



WORK STRESS AMONG WOMEN EMPLOYEES: A COMPARATIVE STUDY ON SELECT PUBLIC AND PRIVATE SECTOR BANKS IN GUNTUR DISTRICT OF A.P

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Abstract

Stress is not an illness – it is a state. Stress can hit anyone at any level of the business and recent research shows that work related stress is widespread and is not confined to particular sectors, jobs or industries. Worries about job security or the demands of a heavy workload increase stress levels and cause a variety of emotional and physical ailments. When stress factors, or stressors, are coupled with ineffective or uncaring management, stress can become a problem that extends to the entire department or company. Banking sector is not an exceptional industry for stress. This paper emphasis on to the study of the factors influencing the of work stress with the various constituents of the employees in banking sector.

Keywords: Work Stress, Job security, Work load, Emotional Ailments, Physical Ailments.

Introduction

The majority of the people are experienced the most common feature which can be known as the stress at work place. Today, stress is the common factor in our daily life. The employees doing the job come under these stress and suffer to their consequences. Employees will face stress at work, or with friends, or at home. Some employees may have high level of stress tolerance and some people may have low level of stress tolerance in their routine life.

Stress plays an important role in our life. It has Psychological and physiological effects on human being. The stress is maintained positively it contributes towards productivity and efficiency. The stress is maintained negatively it effects the organization as well as individual. An individual may cause stomach problems, psychosomatic Illness, bad decisions will be made, errors may increase and the individual will experience insomnia. It may become like your enemy that may cause you diseases like asthma, blood pressure, thyroid and ulcer. It will give you the mental, physical and chemical reactions that may give you frustration, irritation, confusion, frighten. We compare the male and female, at work place women may feel more stress because of the dual role women have to perform as the role of employee and house wife. Proper utilization of available human resources both women and men should have a proper system of stress control towards the organization. Days are changing rapidly growing technology, political and socio economic factors that tend towards globalization of industry and business that give you more and more popularity towards the work stress management. The present study has aimed to analyze the work stress of bank employees particularly women.

In today's competitive and changing work environment, the level of stress is also increasing for the managers as well as for the workers towards the organization. The work stress shows the result that more and more managers possess the signs of chronic fatigue along with burn out. The shareholders and companies have noticed the fact that the managers who are having stress are not good for the organization given by researchers. In recent cases it reveals the work stress leads to reduction in productivity. In all countries they are feeling work stress is the problem irrespective of the economy is whether it is strong or weak.

Causes of Stress

There may be numerous conditions in which people may feel stress. Conditions that tend to cause stress are called Stressors. Although even a single stressor may cause stress like death of near one, usually stressors combine to press an individual in a variety of ways until stress develops. The various stressors can be grouped in to four categories:

1. Individual Stressors
2. Group Stressors
3. Organizational Stressors
4. Extra organizational Stressors

1. Individual Stressors

There are many stressors at the individual level which may be generated in the context of organizational life or his personal life. Following are the main factors which cause stress to individuals:

- Job concerns



- Career changes due to promotion or transfer
- Economic problems due to low earnings
- Changes in life structure
- Increase in responsibility
- Personality

2. Group Stressors

These are the factors which cause stress to individual in organizations and society. This is due to poor interpersonal relationships or conflicts. These conflicts can be among the members of the group or between the supervisors and subordinates. Groups have a lot of influence on the employees' behavior, performance and job satisfaction. Group stressors can be of the following:

- Lack of group cohesiveness
- Lack of social support
- Inter personal and inter group conflicts
- Unfriendly organizational climate

3. Organizational Stressors

There are many factors in the work environment that have some influence on the extend of stress that the people experience at the job. The main organizational stressors are listed below:

1. Job related factors like routine, morally conflicting individuals, difficult duties and responsibilities, disturbed working conditions, interdependence in work, lack of security and too much work load.
2. Role related factors like role conflict, role ambiguity and role overload.
3. Inter personal and group related factors like conflicts, poor communication, unpleasant relationship and lack of proper recognition.
4. Organizational structural factors like excessive rules and regulations, lack of participation in decisions and hostile attitude of superiors.
5. Organizational leadership factors like unrealistic standard to perform, imposing excessively tight controls and routinely fire employees who fail to turn up.
6. Organizational life cycle like layoffs, retrenchment, reduction in production, etc.

4. Extra Organizational Stressors

Job stress is not limited to things that happen inside the organization during the working hours. Extra organizational factors which are outside the organization also contribute to job stress. They are listed as follows:

- Political uncertainties
- Instability of government
- Economic uncertainties like depression
- Technological uncertainties and changes

Consequences of Stress

There are serious consequences or effects of stress on health of the employees and their work performance. Stress increases expenses of the organization also. People who suffer from stress have serious physical and psychological problems.

Consequences for the Individual

An individual who is experiencing stress may develop the following symptoms:

1. Physiological symptoms- Following are the physiological symptoms.

- a) Stress
- b) Anxiety
- c) Depression

2. Psychological symptoms- The psychological impact of stress may be the following:

- Job related dissatisfaction.
- High levels of stress may be accompanied by anger, anxiety, depression, nervousness, irritation, tension and boredom.
- Stress may lead to poor job performance.
- When people are placed in jobs that make multiple and conflicting demands, both stress and dissatisfaction are increased.



- The less control people have over the pace of their work, the greater the stress and dissatisfaction.
- Jobs that provide a low level of variety, significance, autonomy, feedback and identity, create stress and reduce satisfaction.

3. Behavioral Symptoms

Any behavior which indicates that you are not acting your usual self may be a sign of adverse reaction to stress. Direct behaviors that may accompany high levels of stress include:

1. Under eating or over eating.
2. Sleeplessness.
3. Increased smoking and drinking.
4. Drug abuse.
5. Losing your sense of humor.
6. Moving in a tense and jerky way.
7. Reacting nervously.
8. Absenteeism and labor turn over.
9. Reduction in productivity.

B. Consequences for the Family

Distress which is handled by individuals in dysfunctional ways such as resorting to drinking or withdrawal behaviors will have an adverse effect on their family life. The effects of this will be spouse abuse, child abuse, alienation from family members and even divorce.

C. Consequences to Organizations

The effects of employees stress on organizations are the following:

- a) Low performance and productivity.
- b) High rate of absenteeism and turn over.
- c) Loss of customers due to poor attitudes of workers.
- d) Increased alienation of workers from the job.
- e) Destructive and aggressive behavior resulting in strikes and sabotage.

The stresses experienced by the key employees like pilot, train driver etc. can even result to loss of lives. Therefore, the costs of employees stress to the organization in terms of lost profits, declining assets, bad image projection, poor reputation and loss of future business are enormous.

Stress in the Banking Industry

In today's ever changing and competitive work environment, stress level is increasing both in the employees as well as the managers. As a result of this work stress, more and more managers and employees, especially women, are showing signs of chronic fatigue and burn out. They are required to work overtime even to complete the routine work and so they are experiencing a high level of stress at work place and even at home. Stress management is greatly felt in the industry.

The initiatives required are:-

- Induction of new talent to maintain growth.
- Induction of sensitive performance management system by credible target setting, group based incentive schemes, appraiser training and HR process discipline.
- Systematic succession in planning career management. Employees should be moved to career tracks that suit their aptitude and the needs of organization.
- New HR practices should be introduced to reduce employee share of total costs. The quality of work life of employees needs to be improved so as to ensure adequate support to achieve organizational goals.
- The individual and organizational coping strategies should be strengthened.
- Remuneration package should be commensurate with the burden of work and risk in it.
- Stress control workshop and employee assistance program should be organized.
- Career planning and counseling should be introduced.
- Jobs of employees should be properly enriched.
- Physical and psychological fitness of employees should be ensured.
- The organizational climate should be made conducive for growth so as to increase productivity of employees.
- The number of holidays should be increased to boost morale of employees.



Review Literature

Dhankar (2015) the author had investigated the occupational stress level among employees of banking sector. There is not a single factor which determines the stress in banking employees'. Factors like work overload, ambiguity, pressure, confliction etc. are responsible for stress. Occupational stress has become leading feature of modern life.

Ongoro and Oloko, (2015) found out that police officers in Migori experience occupational stress characterized by long working hours, terrible accidents scenes and lack of privacy. They attributed this to inadequate housing, poor communication procedures, inappropriate staff development procedures which results into devastating effects such as anxiety, depression and anger.

Jayashree, (2014) the author has discussed that stress is inevitable and unavoidable in the banking sector. Her finding revealed that a majority of the employees face severe stress- related ailments and a lot of psychological problems. Hence, it is suggested in her study that the management must take several initiatives in helping their employees to overcome its disastrous effect.

Azad, Tilottama (2014), conducted a casual research in the banks of Bhopal in which he defined various variables such as long working hours, improper reward system, lack of job autonomy, organizational culture, role conflict, lack of management support that lead to stress in the banking sector. In his study, he analyzed the effect of one variable over another. The aim of his study was to study the cause effect relationship between all these factors on the health and life of an individual.

P.S. Swaminathan,& Rajkumar S. (2013) in their work on Stress levels in Organizations and their Impact on Employees' Behaviour. They have conducted a study that focused on the levels of stress among the age group, profession, different varieties of jobs, hours of work and the influence of work environment on the degree of stress faced by employees. Stress in an employees' individual in nature. This study indicates that, an optimum level in which every individual can perform with his full capacity and identified three conditions responsible for work stress they are 1) Role overload 2) Role self distance 3) Role stagnation

Shukla & Garg, (2013) the author has discussed that most of the employees fear with the fact that lack quality in their work puts stress on them. It is found that maximum number of employees in banks remains in stress.

Masood, (2013) the author has discussed that employees have try to work with energy ability and determination even if they are not provided with the support; they need to perform their tasks with honesty. They are more focused to avoided stress and at their work place decrease directly affects their performance.

Statement of the Problem

There are no stress free jobs in the society. Every job with Everyone's work there is anxiety along with tension with the assigned duties they are daily doing. The privatization along with growth and development of the government has rapidly increased the power of work stress in alternative sectors. Banking sector is not an exceptional industry for stress. Now a days, in banking the working environment is totally changed. Increasing in working hours, with higher targets achievement, strict supervision, has increased the level of stress among bank employees especially women. Thus the problem under study is declared as "Work Stress among Women Employees: A Comparative Study on Select Public and Private Sector Banks in Guntur District of A.P"

Need for Study

This study is intended to find out the factors influencing work stress among women employees in public and private sector banks in Guntur District and to know whether there is any significant difference in the level of stress among employees between different categories. The present study will analyze the influence of various causes of stress among women bank employees.

Objectives of the Study

The study is conducted with the following specific objectives:

- To identify the factors affecting work stress experienced by the women employees in Banking Sector in Guntur District.
- To study the variations in the level of work stress across different categories of employees.
- To suggest the measures to reduce the work stress initiatives in the banks based on findings that will be arrived.

Research Methodology

The universe of the study comprises of employees from public and private sector banks in Guntur city, A.P. The sample size is confined to 80. (Total population of women employee is 114 out of which 70% are selected). In this study, the primary data were collected from questionnaire which consists of close ended questions. The secondary data was collected from books, journals, articles, and websites. The opinions of respondents were put under 5 point scale varying from “strongly agree to strongly disagree”. This survey sought to measure impact of forces influencing on the work stress practices in the organizations to achieve competitive advantage in the global business environment with eight key factors.

Results & Discussions

Table 1: KMO & BARTLETT'S TEST

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.663
Bartlett's Test of Sphericity	Approx. Chi-Square	578.415
	df	28
	Sig.	.000

From the above table it is found that Kaiser-Meyer olkin value is 0.663 and Barlett's test of Sphericity with approximate Chisquare value 578.415 is statistically significant at 5% level. It denotes that the sample is adequate to represent the influencing factors on the stress management practices in the organization to achieve competitive advantage in global business environment.

The following communalities table indicates the range of variance exhibiting by eight variables of work stress practices in the organization to achieve competitive advantage in the global business environment.

Table 2: COMMUNALITIES

Communalities		
	Initial	Extraction
Work Overload	1.000	.790
Job Security	1.000	.876
Job Satisfaction	1.000	.853
Decision Making	1.000	.783
Working Condition	1.000	.808
career Development	1.000	.810
Discrimination	1.000	.713
Role Conflict	1.000	.477

From the above table it is found that the variance ranges from .477 to .876. It denotes the variance of the variable range from 47.7% to 87.6%. This variance denotes the formation of significant factors.

The following total variance table indicates the individual and cumulative variance of the derived factors.

Table 3: Factor Analysis- Total Variance Explained

Component	Total Variance Explained						
	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings ^a
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	4.086	51.077	51.077	4.086	51.077	51.077	3.258
2	2.024	25.294	76.371	2.024	25.294	76.371	3.282
3	.969	12.116	88.487				
4	.363	4.542	93.029				
5	.264	3.303	96.332				
6	.142	1.770	98.103				
7	.114	1.423	99.526				
8	.038	.474	100.000				
Extraction Method: Principal Component Analysis.							
a. When components are correlated, sums of squared loadings cannot be added to obtain a total variance.							

From the above table it is found that the eight factors are reduced into two predominant factors with individual variance 51.077, 25.294. These variances are significant to individually considering derived factors. Moreover, two factors explained a cumulative variance of 76.371 percent from the eight variables of work stress. Construct to measure the impact of forces influencing on work stress practices in the organizations to achieve competitive advantage in the global business environment.

The following pattern matrix a) indicates the variable composition of the factors

Table 4: Factor Analysis- Pattern Matrix

Pattern Matrix ^a		
	Component	
	1	2
Discrimination	.861	
Work Overload	.850	
Career Development	.759	
Role Conflict	.700	
Job Security		-.953
Job Satisfaction		-.931
Working Condition		-.743
Decision Making		-.673
Extraction Method: Principal Component Analysis.		
Rotation Method: Oblimin with Kaiser Normalization.		
a. Rotation converged in 12 iterations.		

Table 4 reveals that the pattern matrix result of factor analysis with the extraction technique of principal component analysis as well as the pattern matrix based on the Oblimin rotation technique with the Kaiser normalization. It is referred that the researcher identified two factors namely factor 1 and factor 2.

Factor analysis shows two predominant factors. The above all eight variables are indispensable forces that are influencing on the work stress practices in the organizations. Out of all these two factors will help the organization to achieve competitive advantage in global business environment. Managers and employees have to play a key role in work stress practices of the organization to achieve the competitive advantage in the present global business environment.

Table 5: ONE WAY ANOVA FACTORS EFFECTING WORK STRESS BY AGE OF THE EMPLOYEES

ANOVA						
		Sum of Squares	Df	Mean Square	F	Sig.
Work Overload	Between Groups	17.258	2	8.629	8.444	.000
	Within Groups	78.692	77	1.022		
	Total	95.950	79			
Job Security	Between Groups	12.241	2	6.121	4.762	.011
	Within Groups	98.959	77	1.285		
	Total	111.200	79			
Job Satisfaction	Between Groups	11.147	2	5.574	5.474	.006
	Within Groups	78.403	77	1.018		
	Total	89.550	79			
Decision Making	Between Groups	5.775	2	2.887	4.134	.020
	Within Groups	53.775	77	.698		
	Total	59.550	79			
Working Condition	Between Groups	4.694	2	2.347	2.875	.062
	Within Groups	62.856	77	.816		
	Total	67.550	79			
Career Development	Between Groups	1.096	2	.548	.393	.676

	Within Groups	107.292	77	1.393		
	Total	108.387	79			
Discrimination	Between Groups	3.501	2	1.750	1.899	.157
	Within Groups	70.987	77	.922		
	Total	74.488	79			
Role Conflict	Between Groups	5.094	2	2.547	2.071	.133
	Within Groups	94.706	77	1.230		
	Total	99.800	79			

From the table it is found that Work Overload is significant at 5% level. It is observed that for Job Security, Job Satisfaction, Decision Making, Working Condition, Career Development, Discrimination, Role Conflict there is no significant differences in work stress of the women employees in banking sector by age. Therefore we can conclude that there is no variance between the variables that factors affecting the work stress.

Table 6: One Way Anova Factors Effecting Work Stress By Experience of the Employees

ANOVA						
		Sum of Squares	Df	Mean Square	F	Sig.
Work Overload	Between Groups	21.490	2	10.745	11.112	.000
	Within Groups	74.460	77	.967		
	Total	95.950	79			
Job Security	Between Groups	39.466	2	19.733	21.182	.000
	Within Groups	71.734	77	.932		
	Total	111.200	79			
Job Satisfaction	Between Groups	15.443	2	7.722	8.023	.001
	Within Groups	74.107	77	.962		
	Total	89.550	79			
Decision Making	Between Groups	9.182	2	4.591	7.018	.002
	Within Groups	50.368	77	.654		
	Total	59.550	79			
Working Condition	Between Groups	4.044	2	2.022	2.452	.093
	Within Groups	63.506	77	.825		
	Total	67.550	79			
Career Development	Between Groups	2.475	2	1.237	.900	.411
	Within Groups	105.913	77	1.375		
	Total	108.388	79			
Discrimination	Between Groups	16.168	2	8.084	10.673	.000
	Within Groups	58.320	77	.757		
	Total	74.488	79			
Role Conflict	Between Groups	12.841	2	6.421	5.685	.005
	Within Groups	86.959	77	1.129		
	Total	99.800	79			

From the table it is found that Work Overload, Job Security, Job Satisfaction, Decision Making, Discrimination, Role Conflict are significant at 5% level. It is observed that for Working Condition, Career Development there is no significant differences in work stress of the women employees in banking sector by experience. Therefore we can conclude that there is variance between the variables that factors affecting the work stress.

Table 7: One Way Anova Factors Effecting Work Stress by Education of the Employees

ANOVA						
		Sum of Squares	Df	Mean Square	F	Sig.
Work Overload	Between Groups	20.001	1	20.001	20.540	.000
	Within Groups	75.949	78	.974		
	Total	95.950	79			

Job Security	Between Groups	17.099	1	17.099	14.173	.000
	Within Groups	94.101	78	1.206		
	Total	111.200	79			
Job Satisfaction	Between Groups	6.914	1	6.914	6.526	.013
	Within Groups	82.636	78	1.059		
	Total	89.550	79			
Decision Making	Between Groups	.934	1	.934	1.243	.268
	Within Groups	58.616	78	.751		
	Total	59.550	79			
Working Condition	Between Groups	.368	1	.368	.427	.515
	Within Groups	67.182	78	.861		
	Total	67.550	79			
Career Development	Between Groups	3.112	1	3.112	2.306	.133
	Within Groups	105.275	78	1.350		
	Total	108.388	79			
Discrimination	Between Groups	12.849	1	12.849	16.259	.000
	Within Groups	61.639	78	.790		
	Total	74.488	79			
Role Conflict	Between Groups	1.366	1	1.366	1.082	.301
	Within Groups	98.434	78	1.262		
	Total	99.800	79			

From the table it is found that Work Overload, Job Security, Discrimination are significant at 5% level. It is observed that for Job Satisfaction, Decision Making, Working Condition, Career Development, Role Conflict there is no significant differences in work stress of the women employees in banking sector by education. Therefore we can conclude that there is no variance between the variables that factors affecting the work stress.

Findings

1. Variance of the study variables ranges from 47.7% to 87.6%. This variance designates the formation of significant factors.
2. Two factors are identified as predominant factors which will help the organization to achieve competitive advantage in the global business environment.
3. From this research it is found that the highest factor loading is job security.
4. From this research it is found that the minimum factor loading is decision making.
5. It is observed that there is no variance between the variables that factors affecting the work stress by age in banking sector.
6. It is found that there is variance between the variables that factors affecting the work stress by experience in banking sector.
7. From this research it is found that there is no variance between the variables that factors affecting the work stress by education in banking sector.

Suggestions

- In the private sector, there is less job security for the employees and work load is also more. This makes them unhappy. So the organization must provide job security to the employees with systematic human resource planning has to be taken to reduce the work load
- In the private sector, subordinates are not considered in decision making process because of which detached in decision making. It is not good for company developments because of those are the people who intact with customers they know the practical strengths and weakness of the organizational policies.

Conculsion

From the research it is found that, job security, working conditions, job satisfaction, decision making, discrimination, workload, career development, and role conflict are the main sources of stress. Among them job security found to be very sensitive towards stress. So banking organizations has to be careful while changing the job security policies.



Limitations

The study however, suffers from the following limitations

1. It is limited to a small field, in and around Guntur.
2. Sample size is low, though well representative within the field limitation
3. Questionnaire design was made, close ended limiting the respondents choice to any in their own way.
4. Sample employees are likely to be influenced in their pattern for work stress practices in the organization.

Further Scope of the Study

Despite the limitations listed above, the study provides future research direction to identifying the influencing factors for work stress in competitive global business environment. Stress is continuous process. This study sets the trend for a longitudinal national level research for work stress practices in banking sector in A.P.

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