected for these variables.

The results of Duncan test showed that that the intellectual impact of stress was at the most felt by 1,50,000 – 3,00,000 income category of respondents, as the mean values of all the variables are the highest for that category.

Intellectual Impact and Categories based on Number of family members

The results of one way ANOVA test showed that the opinion of the respondents of number of family members categories differ significantly with regard to all the variables such as reduction in memory level, unable to take prompt decision, confusion regarding concepts, mind block, poor concentration, poor judgement, loss of objectivity, dogmatic, interest in irrational concepts and feeling of get out from the work area of problem, as the calculated significance values are less than the significance value 0.05. The null hypotheses were rejected with regard to these variables.

The results of Duncan test showed that the intellectual impact of stress was at the most felt by 1 – 3 members category of respondents, as the mean values are the highest for all the variables.

Intellectual Impact and Years of experience categories of Respondents

It was found that the opinion of the respondents of different years of experience categories differ significantly with regard to the variables such as unable to take prompt decision, confusion regarding concepts, poor judgement, dogmatic and interest in irrational concepts as the calculated significance values are less than the significance value 0.05. The null hypotheses were rejected for these variables.

On the basis of Duncan test results it was found that the intellectual impact of stress was found to be felt seriously by the 5 – 15 years of experience category of respondents, as the mean values are the highest.

7.3.6.5 Opinion about the Family Impact

It was found that more than thirty per cent of the respondents often couldn't spend time for their children's education. More than thirty per cent of the respondents sometimes feel that they couldn't spend time to maintain social relations, to play with children, to take care of their children during illness, avoiding outing with family members, misunderstanding with family members, alienation from family members and conflicts with spouse. Among the respondents 30.30 and 32 per cent respectively never have misunderstanding with and alienation from the family members. It was concluded that only a few respondents have family impact of stress frequently.

Family Impact and Age categories of Respondents

The results of one way ANOVA test showed that the opinion of the respondents of different age categories differ significantly with regard to the variables such as do not spend time to my children's education and physical needs, do not spend more time for playing with my children and conflict with spouse, as the calculated significance values for these variables are less than the significance value 0.05. The null hypotheses were rejected with regard to these variables.

It was found that the family impact of stress was at the most felt by 40-50 years age category of respondents, as the mean values are the highest for the first two variables. Only in the case of conflict with spouse 30 - 40 years age category has the highest mean value, which shows that the impact was more for that particular group.

Family Impact and Educational Categories of Respondents

The results of one way ANOVA test showed that the different educational categories of respondents do not significantly differ in their opinion about the family impact of stress. The null hypothesis was accepted for all the variables concerned.

Family Impact and Income Categories of Respondents

It was found that the opinion of the respondents of different income categories differ significantly with regard to all the variables namely do not spend time to my children's education and physical needs, do not spend time to manage social relations / social visit / social gathering, do not spend more time for playing with my children, I have no time to attend my children during illness, avoid outing with family members due to work pressure, misunderstanding with my family members, alienation from family members and conflict with spouse, as the calculated values were less than the significance value 0.05. The null hypotheses are rejected for all these variables.

The Duncan test results showed that the most affected categories are ₹ 50,000 – ₹ 1,50,000 and ₹ 1,50,000 – ₹ 3,00,000 income categories. The mean values for the first two and the sixth and seventh variables were the highest for ₹ 1,50,000 – ₹ 3,00,000 income category. The third, fourth, fifth and the last variables have the highest mean values for ₹ 50,000 – ₹ 1,50,000 income categories.

Family Impact and Categories based on Number of family members

It was found that the opinion of the respondents of number of family members categories differ significantly with regard to all the variables except one variable namely alienation from family members. The calculated significance values for all other variables were less than the significance value 0.05.

The results of Duncan test showed that the 1-3 members families realize more impact than the other two categories related to the variables namely do not spend time to my children education and physical needs, misunderstanding with my family members and conflict with spouse. The impact was at the most felt by the more than six members category with regard to all other variables namely do not spend time to manage social relations, do not spend more time for playing with my children and have no time to attend my children during illness.

Family Impact and Years of experience categories of Respondents

The results of one way ANOVA test showed that that the opinion of the respondents of different years of experience categories differ significantly with regard to the variables

such as do not spend time to my children's education and physical needs, do not spend time to manage social relations / social visits / social gathering and alienation from family members, as the calculated significance values for those variables are less than the significance value 0.05. The null hypotheses are rejected for these variables.

The results of Duncan test showed that the family impact of stress was found to be felt seriously by the 5 – 15 years of experience category of respondents, as the mean values are the highest.

7.3.7 Coping Strategies

Coping strategies were categorised under eight heads and the findings were:

Physical exercises

Walking and yoga were the top two physical exercises to cope with stress whereas aerobics was in the last position on the basis of weighted scores.

Entertainment

Listening to music and outing with family members were the top two entertainments and reading self development books was the least scoring strategy.

Self Development and networking

Sharing the problems and consulting with well wishers and prioritising the activities by importance and urgency were the top scoring variables whereas social support network was the least scoring variable.

Proactive strategies

Consuming nutritious food and sufficient sleep were the effective proactive strategies in the opinion of the respondents. Attending workshops and training programmes and taking a long bath were getting the least scores.

Reactive strategies

Focusing on small wins and reframing the problem are the variables with the highest scores and so seem to be effective. Clinical counseling and massaging and muscle relaxation are with the least scores.

Cognitive Therapy

Self control was with 73.67 as the highest weighted average score and switch off the cell phone was in the last position.

Self Development Programmes

In the opinion of the respondents, improved communication skill was with highest score and attending workshop and assistance programmes was with the least score.

Negative Coping

Among the negative coping strategies smoking was with the highest score and drugs was in the last position. Consuming alchohol was getting the second place. Negative coping strategies were not good for the individual and his family.

7.4 Recommendation

On the basis of the findings, following suggestions are given.

- Among the different causes of stress, family related problems could be solved by talking to the family members or getting counseling or arranging for counseling to the members of the family.
- Change in the taste and preferences of the customers could be faced by updating the knowledge about the market.
- To solve employees' problems, their satisfaction is to be given importance. Satisfied employees won't create any problem to the employer.
- Financial planning is to be done carefully. Budgeting should be done for every period.
- Lengthy working hours could be avoided with prober planning.
- To minimize the physical impact such as headache, muscle tension, joint and knee pain and the like the businessmen should plan their work and take sufficient rest.
- It is found that physical impact is much felt by 40-50 years age category of respondents. Hence it is suggested that they should give more importance to coping mechanisms.

- Psychological impact is much felt by the respondents of small and very big families. Hence they should also divide their responsibility and make them free, to minimize the impact of stress.
- The 5 – 15 years of experience category of respondents suffer much with all types of impact as per the Duncan test results. This category of respondents are recommended to follow coping mechanisms effectively.
- The respondents should allot time to do effective physical exercises such as walking, yoga, riding bicycle and playing games to cope with stress.
- Listening music, outing with family members and going to temples enable the respondents to minimize stress.
- Sharing problems and consulting with well wishers and prioritizing the activities on the basis of importance and urgency will minimize stress.
- Nutritious food should be consumed.
- Sleeping sufficiently is also essential.
- Focusing on small wins, reducing expectation and reframing the problem are recommended as effective coping strategies.
- Self control and learning to forgive are also suggested for coping with stress.
- As negative coping strategies such as smoking and consuming alcohol are not good for health such habits should be avoided.

7.5 Conclusion

The personal and business objectives could be achieved only when an individual is free from stress. As employers, the businessman have to take care of their employees and their demands, financial problems, changing policies, customers satisfaction, changing technology and what not. It is not easy to be free from stress for such a businessman. Dual role in personal life and professional life should be balanced. Spending time with family and having open talk with the family may minimize stress due to family problems. Prober scheduling is required for freeing a person from stress. The stress of the employees is handled by the employer by various strategies for example arranging for coping mechanisms

such as gym, entertainments, counseling, financial incentives and the like. Here, this is a study about the employers. While recommending measures to the employees, they themselves should also follow those mechanisms so that they could be free from stress.

7.6 Scope for further research

In this study, the businessmen who are involved in production of a physical product are selected as samples. A study may be conducted with the service providers. The respondents are selected from the list of registrants with District Industries Centre. The businessmen belonging to a particular industry may be selected for a study. Other districts may be selected for a study. The comparative study between the employer and the employees stress in Virudhunagar District in a particular business is recommeded. Comparative study of stress among the businessmen in manufacturing and service sectors can be carried out.

BIBLIOGRAPHY

JOURNALS

- ✓ Aasia Manzoor, Hadia Awan & Sabita Mariam. INVESTIGATING THE IMPACT OF WORK STRESS ON JOB PERFORMANCE: A Study on Textile Sector of Faisalabad, *Asian Journal of Business and Management Sciences,* ISSN: 2047-2528 *Vol. 2* No. 1 [20-28]

- ✓ Afsheen Khalid. (2012). Role of Supportive Leadership as a Moderator between Job Stress and Job Performance, *Information Management and Business Review, Vol. 4*,No. 9, pp. 487-495.

- ✓ ACTU – *The Indian Journal of Industrial Relations IJIR, Vol.40,* No.3, January 2005.

- ✓ Ahmed, Bhalt & Ahmed. (1998). Stress, and coping strategies among executive technocrats. *Unpublished paper referred in D.M Peston Jee Stress and coping*,*New Delhi.*

- ✓ Ahmed. (1992). Job Stress and Job satisfaction of middle level total employees, Special series II stress adjustment to depth anxiety studies. *Journal of personality and clinical*, *Eight*, pp.51-56.

- ✓ Akinnusin.D.M. (1994). Relationship Between Personal Attributes, Stressors, Stress Reactions and coping Styles. *Management and Labour Studies, Vol.19, No.4,* pp.211-218.

- ✓ Alam.K. (1997). Job Satisfaction, Job Involvement and Organizational stress, Paper presented at the III International and the 34th IAAP conference, Technical Teacher's Training Institute, Madras.

- ✓ Arnold. H.J. & Feldman. (1986). Impact of Technological Environment On Programmer, Analyst's Job Out Come". *Communications Of ICM,* 29, pp 546-555.

- ✓ Amir Mohammad Shahsavarani., Esfandiar Azad Marz Abadi & Maryam Hakimi Kalkhoran. (2015). Stress: Facts and Theories through Literature Review, *International Journal of Medical Reviews, Volume 2*, Issue 2, 230-241.
- ✓ Andrew Maratz U. (2006). Mississippi. Editorial: Stress Management More Important than Ever.
- ✓ Balaji.R (2014). Work Life Balance of Women Employees, *International Journal of Innovative Research in Science, Engineering and Technology, Vol3,* Issue 10, ISSN 2319-8753.
- ✓ Beehr.T.A. (1998). Research on occupational stress: An unfinished enterprise. *Personnel Psychology, 51(4)*: 835-844.
- ✓ Beena.C. & Poduval.P.R. (1992). Gender differences in work stress of executives. *Psychological Studies, July –Nov. Vol. 37(2-3)* 109-113.
- ✓ Beena.C & Poduval. Gender difference in work stress of executives. *Psychological studies, (1991),* (2-3), 109-113.
- ✓ Bennet.S. Pint A. & Cliffoerd.T.J., Burnout, Psychological Mobility, Job Satisfaction and Stress: A Survey of Canadian Hospital Based Child Professionals, *Arch chives of Disease in Child Hood*, 2005, pp.112-116.
- ✓ Bhuin. P. K (2017). A Study on Work-related Stress among the Teachers and Administrators of Privately Managed Business Schools in West Bengal. *Bhatter College Journal of Multi disciplinary Studie,* doi: 10.25274/ bcjms. v7n2.v7n2mc02.
- ✓ Bhuvaneshwari.M. (2013). A Case Study on Psychological and Physical Stress Undergone by Married Working Women. *IOSR Journal of Business and Management, Vol 14*, Issue 16, pp 38-44, ISSN: 2319-7668.
- ✓ Briner R. (2000). Stress Management: Effectiveness of Interventions, *IRS Employment Review, No.717, December Employee Health Bulletin Vol.18*, pp.12-17.

- ✓ Bruce Cryer & Rollin McCraty. Pull the Plug on Stress. *Harvard Business Review*, July 2003, P.107.
- ✓ Chand.P. & Sethi.A. (1997). Organizational factors in development of work stress. *Indian Journal of Industrial Relations*, 32(4), pp.453-462.
- ✓ Chaudhary. (1990). A Study of Relationship between job satisfaction and stress of Bank Officers. *Unpublished M.A Dissertation, Department of psychology university of Rajasthan, Jaipur*.
- ✓ Christalline. Stress and the improvement of working conditions. *An Individual and Collective Responsibility, Cestion, Vol.17, No.5, September-October 2000*, pp.15-33.
- ✓ Cohen, A. (1997). Facing pressure sales and Marketing Management. 149:30-38.
- ✓ Cooper C.L. & Dewe P.J. & O'Driscoll. M.P. (2001). Organisational: Stress: A Review and Critique of Theory. *Research and Application, Thousands Oaks, CA: Sage Publications*.
- ✓ Collins P.A. & Gibbs C.C. (2003). Stress In Police Officers: A Study Of Origins Prevalence and Severity Of Stress Related Symptoms Within A Country Police Force. *Occupational Medicine,* pp.256-264.
- ✓ Dastur R.H. (1990). Are you killing yourself? *Mr.Executive I.B.H. Publishing House*, Bombay.
- ✓ Daga. N. & Hussain. A. (2001). A Study Of Social Family Role Stress and Social Support Among Working Women. *In Hussain's (Ed.), Stress Research Management*, Aligarh Muslim University, Aligarh.
- ✓ Daisy Chauhan. Effect of job involvement on Burnout. *The Indian Journal of Industrial Relations, Vol.44, No.3* January 2009.
- ✓ Deepthi Dhurandher & Gaukaran Janghel (2015). Coping strategy of stress in employed women and non-employed women. *International Journal of Scientific Research and Publications*, Vol.5 Issue 4, ISSN 2250-3153.

- ✓ Dhanabhakyam. M. & Malarvizhi. J. (2014). Work-Family Conflict and Work Stress among Married Working Women In Public and Private Sector Organizations, *International Research Journal of Business and Management*. *Vol no.VII, issue 10*.

- ✓ Dhanabhakyam. M. & Anitha. V. (2011). As study on stress management of working women in Coimbatore District, *International Journal of Multidisciplinary Research*, Vol 1, Issue 7, ISSN 2231-5780.

- ✓ Durbury & Higgins C. (2009). "Work Life Balance in the New Millennium: Where are we?, Where do we need to go?" *Canadian Policy Research Net Works Discussion paper*, October.

- ✓ Eilen Ray, Berlin, Kalherene & Miller.I. (1994). Social Support: Home / work Stress and burnout, who can help?. *Journal of Applied Behavioral Science, Vol.30. Issue No.3,* P.357.

- ✓ Essien & Blessing Stephen (2014). Occupational Stress and Coping Strategies among Female Employees of Commercial Banks in Nigeria. *International Journal of Scientific Research and Management*, vol 2, issue 9, pp 1417-1430, ISSN 2321-3418.

- ✓ Evans. G. & Johns. D. (2000). Stress and Open Office Noise. *Journals of Applied Psychology, 85,* pp.779-789.

- ✓ Flaa, A. & Ekeberg. O. & Kjeldsen. S.E. & Rostrup. M. (2007). Study on Personality May Influence Reactivity To Stress, *Bio- psychosocial Medicine Vol.1, No.5*.

- ✓ Gautham Brahma. (2011). Realising Business Strategy Through people Happy Employees. *Human Capital, Vol.14, No.10,* P.52.

- ✓ Goklaney. S. (1993). Relationship between stress and creativity among middle level managers. *Journal of Psychological Researchers, 37 (1-2),* pp.16-22.

- ✓ Gupta. (1989). Role Stress, focus of control, Coping styles and role efficacy. *A study of first generation entrepreneurs*, M.Phil Dissertation.

- ✓ Haslam. S.A. & Reicher. S. (2006). Stressing the Group: Social Identity and the Unfolding Dynamics of Responses to Stress. *Journal of Applied Psychology, Vol.91.*
- ✓ Hemanalini. (2014). Stress Management among women workers in Textile Industry with reference to knitwear Industry in Tirupur, *Indian Journal of Applied Research*, Vol.4, issue 3, ISSN 2249-555X.
- ✓ Hill.C. (2000). Counseling a Primary Stress intervention, *IRS employment Review No.705* June *Employee Health Bulletin 15,* pp.15-19.
- ✓ Hossain & Mashaanaf. (1995). Job Satisfaction, Stress & Turnover of Industrial Workers, Comparative Study of Private & Public Sectors. *Journal of Behavioral Sciences, Vol.6-7 (1-2),* pp.15- 20
- ✓ Iwasaki. Y., MacKay. K.J., & Ristock. J. (2004). Gender-based analyses of stress among professional managers: An exploratory qualitative study. *International Journal of Stress Management*, 11, 56–79. doi:10.1037/1072-5245.11.1.56.
- ✓ Jamal, M. 1997. Job stress, satisfaction, and mental health: an empirical examination of self employed and non-self-employed Canadians. *Journal of Small Business Management. 35(4)*: 48-57.
- ✓ Jeyaraj. S.S. (2013). Occupational Stress among the Teachers of the Higher Secondary Schools in Madurai District, Tamil Nadu. *IOSR Journal of Business and Management, 7(5),* 63–76. doi: 10.9790/487x-0756376.
- ✓ Jick. T.D. & Payne. R. (1980). Stress at work, *The organizational Behavioral Teaching Journal, Vol.5,* pp.50-55.
- ✓ John.M., Ivancevich., Michael.T., & Matteson (1992). Organisational Behaviour and Management, *Cited in Fred Luthans, Organisaational Behaviour,* P.297.
- ✓ John Schoper.(1993) Emotional and Stress – Introduction to Psychology. *Tata McGraw Hill Edition*, pp.307-327.

- ✓ Jyothi Bhudraja (2008). Causes of Stress among Insurance Employees: An Empirical Study. *The ICFAI Journal of Management Research, Vol.VII, No.10,* P.5.
- ✓ Jyotsna Codaty (2013). Key to Stress Free Living, *V&S publications, New Delhi*, pp14,15,45,46.
- ✓ Khetarpal.A. & Kochar.G.K. (2006). Role Stress And Preventive Management, *Internet Journal of World Health & Societal Politics,* Vol. 3 (1)2-2.
- ✓ Karuna Kodavatiganti & Viswanadham Bulusu(2011). Stress Indicators and its Impact on Educators, *SIES Journal of Management,* Vol.7(2): 88-96.
- ✓ Karve.S. & Nair.S (2010). Role stress and coping with role stress among Indian Women Executives", *International Journal of Arts and Science,* 3(12), ISSN: 1944-6934.
- ✓ Kathirvel.N. (2009). A Study on Stress among Employees Working in BPOs with special reference to Coimbatore. *The IUP Journal of Management Research, Vol.VIII, No.11*.
- ✓ Kristina Gyllensten & Stephen Palmer(2005). The role of gender in workplace stress: A critical literature review, *Health Education Journal*, 64(3), 271-288.
- ✓ Lawless.P. (1991). Employee Burn Out – America's Newest Epidemic. *Minneapolis MN North Western National Life Employee Benefits Division,* P.12.
- ✓ Lim and Hian (2005). The Indian Journal of Industrial Relations. *International Journal of Innovation and Learning, Vol.40, No.37*, P.341.
- ✓ Luolu (1999). Work Motivation Job stress and employee's well-being. *Journal of Applied Management Studies, Vol.8, No.2*.
- ✓ Luthar. H.K. (1999). Learning the Tao of meditation training work force. *HR Real Impact supplementary,* pp.10-11.

- ✓ Marko Elovainio, Mika Kivimaki & Klaus Helkama (2001). Organisational Justice Evaluation. *Job Control and Occupational Strain, Journal of Applied Psychology, Vol.86, No.3,* pp.418- 424.

- ✓ Makowska.Z. (1995). Psychological Characterstics of Work and Family as Determinents of stress and well-being of women: A Preliminary study, *International Journal of Occuaptional Medicine Environmental Health, Vol 8,* Issue 3, 215-222.

- ✓ Maryam Zarra-Nezhad, Ali Moazami-Goodarzi, Leila Hasannejad & Khadijeh Roushani (2010). Occupational Stress and Family Difficulties of Working Women, *Current Research in Psychology* 1 (2): 75-81, ISSN 1949-0178 © 2010 Science Publications.

- ✓ McDonald & Korabi.K. (1991). Sources of stress and ways of coping among male, female managers, special issue: Hand book on job stress. *Journal of Social Behavior and Personality, Vol.6(7),* pp.185-198.

- ✓ Messmer. M. (2000). Avoiding Stress and Burnout. *Strategic Finance, Vol.83(7),* pp.15-16.

- ✓ Mehta. (1996). Executive stress. *Modern Management, Vol.XIII, No.2,* pp.23-24.

- ✓ Miller G.E. & Rowney. J.I.A. (2001). One Step Forward or Two Steps Back? Diversity Management and Gender and Organisational Analysis. Proceedings, Critical Management Conference Studies. *Conference, Manchester, England.*

- ✓ Mishra P.K. & Rani D.L. (2001). Occupational Stress among Working Women in Emerging Services. *Management Labour Studies, Vol.26(1),* pp.25-36.

- ✓ Naina Sabherwal. D.A. (2015). A study on occupational stress among faculty members in Higher Education Institutions. *SIMS Journal of Management Research.1*,pp.18-22.

- ✓ Neelamegam.R. & Asrafi.S. (2010). Work stress among employees of Dindigul district central cooperative bank, Tamil Nadu. *IJMR - IUP Journal of Management Research, Vol.IX, No.5.*

- ✓ Pandey. (1997). Role Stress and Role Efficacy. *Studies in Organisational Role Stress and Coping, Ratwat Publications, New Delhi.*
- ✓ Pareek. U. (2002). Training Instrument In HRD and OD. *Second Education, Tata McGrew Hill Publishing Co. Ltd., New Delhi*.
- ✓ Patanayak.B. (2000). Effect of Shift and work and Hierarchial Position in Satisfaction, commitment, stress and climate. *Management Labour Studies, Vol.25(2),* pp.126-125.
- ✓ Poornima. R.R. Occupational Stress among the Teachers of the Higher Secondary Schools. *Journal of Business and Management.*
- ✓ Prakash B. Kundaragi & Dr.A.M.Kadakol. (2015). Work Stress of Employee: A Literature Review, *IJARIIE-ISSN(O)-2395-4396, Vol-1 Issue-3.*
- ✓ Rajasekhar & Sasikala. B. (2013). An impact of stress management on employed women. *Language in India, Vol 13, No 4,* ISSN 1930-2940.
- ✓ Rajeshwari. T.R. (1992), Employee Stress: A Study with reference to Bank Employees. *Indian Journal of Industrial Relations Vol.27 (4),* pp.419-429.
- ✓ Russ Newman. (2005). A New Health care Prescription. *Fortune, Vol.24,* (2005), pp.52.
- ✓ Sanjay Kumar Singh. (2009). Leveraging Emotional Intelligence For Managing Executive's Job Stress: A Frame Work. *The Indian Journal of Industrial Relations, Vol.45, No.2.* .
- ✓ Sarvesh Satija & Waheeda Khan (2013). Emotional Intelligence as Predictor of Occupational Stress among Working Professionals, *A Peer Reviewed Research Journal, Vol. XV Issue 1.*
- ✓ Sasi Jeyanthi.R. (2016). A study on stress management practices among private primary school teachers in Sivakasi region. M.Phil Dissertation, pp.80-81.

- ✓ Seema Manju Kumari. (2016). Occupational Stress among Secondary school Teachers related to gender and type of school. *Paripex India gernal research 5 (7).*
- ✓ Shubhasheesh Bhattacharya. (2006). *The ICFAI Journal of Organisational Behaviour,* pp.101-103.
- ✓ Shaw. J.B. & Wekley. (2010). The Effect of Objective Work Load Variations of Psychological Strain and Post Work Load Performance. *Journal of Management, Ganster and Schaubroeck, Work Stress and Employee Health,* pp.87-98.
- ✓ Sindhu. K. P. (2014). A Study on Stressors among College Teacher. *Journal of Business and Management, 16.*
- ✓ Sindu Sivan & Satyamoorthy. (2014). Management of Occupational Stress and Work-Life Balance among women Managers in Indian Industries: A Contemporary issue, *Indian Journal of Applied Research, Vol 4, issue 12.*
- ✓ Srivatsava. A.K. (1997). Dynamics of Role Stress in an Organisation, In D.M. Pestonjee and U Pareek (Eds.) studies in organizational role stress and coping. *Rawat Publications, New Delhi.*
- ✓ Suparan Sharma, Jyoti Sharma & Arti Devi. (2012). Role Stress among Banking Sector Employees, A Logic Approach. *The IUP Journal of Organization Behavior Vol.XI, No.3.*
- ✓ Suresh and Anandaraman. (2005). The Indian Journal of Industrial Relations. *International Journal of Innovation and Knowledge, Vol.40, No.3,* pp.342-344.
- ✓ Siu-oi-Ling, Donald Ian & Cooper Cary. L. (1997). The use of occupational stress Indicator in factory workers in China. *International Journal of Stress Management, Vol.4(3),* pp.171-181.
- ✓ Tansik. D.A. & Routhieaux. (2009). Customer Stress Relaxation: The Impact of Music in a hospital Waiting Room. *International Journal of Service Industries Management, Vol.10, No.1,* pp.68-81.

- ✓ Uma Devi .T. (2011). A Study on Stress Management and Coping Strategies With Reference to IT Companies, *Journal of Information Technology and Economic Development* 2(2), 30-48.

- ✓ Urska Treven, Sonja Treven & Simona Sarotar Zizek. (2011). Effective approaches to managing stress of employees, *Review of Management Innovation & Creativity, Volume 4, Issue 10,* pp. 46-57.

- ✓ Vemuri Swathi & Sudhir Reddy.M. (2016). Stress Among Working Women: A Literature Review, *IJCEM International Journal of Computational Engineering & Management, Vol. 19 Issue 4.* ISSN (Online): 2230-7893.

- ✓ Vijayalakshmi. A.A.& Meti. V. (2000). A Study of Occupational Stress Executives and Nonexecutives of Pvt. Industrial organization. *Organizational Management, Vol.15(4),* pp.26- 32.

- ✓ Wah. L. (2002). The Emotional Tight Rope. *Management Review, Vol.18,* pp.38-43.

- ✓ Wustemann. L. (2001). Emotional Intelligence and the bottom line stress in the super market. *Competency Emotional Intelligence, Vol.9, No.2,* pp.28-30.

- ✓ Zrid Gelli's, Jong Chun Kim, Sung & Chulhowy (2004). New York State Care Manager Survey: Urban & Rural Differences in Job activities, Job Stress & Job Satisfactions. *The Journal of Behavioral Health Services & Research.*

BOOKS

- 🕮 Chandraiah. K., (2013). *Stress and Well Being in Adolescents*, APH publishing Corporation.

- 🕮 Daniel Giradano, George S.Everly, Jr. Dorothy Dusek.E., (2009). *Controlling stress and Tension,* Pearson Education Dorling Kindersley (India) Pvt. Ltd.

- 🕮 Gupta., S.P. (2011). *Statistical Methods,* New Delhi : Sultan Chand & Sons.

- 🕮 Hentry E Garrett's. (1969). *Statistics in Psychology and Education,* Fetter and Simens Private Limited.

- Janice GauthierWeber. (2011). *Individual and Family Stress and Crises,* Sage Publications Ltd.
- Jagdish Prakash. (2001). *Business Organisation and Management,* Kitab Mahal.
- Kothari., C.R., (2002). *Research Methodology Methods and Techniques,* Wishwa Prakashan.
- Karen Grover Duffy. East Wood AtWater. (2005). *Psychology for living Adjustment, Growth and Behaviour Today,* Pearson Education, Inc.
- Mangal.S.K., (2005). *Abnormal Psychology,* Sterling publishers Private Ltd.
- Manisha Sutar.S., and Vikas Nawathe.R., (2014). *Stress and Stress Mangement – A Success Mantra,* Vital Publication.
- Prasad. L.M., (1999). *Principles and Practice of Management,* Sultan Chand & Sons.
- Prasad. L.M.,(2004). *Management Process and Organisational Behaviour,* Sultan Chand & Sons Educational Publishers. Enhancing
- Prasad. L.M., (2006). *Organisational Behaviour,* Sultan Chand & Sons.
- Pestonjee.D.M., and Satish Pandey. (2013). *Stress and work Perspectives on understanding and Managing Stress,* Sage Publications Inc.
- Sontakki.C.N., *Modern ABC of Fundamentals of Business Organisation,* Modern Publishers
- Vinay Joshi., (2012). *Stress from burnout to balance,* Sage Publication Ltd.
- William.R., Lovallo. (2005). *Stress and health biological and psychological Interactions,* Sage Publications Inc.

WEBSITES

- http://www.virudhunagar.in/business.php
- https://cup.columbia.edu/book/the-origins-of-business-money-and-markets/9780231153270
- https://en.wikipedia.org/wiki/Business#cite_ref-1
- http://kalyan-city.blogspot.in/2012/09/stages-in-evolution-of-business-from.html
- http://www.yourarticlelibrary.com/business/evolution-of-business-activities-in-india/42012
- http://shodhganga.inflibnet.ac.in/bitstream/10603/135500/7/07_chapter%203.pdf
- http://shodhganga.inflibnet.ac.in/bitstream/10603/61422/9/09_chapter%202.pdf
- https://bizcommunicationcoach.com/what-is-a-business-definition-of-business-scope/

  http://dictionary.cambridge.org/dictionary/english/burnout
- www.techshristi.com
- https://www.foreverhealth.com/blogs/forever-health/69759941-the-origin-of-stress
- https://www.ukessays.com/essays/psychology/the-origins-of-the-word-stress-psychology-essay.php
- https://www.stress.org/about/hans-selye-birth-of-stress/
- http://www.helpguide.org/articles/stress/stress-management.htm
- http://www.medicalnewstoday.com/articles/145855.php

  http://www.cdc.gov/violenceprevention/pub/coping_with_stress_tips.html
- http://virudhunagar.infoisinfo.co.in/
- https://shodhganga.inflibnet.ac.in/

- http://tejas.iimb.ac.in/articles/24.php
- http://www.lifepositive.com/mind/psychology/stress/stress.asp
- http://kidshealth.org/teen/your_mind/emotions/stress.html
- http://helpguide.org/mental/stress_signs.htm
- http://timesofindia.indiatimes.com/life-style/health-fitness/health/Stress-in-s
- http://www.dancewithshadows.com/society/work-stress.asp
- http://www.computerworld.com/s/article/9033899/Study_shows_IT_employ
- http://www.lessons4living.com/info.htm
- http://www.stressmanagementreview.com/Stress_Management_In_Information
- http://www.indianjournals.com/ijor.aspx?target=ijor:jcmt&volume=1&issue
- http://www.workhealth.org/prevention/prred.html
- http://brainconnection.positscience.com/topics/?main=fa/selye
- http://findarticles.com/p/articles/mi_6771/is_1_4/ai_n28532459/
- https://www.goodtherapy.org/blog/psychpedia/coping-mechanisms
- https://www.quora.com/What-is-the-importance-of-self-analysis
- http://www.seven2success.com/2013/10/self-development/
- http://www.sunnyskycounseling.com/blog/2014/9/4/why-are-coping-skills-so-important
- https://www.semanticscholar.org/paper.

"Analytical Study of Occupational Stress and Coping Mechanism among Businessmen in Virudhunagar District"

INTERVIEW SCHEDULE

The study has been taken as a research topic for my Ph.D program. The value of the study depends upon your response. Your response will be kept confidential. The data collected will be used only for research purpose. Kindly indicate your response by ticking the option of your choice. Please do not leave any question unanswered.

I Socio – Economic Profile of the respondents

1. Name (Optional)

2. Age

a) Below 30 ☐ b) 30 - 40 years ☐

c) 40- 50 years ☐ d) Above 50 years ☐

3. Gender

a) Male ☐ b) Female ☐

4. Educational Qualification

a) Primary level ☐ b) Secondary level ☐

c) Higher Secondary Level ☐ d) UG Level ☐

f) PG Level ☐ g) No Schooling ☐

5. Residence

a) Rural ☐ b) Urban ☐ c) Semi Urban ☐

6. Nature of Residence

a) Own House ☐ b) Rented House ☐ c) Leased House ☐

7. Monthly Income in ₹

a) Below 50000 ☐ b) 50000 – 150000 ☐

c) 150000 – 300000 ☐ d) Above 300000 ☐

8. Marital Status

a) Married ☐ b) Unmarried ☐

9. Type of family

a) Nuclear ☐ b) Joint ☐

10. Number of Family Members

a) 1 – 3 ☐ b) 4 – 6 ☐ c)Above 6 ☐

11. Languages Known

a) Tamil ☐ b) Malayalam ☐ c) English ☐

d) Hindi ☐ e) Others (specify) _____

12. Whether spouse is : a) employed ☐ b) Unemployed ☐

If employed,

a) Doing own business jointly with husband ☐
b) Government Job ☐
c) Private Job ☐
d) Any other separate business ☐

II. DETAILS ABOUT YOUR BUSINESS

13. Name of your business organization (Optional) _____

14. Nature of the business

a) Manufacturing ☐ b) Service business ☐

15. Form of business

a) Soletrader ☐ b) Partnership ☐

16. Year of Establishment _____

17. Location of the Business unit:

a) Rural ☐ b) urban ☐

18. Who has established the unit

a) Self ☐ b) Parent ☐

c) Spouse ☐ d) other (specify) ☐

19. Amount invested in the business

a) Less than ₹ 10 lakhs ☐ b) ₹ 10 lakhs – ₹ 15 lakhs ☐

c) Above ₹ 15 lakhs ☐

20. Sources of your business investment:

a) Own savings ☐

b) Given by parents ☐

b) Borrowing from relatives / friends ☐

c) Borrowing from government agencies ☐

d) Borrowing from private agencies ☐

e) Borrowing from banks ☐

21. Year of experience in this business

a) 5 – 15 yrs ☐ b) 16- 25 yrs ☐

c) Above 25 yrs ☐

22. Ownership of Business Premises:

a) Owned ☐ b) Rented ☐ c) Leased ☐

23. How many employees are working in your business organization?

(i) a) Below 10 ☐ b) 10 – 20 ☐

c) 21 – 30 ☐ d) Above 30 ☐

(ii) a) Female ……..Nos. b) Male …… Nos.

(iii) a) Employees …….. Nos.

b) Clerical …….. Nos.

c) Managerial personnel …….. Nos.

24. Distance between workplace and your residence

a) Less than 2 km ☐ b) 2 – 4 km ☐

c) 5 – 7 km ☐ d) more than 7 km ☐

25. Working time per day

a) Less than 8 hrs ☐ b) more than 8 hrs ☐

26. Mode of transport used to go from residence to workplace

a) Bus ☐ b) Two – wheeler ☐

c) Car ☐ d) Train ☐ e) Walk ☐

27. Leisure time / day

a) 1 hr ☐ b) 2 hrs ☐ c) more than 2 hrs ☐

28. Do you visit other places for business purpose?

a) Yes ☐ b) No ☐

If yes, how many times do you travel in a month?

a) 2 times ☐ b) 3 times ☐ c) More than 3 times ☐

29. What are the factors that motivated you to start your business? Please rank the factors

S.No	FACTORS	Rank [1-6]
A	**COMPULSORY FACTORS**	
1	Experience in the business	
2	Education in the field of business	
3	Traditional Business	
4	Lot of Leisure time	
5	Self Employment	
6	To obtain social status	

B	FACILITATING FACTORS	Rank [1-5]
1	Sufficient financial Background	
2	Government incentives and concessions	
3	Easy availability of raw materials	
4	Constant and growing demand for the product	
5	Easy marketing	

III. LEVEL OF LITERACY IN USING COMPUTER

30. Practical Knowledge in Computer :

a) Poor ☐ b) Average ☐

c) Good ☐ d) Excellent ☐

31. Do you have a computer in your organization?

a) Yes ☐ b) No ☐

IV. FACTORS RELATED TO STRESS

32. Do you feel stress in your life?

a) Yes ☐ b) No ☐

Give your opinion about the stressors (factors that lead to stress)

S.No	STRESSES	Strongly agree	Agree	Neither agree nor	Disagree	Strongly disagree
1	Lack of family support					
2	Dual responsibilities of family and business					
3	Health related problems					
4	Death of a blood relation					
5	Change in sleeping patterns					
6	Son or daughter's poor performance in school or college					
7	Wife constantly comparing with neighbours					
8	Loud speakers in the neighborhood blaring loudly					
9	Personal injury					
10	Wife started or dropped work					
11	Lack of encouragement from the Government					
12	Difficulty in obtaining quality raw material					
13	Difficulty in marketing					
14	Lack of managerial skill to tackle the problems					
15	Stiff competition					
16	Frequent changes in tastes and preferences of the customers					
17	Difficulty in acquiring latest technologies					
18	Lack of knowledge to manage the business					
19	Poor infrastructure of your business place					
20	Lack of skilled labourers					
21	Poor support from employees					
22	Labour turnover					

S.No	STRESSES	Strongly agree	Agree	Neither agree nor	Disagree	Strongly disagree
23	Strike and more holidays					
24	Problems with customers					
25	Shortage of finance					
26	Lengthy working hours					
27	Cannot achieve the target in turnover					
28	Corruption					
29	Taxation problems					
30	Continuous travels					
31	Frequent phone calls					
32	Selection and placement of employees for certain job.					
33	Interpersonal conflict of employees					
34	Lack of effective communication					
35	Collection of money from debtors					
36	Inability to control employees					
37	Dissatisfaction					
38	Noise that arises from the machine					
39	Cannot get orders from the customers					
40	Pressure from investors					
41	Implementation of GST					
42	Lack of planning					
43	Inability to repay the debts					

V. Give your opinion about the Impact of Stress:

1. Physical Impacts

S.No	Impacts	Always	Often	Sometimes	Rarely	Never
1	I Constantly get headache					
2	I have nervous weakness					
3	I have Increased muscle tension					
4	I have a Joint and Knee pain					
5	I have low energy					
6	I have constant tiredness					
7	I have clenched jaw and grinding teeth					
8	I have a higher pitched voice					
9	I have insomnia					
10	I have blood pressure					
11	I have a heart problem					
12	I have dry mouth and throat					
13	I have elevated pulse and increased respiration					
14	I have sweaty paw					
15	I have cold hands and feet					

2. Psychological Impacts

S.No	Impacts	Always	Often	Sometimes	Rarely	Never
1	I feel worthless and helpless					
2	I feel restless or nervous					
3	I feel bored in organization					
4	I want to quit the business					
5	I am frustrated					
6	Feeling inferior					

S.No	Impacts	Always	Often	Sometimes	Rarely	Never
7	I have anxiety					
8	I get anger					
9	Lack of confidence					
10	Feeling of laziness / fatigue					
11	Confusion					
12	Forgetfulness					
13	Depression					
14	Delusion					
15	Emotional outburst and crying					
16	Losing sense of humor					
17	Inability to concentrate					
18	I Feel over tension					
19	I have negative thoughts					
20	I have a sense of irritability					

3. Behavioral Impacts

S.No	Impacts	Always	Often	Sometimes	Rarely	Never
1	Becoming talkative or silent					
2	Consuming more or less food					
3	Change in sleeping pattern					
4	Neglecting duty and responsibility					
5	Change in dressing style					
6	Sudden increased in the consumption of alcohol, cigarettes					
7	Repetitive use of drugs					
8	Losing balance of mind					
9	Over reaction to simple problems					
10	Becoming moody					

S.No	Impacts	Always	Often	Sometimes	Rarely	Never
11	Worrisome					
12	Erratic behavior					
13	Finding fault with workers					
14	Reduced creativity					
15	Day dreaming					
16	Increased absenteeism and illness					
17	Loss of interest					

4. Intellectual Impacts

S.No	Impacts	Always	Often	Sometimes	Rarely	Never
1	Decrease in memory level					
2	Unable to take prompt decisions					
3	Confusion regarding concepts					
4	Mind block					
5	Poor concentration					
6	Poor judgment					
7	Loss of objectivity					
8	Dogmatic					
9	Interest in irrational concepts					
10	Feeling of getting out from the work area of problem					

5. Family Impacts

S.No	Impacts	Always	Often	Sometimes	Rarely	Never
1	Do not spend time to my children's education and physical needs					
2	Do not spend time to manage social relations / Social visit / social gathering					
3	Do not spend more time for playing with my children					
4	I have no time to attend to my children during illness					
5	Avoid outing with family members due to work pressure					
6	Misunderstanding with my family members					
7	Alienation from family members					
8	Apply for divorce					

VI. STRATEGIES TO COPE WITH STRESS

S.No	Coping Mechanism	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
1	Walking					
2	Yoga					
3	Jogging					
4	Swimming					
5	Playing games					
6	Aerobics					
7	Riding bicycle					

8	Trekking					
9	Going to temples					
10	Sufficient sleep					
11	Going to park / cinema for relaxation					
12	Playing with pet animals					
13	Reading self development books					
14	Reading Story books					
15	Consuming water					
16	Spending time with Nature					
17	Take a long bath					
18	Listening music					
19	Watching comedy movies or scenes					
20	Going on a tour for Relaxation					
21	Outing with family members					
22	Enjoying leisure time even in busy schedule					
23	Sharing problems and consulting with well wishers					
24	Social support Network					
25	Preparing a daily list of activities					
26	To evaluate the Pros and Cons					
27	Prioritizing activities by importance and urgency					
28	Consuming nutritious food					
29	Become silent					
30	Proper diet					
31	Doing Meditation					
32	Optimism					
33	Get a massage / Muscle relaxation					
34	Deep breathing					
35	Reframing the problem					
36	Focusing on “ small wins”					

37	Mental rehearsal					
38	Clinical counseling					
39	Reducing expectation					
40	To avoid stress situation and stressors					
41	Self control					
42	Close our eyes for few minutes					
43	Accept the things we can't change					
44	Taking leave					
45	Switch off the cell phone					
46	Laugh out loudly					
47	Identify sources of stress					
48	Learn to forgive					
49	Positive thinking					
50	Develop Self discipline and control					
51	To attend workshop and training program					
52	Situational self talk skills					
53	Collection of feedback from employees					
54	Sweat out tension with a good work out					
55	Team work					
56	To identify and define the problem					
57	Generate a solution, and other possible alternatives					
58	Increase problem solving skill					
59	Improved communication skill					
60	To attend stress control workshops and assistance programmes					
61	To Develop positivity					
62	Smoking					
63	Consuming alcohol					
64	Drugs					
65	Shouting					

Give your suggestions to minimize and to cope up with stress:

……

……

Thank you

ISBN 978-81-989720-2-6

Dr.BGR Publications

9 788198 972026