

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

I  
J  
R  
C  
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

*Indexed & Listed at:*

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar,

Indian Citation Index (ICI), J-Gate, India [link of the same is duly available at Infilbnet of University Grants Commission (U.G.C.)],

The American Economic Association's electronic bibliography, EconLit, U.S.A.,

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 (2012) & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 5833 Cities in 193 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

# CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	CONTRIBUTION OF RURAL NON-FARM INCOME TO TOTAL HOUSEHOLD INCOME: THE CASE OF TIGRAY, NORTHERN ETHIOPIA <i>ZAID NEGASH</i>	1
2.	COMPETITIVENESS CONDITION, MARKET POWER AND DRIVERS OF COMPETITION OF BANKS IN ETHIOPIA <i>MISRAKU MOLLA AYALEW &amp; Dr. ZHANG XIANZHI</i>	6
3.	COMPREHENSIVE PROBLEMS OF HDFC AND SBI HOME LOAN TAKERS - A STUDY IN TELANGANA STATE <i>RAMESH VANKADOTH</i>	15
4.	THE IMPACT OF VARIOUS ASPECTS OF STRESS INFLUENCING FACTORS OF PRIVATE BUS DRIVERS WITH SPECIAL REFERENCE TO TRICHY DISTRICT <i>Dr. P. DEVI</i>	18
5.	IMPACT OF FOREIGN DIRECT INVESTMENT (FDI) ON INDIAN ECONOMY <i>SUBHASH CHANDRA SONI</i>	21
6.	AN ANALYTICAL STUDY ON LONG TERM PERFORMANCE OF INITIAL PUBLIC OFFERINGS IN INDIA <i>NARENDRASINH B. RAJ</i>	26
7.	WOMEN ENTREPRENEURS IN INDIA: ISSUES AND POLICIES <i>Dr. ARISHA FATIMA RIZVI &amp; HASSAN MD. JILLUN NOOR</i>	31
8.	A STUDY ON WORKING STRATEGY OF SELF HELP GROUPS <i>M.NAGALAKSHMI</i>	36
9.	ANALYSIS OF NON-INTEREST INCOME AN OPPORTUNITY & SUCCESS OF BANKS IN INDIA <i>MEENA KUMARI</i>	40
10.	WINNING THE PLASTIC BOTTLE BATTLE (A CASE STUDY OF THE PLASTIC WASTE DISPOSAL MANAGEMENT AT THE MYSORE CHAMARJENDRA ZOOLOGICAL GARDENS, MYSORE) <i>Dr. SWAROOP SIMHA</i>	43
	<b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>	50

***CHIEF PATRON*****Prof. (Dr.) K. K. AGGARWAL**

Chairman, Malaviya National Institute of Technology, Jaipur  
*(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)*  
 Chancellor, K. R. Mangalam University, Gurgaon  
 Chancellor, Lingaya's University, Faridabad  
 Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi  
 Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

***FOUNDER PATRON*****Late Sh. RAM BHAJAN AGGARWAL**

Former State Minister for Home & Tourism, Government of Haryana  
 Former Vice-President, Dadri Education Society, Charkhi Dadri  
 Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

***FORMER CO-ORDINATOR*****Dr. S. GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

***ADVISOR*****Prof. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

***EDITOR*****Dr. R. K. SHARMA**

Professor & Dean, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

***CO-EDITOR*****Dr. BHAVET**

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

***EDITORIAL ADVISORY BOARD*****Dr. CHRISTIAN EHIOBUCHÉ**

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

**Dr. JOSÉ G. VARGAS-HERNÁNDEZ**

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

**Dr. M. N. SHARMA**

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

**Dr. TEGUH WIDODO**

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

**Dr. M. S. SENAM RAJU**

Professor, School of Management Studies, I.G.N.O.U., New Delhi

**Dr. KAUP MOHAMED**

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

**Dr. D. S. CHAUBEY**

Professor & Dean (Research & Studies), Uttaranchal University, Dehradun

**Dr. ANIL K. SAINI**

Professor, Guru Gobind Singh Indraprastha University, Delhi

**Dr. ARAMIDE OLUFEMI KUNLE**

Dean, Department of General Studies, The Polytechnic, Ibadan, Nigeria

**Dr. SYED TABASSUM SULTANA**

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

**Dr. MIKE AMUHAYA IRAVO**

Principal, Jomo Kenyatta University of Agriculture &amp; Tech., Westlands Campus, Nairobi-Kenya

**Dr. NEPOMUCENO TIU**

Chief Librarian &amp; Professor, Lyceum of the Philippines University, Laguna, Philippines

**Dr. BOYINA RUPINI**

Director, School of ITS, Indira Gandhi National Open University, New Delhi

**Dr. ANA ŠTAMBUK**

Head of Department of Statistics, Faculty of Economics, University of Rijeka, Rijeka, Croatia

**Dr. FERIT ÖLÇER**

Professor &amp; Head of Division of Management &amp; Organization, Department of Business Administration, Faculty of Economics &amp; Business Administration Sciences, Mustafa Kemal University, Turkey

**Dr. SANJIV MITTAL**

Professor &amp; Dean, University School of Management Studies, GGS Indraprastha University, Delhi

**Dr. SHIB SHANKAR ROY**

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

**Dr. NAWAB ALI KHAN**

Professor &amp; Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

**Dr. SRINIVAS MADISHETTI**

Professor, School of Business, Mzumbe University, Tanzania

**Dr. ABHAY BANSAL**

Head, Department of Information Technology, Amity School of Engg. &amp; Tech., Amity University, Noida

**Dr. KEVIN LOW LOCK TENG**

Associate Professor, Deputy Dean, Universiti Tunku Abdul Rahman, Kampar, Perak, Malaysia

**Dr. OKAN VELI ŞAFAKLI**

Professor &amp; Dean, European University of Lefke, Lefke, Cyprus

**Dr. V. SELVAM**

Associate Professor, SSL, VIT University, Vellore

**Dr. BORIS MILOVIC**

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

**Dr. N. SUNDARAM**

Associate Professor, VIT University, Vellore

**Dr. IQBAL THONSE HAWALDAR**

Associate Professor, College of Business Administration, Kingdom University, Bahrain

**Dr. MOHENDER KUMAR GUPTA**

Associate Professor, Government College, Hodal

**Dr. ALEXANDER MOSESOV**

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

**RODRECK CHIRAU**

Associate Professor, Botho University, Francistown, Botswana

**Dr. PARDEEP AHLAWAT**

Associate Professor, Institute of Management Studies &amp; Research, Maharshi Dayanand University, Rohtak

**Dr. DEEPANJANA VARSHNEY**

Associate Professor, Department of Business Administration, King Abdulaziz University, Saudi Arabia

**Dr. BIEMBA MALITI**

Associate Professor, School of Business, The Copperbelt University, Main Campus, Zambia

**Dr. KIARASH JAHANPOUR**

Research Adviser, Farabi Institute of Higher Education, Mehrshahr, Karaj, Alborz Province, Iran

**Dr. SAMBHAVNA**

Faculty, I.I.T.M., Delhi

**YU-BING WANG**

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

**Dr. MELAKE TEWOLDE TECLEGHIORGIS**

Faculty, College of Business &amp; Economics, Department of Economics, Asmara, Eritrea

**Dr. SHIVAKUMAR DEENE**

Faculty, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

**Dr. THAMPOE MANAGALESWARAN**

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

**Dr. JASVEEN KAUR**

Head of the Department/Chairperson, University Business School, Guru Nanak Dev University, Amritsar

**SURAJ GAUDEL**

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

**Dr. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

***FORMER TECHNICAL ADVISOR*****AMITA*****FINANCIAL ADVISORS*****DICKEN GOYAL**

Advocate &amp; Tax Adviser, Panchkula

**NEENA**

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

***LEGAL ADVISORS*****JITENDER S. CHAHAL**

Advocate, Punjab &amp; Haryana High Court, Chandigarh U.T.

**CHANDER BHUSHAN SHARMA**

Advocate &amp; Consultant, District Courts, Yamunanagar at Jagadhri

***SUPERINTENDENT*****SURENDER KUMAR POONIA**

## CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

## GUIDELINES FOR SUBMISSION OF MANUSCRIPT

### 1. **COVERING LETTER FOR SUBMISSION:**

DATED: \_\_\_\_\_

**THE EDITOR**

IJRCM

**Subject:** SUBMISSION OF MANUSCRIPT IN THE AREA OF

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

**DEAR SIR/MADAM**

Please find my submission of manuscript titled ' \_\_\_\_\_ ' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

**NAME OF CORRESPONDING AUTHOR** :

Designation/Post\* :

Institution/College/University with full address & Pin Code :

Residential address with Pin Code :

Mobile Number (s) with country ISD code :

Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) :

Landline Number (s) with country ISD code :

E-mail Address :

Alternate E-mail Address :

Nationality :

\* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. **The qualification of author is not acceptable for the purpose.**

**NOTES:**

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version is liable to be rejected without any consideration.**
  - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**  
**New Manuscript for Review in the area of** (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/Education/Psychology/Law/Math/other, please specify)
  - c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
  - d) The total size of the file containing the manuscript is expected to be below **1000 KB**.
  - e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
  - f) **The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
  - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised.**
  3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
  4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
  5. **ABSTRACT:** Abstract should be in **fully Italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. **Abbreviations must be mentioned in full.**
  6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
  7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at [www.aea-web.org/econlit/jelCodes.php](http://www.aea-web.org/econlit/jelCodes.php). However, mentioning of JEL Code is not mandatory.
  8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. **It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
  9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
  10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
  11. **MAIN TEXT:**

**THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:****INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
  - Use (ed.) for one editor, and (ed.s) for multiple editors.
  - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order.
  - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
  - The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
  - For titles in a language other than English, provide an English translation in parenthesis.
  - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

**PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**

**BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

**CONTRIBUTIONS TO BOOKS**

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

**JOURNAL AND OTHER ARTICLES**

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

**CONFERENCE PAPERS**

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

**UNPUBLISHED DISSERTATIONS**

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

**ONLINE RESOURCES**

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

**WEBSITES**

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>



## THE IMPACT OF VARIOUS ASPECTS OF STRESS INFLUENCING FACTORS OF PRIVATE BUS DRIVERS WITH SPECIAL REFERENCE TO TRICHY DISTRICT

**Dr. P. DEVI**  
**ASST. PROFESSOR**  
**DEPARTMENT OF COMMERCE**  
**THANTHAI HANS ROEVER COLLEGE (AUTONOMOUS)**  
**PERAMBALUR**

### ABSTRACT

*The study finds out that everybody in the universe has stress but the level may vary among individual to individual. As far as the present study is concerned, though different issues faced by drivers of private bus transport companies, personal problems are the most significant one, which lead to have more stress not only at their work place but also in their family. Among the different coping strategies, most of the drivers adopt constructive coping strategies like taking coffee or tea, watching television and listening to music, doing physical exercise and writing stress diary, etc. At the same time, the companies not forget to take care of employees who opt for destructive coping strategies like drinking alcohol and smoking cigarettes. It is worth mentioning that experience, education and numbers of dependents are the major factors that determine stress among the employees. Work family conflict and family work conflict are the two major outcome of stress. Employees who have work family conflict can be managed well, but those who have family work conflict must be treated with care as they adopt destructive coping strategies. When companies implement the suggestions mentioned in this article, and thereby satisfy their employees, then the forthcoming years will be a golden period not only for the private bus transport companies, but also for their employees as well as for the Public.*

### KEYWORDS

Trichy district, stress-influencing factors, private bus driver.

### 1. INTRODUCTION

Every human being is stressed at one time or other. Occupation could be a major area of stress creating circumstances. People are constantly pressurized to accomplish more and more works within less facility and less time. Stress occurs when people are faced with events, which they perceive as endangering their physical and psychological well-being. These events are usually referred to as stressors and people reaction to them as stress responses (Mathews, 2005). The way, one reacts will depend upon his/her vulnerability. Employees develop various symptoms of stress that can harm their job performance, as a result of external or internal pressures. External pressures result from deadlines, staffing issues and heavy workloads. Internal pressures may result from unconstructive thinking, unrealistic expectations, inability to delegate and so on (Manimaran and Harisundar, 2006). In the organisations, employee stress is an increasing problem. Work related stress has gained importance because of its implications on employee dissatisfaction, lowered productivity, lowered physical and mental health of employees.

### 2. SCOPE OF THE STUDY

The scope of this article would be to identify the stress of the employees at different levels, who face in the organisation and to focus how much mentally they are fit to face this kind of stress. To learn the ways the organisation deals to handle the kind of stress the employees face. To know how the organisation gets affected due to the stress faced by the employees.

### 3. IMPORTANCE OF THE STUDY

This study is significant for the drivers of the private bus transport to locating the factors influencing stress among them and after locating the root cause, according to the method of stress they will be guided to identify the suitable stress coping mechanism. If they are deployed suitable stress coping mechanism, then the interrelationships or mutual understanding between them will be improved and they will be working together and the team spirit will be geared-up.

### 4. STATEMENT OF THE PROBLEM

The private bus transport is providing decent employment opportunity to the general public at the same time, the employees those who are employed and engaged in the private bus transport sectors, they are put under tremendous stress due to various reasons. That is, the employees influenced by various influencers of stress like company issues, occupational issue, road and traffic rules related issue, personal issue and co-workers issue. So it is clearly understood that, the private bus transport employees especially drivers are having more avenues for loading stress. In fact, they are rendering very important service to the society and that is why they must be treated as an important human asset of the society and they must be safeguarded from all possible threats (stress) to ensure their health, wealth and survival. So, how the employees of private bus transport is put under stress, the various influencers of stress and stress coping mechanisms are needed to address properly.

### 5. OBJECTIVES OF THE STUDY

To identify the impact of various aspects of driving on stress influencing factors.

### 6. RESEARCH METHODOLOGY

#### 6.1. RESEARCH DESIGN

The study is descriptive nature because certain available secondary data is to be collected and its characteristics are to be described without diluting its originality.

#### 6.2. ANALYTICAL TOOL

This article is analytical in nature because application of tool becomes necessary. The following tools have been used in this article.

1. t-test
2. Freidman Test
3. Analysis of Variance (ANOVA)
4. Regression Analysis

#### 6.3. VARIABLES USED IN THIS STUDY

A brief description about the variables used in this research is given in the following paragraphs.

- i. Company issues
- ii. Occupational related issues
- iii. Road and traffic rules related issues
- iv. Personal issues

**7. REVIEW OF LITERATURE**

**Srivastava and Singh (1981)** Occupational stress arising from various job dimensions impairs employees' favourable attitude towards job and management and makes the employees to violate the formal procedures and policies and result in negative job and management attitude. Under participation also results in dissatisfaction with job and management. These results are similar to the findings of a study among blue-collar workers. Excessive and consistent job stress results in job dissatisfaction, anxiety and depression and in some cases, even serious physical and mental disabilities ranging all the way to coronary heart diseases.

**Kathryn Tyler (2006)**, Stress is a subject of interest to researchers across fields because occupational stress is a major problem for both individuals and organisations. Stress has both positive and negative effects. On the positive side, stress motivates individuals to get more work done as in working toward a deadline. On the negative side, Stress causes the feeling of overwhelming and procrastination. Too much stress depresses the immune system and makes the individual sick.

**Asim Masood (2013)**, examined that, the relationship between Job Stress and Employee Retention and consequences of high stress on bank employees of banking sector of Pakistan. The author identified problematic customer relation is caused by creating major stress on employees. They are more focused to avoid stress at their work place, which is directly affects, their performance. If avoided, then turn-over is unusually high in this viable business world of today. Moreover, the ratio of employee and turnover of the organisation must be minimum. The study has suggested finally maintaining an amicable customer relationship to off-load the stress of employees as well as to increase the overall performance of an organisation.

**8. ANALYSIS AND INTERPRETATION**

**ANOVA - IMPACT OF HOURS OF WORK IN A DAY ON COMPANY RELATED ISSUES, OCCUPATIONAL RELATED ISSUES, ROAD AND TRAFFIC RULES RELATED ISSUES, AND PERSONAL ISSUES**

**TABLE 1**

Hours of work in a day		Company related Issues	Occupational related issues	Road and Traffic Rules related Issues	Personal Issues
Less than 10 hours	Mean	2.258	2.661	3.076	3.061
	SD	0.370	0.488	0.634	0.511
10 to 12 hours	Mean	2.494	2.542	2.644	3.368
	SD	0.539	0.330	0.821	0.537
12 to 14 hours	Mean	2.819	2.832	2.948	3.333
	SD	0.435	0.387	0.782	0.389
More than 14 hours	Mean	3.173	3.271	3.750	3.022
	SD	0.377	0.356	0.710	0.395
	F	42.157	41.312	24.615	8.562
	Sig.	<0.001	<0.001	<0.001	<0.001

The result shows that the hours of work in a day influences all the stress influencing factors namely company related issues (F = 42.157; p < 0.001), occupational related issues (F = 41.312; p < 0.001), road and traffic rules related issues (F = 24.615; p < 0.001), and personal issues (F = 8.562; p < 0.001).

As far as company related issues are concerned, the respondents who work for more than 14 hours (mean = 3.173; SD = 0.377) are having comparatively more company related issues than the respondents who work for less than 10 hours in a day (mean = 2.258; SD = 0.370).

With regard to occupational related issues the respondents who work for more than 14 hours in a day (mean = 3.271; SD = 0.356) are having high occupational related issues compared to the respondents who work for 10 to 12 hours in a day (mean = 2.542; SD = 0.330).

Similarly, for road and traffic rules related issues, the respondents who work for more than 14 hours in a day (mean = 3.750; SD = 0.710) are having more issues compared to the respondents who work for 10 to 12 hours in a day (mean = 2.644; SD = 0.821).

Regarding personal issues, respondents who work for 10 to 12 hours (mean = 3.368; SD = 0.537) and 12 to 14 hours (mean = 3.333; SD = 0.389) in a day are having comparatively more issues than the respondents who work for less than 10 hours (mean = 3.061; SD = 0.511) and more than 14 hours in a day (mean = 3.022; SD = 0.395).

Hence, it is concluded from the above results that the respondents who work for more hours are prone to have all the stress creating issues namely company related issues, occupation related issues, road and traffic rules related issues, and personal issues.

**t-TEST - IMPACT OF RESPONDENTS' OPINION ON WAGE FIXATION ON COMPANY RELATED ISSUES, OCCUPATIONAL RELATED ISSUES, ROAD AND TRAFFIC RULES RELATED ISSUES, AND PERSONAL ISSUES**

**TABLE 2**

Wage fixation based on collection of the bus		Company related Issues	Occupational related issues	Road and Traffic Rules related Issues	Personal Issues
Yes	Mean	2.750	2.764	3.106	3.242
	SD	0.711	0.426	0.894	0.535
No	Mean	2.935	3.066	3.400	3.120
	SD	0.461	0.470	0.838	0.427
	t	2.061	3.831	2.022	1.590
	Sig.	0.041	0.000	0.044	0.113

The respondents' opinion about wage fixation is given in the above table in terms of mean values with respect to various stress influencing variables called stress influencers. t-test has been performed to find out the mean difference among the respondents who agree that their company fix the wage based on the collection of the bus and the respondents who do not agree for the above statement. On performing the test it is noted that except personal issues (t = 1.590; p = 0.113), all the other stress influencing factors namely company related issues (t = 2.061; p = 0.041), occupational related issues (t = 3.831; p < 0.001), and road and traffic rules related issues (t = 2.022; p = 0.044) are having significant outcome.

As far as company related issues are concerned, the respondents who do not agree that wage fixation is based on collection of the bus (mean = 2.935; SD = 0.461) significantly different from the respondents who agree for the statement (mean = 2.750; SD = 0.711). However, the mean score is not high but it is moderate.

With regard to occupational related issues the respondents who do not agree that wage fixation is based on collection of the bus (mean = 3.066; SD = 0.470) significantly different from the respondents who agree for the statement (mean = 2.764; SD = 0.426). However, here too, the mean score is not high but it is moderate.

Similarly, for road and traffic rules related issues also, the respondents who do not agree that wage fixation based on collection of the bus (mean = 3.400; SD = 0.838) significantly different from the respondents who agree for the statement (mean = 3.106; SD = 0.894).

Hence, it is concluded from the above results that the respondents who accept that their company fix the wage based on the collection of the bus are having low company related issues, occupation related issues, and road and traffic rules related issues.

**9. FINDINGS**

- Hours of work in a day, influences all the stress-influencing factors namely company related issues, occupational related issues, road and traffic rules related issues, and personal issues. That is, the respondents who work for more hours are prone to have all the stress creating issues namely company related issues, occupation related issues, road and traffic rules related issues, as well as personal issues.
- It is found that 78 per cent of the respondents do not accept that they get wage fixation based on collection of the bus, which shows that the collection is not a main criteria for fixing the wage for private bus drivers.

**10. CONCLUSION**

Everybody in the universe has stress but the level may vary among individual to individual. As far as the present study is concerned, though different issues faced by drivers of private bus transport companies, personal problems are the most significant one, which lead to have more stress not only at their work place but also in their family. Among the different coping strategies, most of the drivers adopt constructive coping strategies like taking coffee or tea, watching television and listening to music, doing physical exercise and writing stress diary, etc. At the same time, the companies not forget to take care of employees who opt for destructive coping strategies like drinking alcohol and smoking cigarettes. It is worth mentioning that experience, education and numbers of dependents are the major factors that determine stress among the employees. Work family conflict and family work conflict are the two major outcome of stress. Employees who have work family conflict can be managed well, but those who have family work conflict must be treated with care as they adopt destructive coping strategies. When companies implement the suggestions mentioned in this article, and thereby satisfy their employees, then the forthcoming years will be a golden period not only for the private bus transport companies, but also for their employees as well as for the Public.

**REFERENCES**

1. **Asim Masood, (2013)** "Effects of Job stress on Employee Retention: A study on Banking Sector of Pakistan", International Journal of Scientific and Research Publications, 3(9), 1-8.
2. **Ayyappan and M. Sakthi Vadivel,** "The Impacts of Occupational Stress of Selected Banking Sector Employees in TamilNadu", International Journal of Finance & Banking Studies, 2(2), 101-108, 2013.
3. **Azhar K.P.,** "A study on the stress condition of Private Bus Drivers in Kerala", Aug 11, 2009.
4. **Babin Pokharel,** "Customer Relationship Management: Related Theories, Challenges and Application in Banking Sector", Banking Journal, Volume 1(1), 19-28, 2011.
5. **Kathryn Tyler. (2006)** "Stress Management", HR Magazine 51.9, 79-83.
6. **Srivastava A.K. and Singh A.P., (1981)** "Construction and Standardization of an Occupational Stress Index: A Pilot Study", Indian Journal of Clinical Psychology 8.2, 133-136.

## REQUEST FOR FEEDBACK

**Dear Readers**

At the very outset, International Journal of Research in Commerce & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com).

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

**Academically yours**

Sd/-

**Co-ordinator**

## DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

## ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

### *Our Other Journals*

