

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & 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.

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)],

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

Circulated all over the world & Google has verified that scholars of more than 3770 Cities in 175 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.	IMPACT OF INFORMATION SYSTEMS SUCCESS DIMENSIONS ON SYSTEMS EFFECTIVENESS: A CASE OF SUNPLUS ACCOUNTING PACKAGE WITHIN THE ZIMBABWE UNION CONFERENCE OF THE SEVENTH-DAY ADVENTIST CHURCH <i>DR. B. NGWENYA, R. CHISHIRI & F. NCUBE</i>	1
2.	CAPACITY BUILDING THROUGH INFORMATION TECHNOLOGY INITIATIVE IN ENVIRONMENTAL CONCERN OF UTTARAKHAND ENVIRONMENT PROTECTION AND POLLUTION CONTROL BOARD (UEPPCB) <i>AMIT DUMKA & DR. AJAY GAIROLA</i>	5
3.	STRESS MANAGEMENT IN PRESENT SCENARIO: A CHALLENGING TASK <i>ABHA SHARMA & DR. AJAY KUMAR TYAGI</i>	12
4.	CORPORATE SIZE AND CAPITAL STRUCTURE: AN EMPIRICAL ANALYSIS OF INDIAN PAPER INDUSTRY <i>DR. A. VIJAYAKUMAR & A. KARUNAIATHAL</i>	20
5.	APPLICATION OF KNOWLEDGE MANAGEMENT PRACTICES IN SMALL ENTERPRISES <i>T. S. RAVI</i>	25
6.	A STUDY ON CUSTOMER PREFERENCE AND ATTITUDE TOWARDS DATA CARD SERVICE PROVIDERS WITH REFERENCE TO COIMBATORE CITY <i>B. JANANI & T. M. HEMALATHA</i>	28
7.	THE SIGNIFICANCE OF EMPLOYEES TRAINING IN THE HOTEL INDUSTRY: A CASE STUDY <i>S. KALIST RAJA CROSS</i>	33
8.	A STUDY ON CUSTOMER SATISFACTION TOWARDS HEALTH DRINKS PRODUCTS (WITH SPECIAL REFERENCE TO COIMBATORE CITY) <i>S. HARIKARAN</i>	37
9.	DATA MINING PRACTICES: A STUDY PAPER <i>B. AYSHWARYA</i>	41
10.	ASSESSING THE ORTHOPEDICALLY HANDICAPPED CUSTOMERS' (OHC) ACCEPTANCE OF MOBILE BANKING ADOPTION THROUGH EXTENDED TECHNOLOGY ACCEPTANCE MODEL <i>UTHARAJA. K & VINOD KUMAR. G</i>	44
11.	A FINANCIAL ANALYSIS OF INDIAN AND FOREIGN STEEL INDUSTRIES: A COMPARISON <i>M. BENEDICT & DR. M. SINDHUJA</i>	48
12.	TRENDS OF FDI IN INDIA <i>DR. M. K. PANDEY & ANUMEHA PRIYADARSHNI</i>	52
13.	CURRENT e-CRM PRACTICES IN INDIAN PRIVATE SECTOR BANKS AND THE NEED FOR STRATEGIC APPROACH <i>WASEEM JOHN & SUHAIL JAVAID</i>	55
14.	SECURITY ISSUES IN e-COMMERCE <i>DR. SARITA MUNDRA, DR. SADHANA ZANZARI & ER. SURABHI MUNDRA</i>	60
15.	STUDY ON INVESTOR'S PERCEPTIONS TOWARDS ONLINE TRADING WITH REFERENCE TO MAYILADUTHURAI TOWN <i>DR. C. BALAJI</i>	64
16.	IMPACT OF DEBT CAPITAL ON OUTREACH AND EFFICIENCY OF MICROFINANCE INSTITUTIONS: A SURVEY OF SOME SELECTED MFIs IN TANZANIA <i>HARUNI MAPESA</i>	69
17.	RURAL CONSUMER ATTITUDE TOWARDS ONLINE SHOPPING: AN EMPIRICAL STUDY OF RURAL INDIA <i>MALLIKA A SHETTY</i>	74
18.	MICRO INSURANCE: A PRODUCT COMPARISON OF LIC & SBI LIFE INSURANCE <i>LIMNA .M</i>	79
19.	AN INTERDISCIPLINARY APPROACH TO EMPLOYABILITY IN INDIA <i>HARI G KRISHNA</i>	82
20.	AN OPINION-STUDY ABOUT 5-S PRACTICES TOWARDS IMPROVING QUALITY & SAFETY AND MAINTAINING SIMPLIFIED WORK ENVIRONMENT <i>K. BHAVANI SELVI</i>	87
	REQUEST FOR FEEDBACK & DISCLAIMER	91

CHIEF PATRON

PROF. 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

CO-ORDINATOR

AMITA

Faculty, Government M. S., Mohali

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

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

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

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

CO-EDITOR

DR. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

DR. SAMBHAVNA

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

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. SHIVAKUMAR DEENE

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

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PROF. A. SURYANARAYANA

Department of Business Management, Osmania University, Hyderabad

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

PROF. V. SELVAM

SSL, VIT University, Vellore

DR. PARDEEP AHLAWAT

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

DR. S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

SURJEET SINGH

Asst. Professor, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

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

CHANDER BHUSHAN SHARMA

Advocate & 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 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 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/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled ' _____ ' for possible publication in your journals.

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

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:
Affiliation with full address, contact numbers & Pin Code:
Residential address with Pin Code:
Mobile Number (s):
Landline Number (s):
E-mail Address:
Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of 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 required to be below **500 KB**.
- e) Abstract alone 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 and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **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 stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

INTRODUCTION**REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESES****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****SCOPE FOR FURTHER RESEARCH****ACKNOWLEDGMENTS****REFERENCES****APPENDIX/ANNEXURE**

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **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.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **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 are supposed to follow **Harvard Style of Referencing**. 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 italics. 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 parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

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, 19-22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- 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 Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

STRESS MANAGEMENT IN PRESENT SCENARIO: A CHALLENGING TASK

ABHA SHARMA
RESEARCH SCHOLAR
TEERTHANKER MAHAVEER UNIVERSITY
MORADABAD

DR. AJAY KUMAR TYAGI
FORMER PROFESSOR
ACCURATE INSTITUTE OF ADVANCED MANAGEMENT
GREATER NOIDA

ABSTRACT

The national institute of occupational safety and health (NIOSH-USA) defines stress as "the harmful physical and emotional responses that occur when the requirements of the job does not match with the capabilities, resources of the workers". In industrialized countries, there have been quite dramatic changes in the conditions at work, during the last decade, caused by economic, social and technical development. As organizations contend with tougher business environments around the world, these demands trickle down to employees in the form of longer hours, tighter deadlines, and so on, making stress a universal issue. Stress was identified as the number one health risk factor in nearly all surveyed countries so that stress management is becoming a major issue in both corporate and social agenda. Employers are not understating this risk, as stress materially affects employee attitudes towards their work and the organization in general. As a consequence, the people today at work are exposed to high quantitative and qualitative demands as well as hard competition caused by global economy. Stress Management is a challenging task in Present scenario because different cultures have different values and motivators. This is why, as an employer, have to spend too much time on learning about new team members, their culture, and what will motivate them to perform effectively. A successful strategy for preventing stress within the workplace will ensure that the job fits the person, rather than trying to make people fit jobs that they are not well suited to. The focus of the paper is to study the work stress their causes and effects and also find out the coping strategies that employers are focusing for preventing work stress.

KEYWORDS

stress management, HRM.

INTRODUCTION

Modern life is full of hassles, deadlines, frustrations, and demands. For many people, stress is so commonplace that it has become a way of life. According to **stoner and wankel** "Stress is the tension and pressure that result when an individual views a situation as presenting a demand that threatens to exceed his capabilities and resources." Job stress is mainly a product of the working condition or situation therefore this is to be considered as a big issue. So it is a growing organizational problem that deserves attention of the top management. Although today occupational stress and stress management have assumed enormous importance in organizations, stress-like phenomena have long been of concern in the world of work. The very first academic research into what could nowadays be considered stress-like symptoms can be traced back to the early 1900s and studies into the effects of fatigue. 'Stress' first started to appear as a subject of psychological research after the Second World War. Since then, research in the area has burgeoned, and stress has moved from being the focus of academic research to assume a vast importance in our understanding and interpretation of everyday life. Inevitably, this has included the part of our lives that we spend in work. In fact, use of the term stress goes much further than merely expressing an emotion or feeling. When an individual talks about stress, we hear them not only expressing a feeling or experience, but often describing a cause and effect relationship, or attributing cause for the way they feel. For workers everywhere, the troubled economy may feel like an emotional roller coaster. "Layoffs" and "budget cuts" have become bywords in the workplace, and the result is increased fear, uncertainty, and higher levels of stress. Increasing competition in the global market has compelled Indian organizations to deal with stress management issues on a priority basis.

SOURCES OF STRESS

Work-related stress is a growing problem around the world that affects not only the health and well-being of employees, but also the productivity of organizations. Work-related stress arises where work demands of various types and combinations exceed the person's capacity and capability to cope. Research findings show that the most stressful type of work is that which values excessive demands and pressures that are not matched to workers' knowledge and abilities, where there is little opportunity to exercise any choice or control, and where there is little support from others. Causes of stress - known as stressors - are in two categories: external stressors and internal stressors.

External Stressors

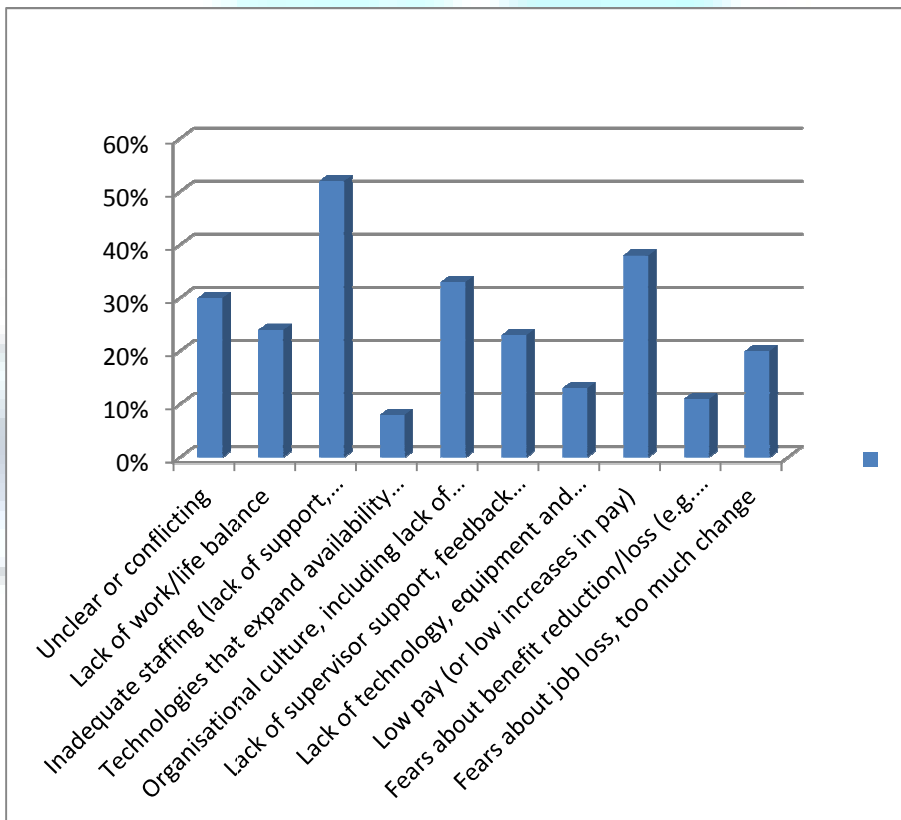
Internal stressors

MAJOR LIFE CHANGES Marriage, death, birth, any disease.	THOUGHTS mind, opinion, pessimism
FINANCIAL PROBLEM Inadequate pay or benefits, family crisis	ATTITUDE Rigid, aggressive, Lower tolerance
WORK ENVIRONMENT Noise, light, equipment ,recourses	CHRONIC WORRY Heart disease, sugar, Accident, memory loss
RELATIONSHIP DIFFICULTIES Change management, coworkers, staff, customer	COGNITIVE DIFFICULTIES reduced ability to concentrate or make decisions
JOB CHALLENGES AND EXPECTATIONS Competition, deadline, demands, recognition, reward, long work hours	AMOUNT OF REST AND SLEEP Insomnia, leisure time, lunch breaks etc
BALANCING CARRIER AND FAMILY work interfering with home/personal life, unsocial hours, excessive travel time	PERFECTIONISM Fear of failure, presentation, public speaking
INTERPERSONAL CONFLICT lack of support from others, poor relationships with colleagues	NUTRITIONAL STATUS Gastrointestinal upsets, such as diarrhea or constipation
TECHNOLOGY demands of learning new skills, software, new ways of working.	PRESENCE OF ILLNESS Any injury, infection
CONTROL Lack of control over assignment, job, performance.	DISINTEREST Job profile, boring work, lack of resources, repetitive work
ORGANIZATIONAL DECISION Introduction strategies, implementation, training, promotion, transfer, bonus.	

TOP CAUSES OF WORK-RELATED STRESS IN U.S. - TOWERS WATSON SURVEY

Towers Watson Global Benefits Attitudes Survey highlights that the main sources of stress for employees in U.S. are tied to the work experience — specifically, inadequate staffing, low pay increases and conflicting job expectations.

Unclear or conflicting	30%
Lack of work/life balance	24%
Inadequate staffing (lack of support, uneven workload or performance in group)	52%
Technologies that expand availability during nonworking hours (e.g., mobiles, notebooks)	8%
Organisational culture, including lack of teamwork, tendency to avoid accountability and assign blame to others	33%
Lack of supervisor support, feedback and not living up to their word	23%
Lack of technology, equipment and tools to do the job	13%
Low pay (or low increases in pay)	38%
Fears about benefit reduction/loss (e.g. lower value or loss of health care coverage, reduction in retirement benefits)	11%
Fears about job loss, too much change	20%

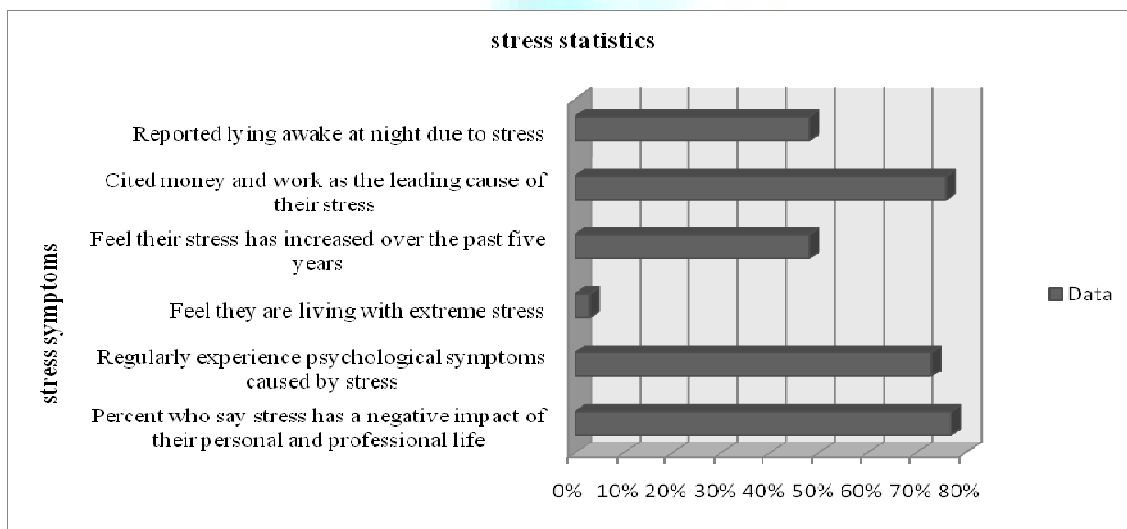


Source : 2013 Global Benefit Attitudes Survey, completed by 22,347 workers globally (7,094 in Asia Pacific) at companies with 1,000 or more employees.

TOP CAUSES OF STRESS IN THE U.S.-AMERICAN PSYCHOLOGICAL ASSOCIATION

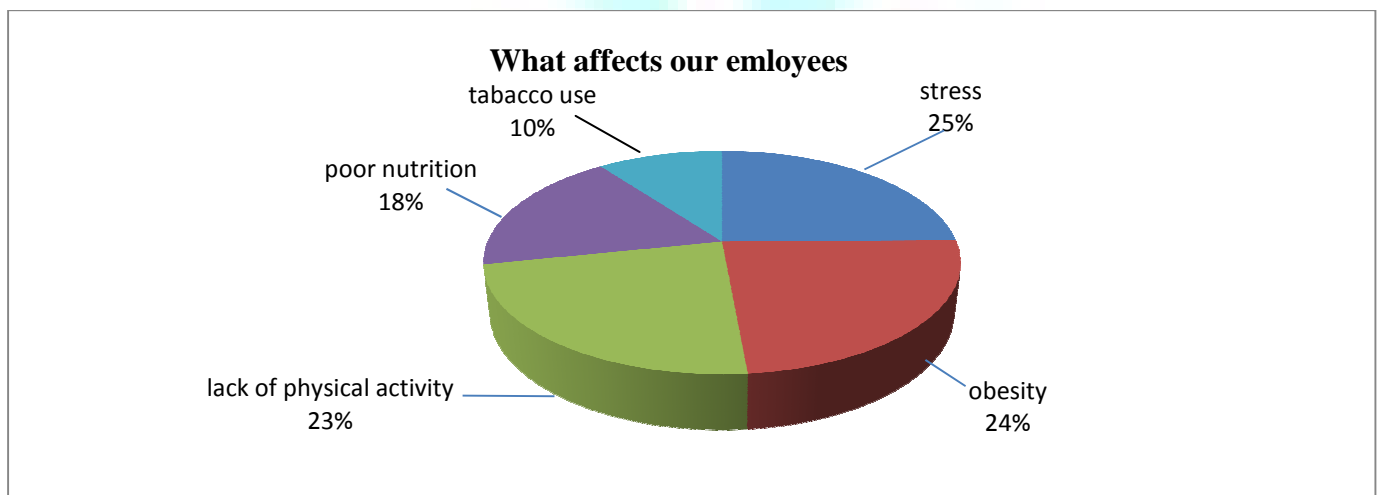
Causes	Factors
Job Pressure	Co-Worker tension, Bosses Work Overload
Money	Loss of Job, Reduced Retirement, Medical Expenses
Health	Health Crises, Terminal or Chronic Illness
Relationship	Divorce, Death of spouses, Arguments with friends, Loneliness
Poor Nutrition	Inadequate Nutrition, Caffeine, Processed Foods, Refined Sugars
Media Overload	Television, Radio, Internet, E-Mail, Social Networking
Sleep Deprivation	Inability to release adrenaline and other stress hormones

U.S. Stress Statistics	Data
Percent who say stress has a negative impact of their personal and professional life	77%
Regularly experience psychological symptoms caused by stress	73%
Feel they are living with extreme stress	3%
Feel their stress has increased over the past five years	48%
Cited money and work as the leading cause of their stress	76%
Reported lying awake at night due to stress	48%



Source:- American Psychological Association, American Institute of Stress, NY Dated: 7.8.14

Since stress is the leading lifestyle risk factor across most countries in Asia likes India, U.S., Canada, and Europe. Majority of India's young IT workforce, are suffering from lifestyle disorders due to unhealthy eating habits and hectic work schedules, nearly 85% of employees in private sectors survey reveals that 42% identified themselves are afflicted to lifestyle disease, followed by 38% suffering from chronic disease and remaining 15% have an acute ailment in the private sector than the government employees ranging below 8%, according to a recent survey conducted by ASSOCHAM on the occasion of 'World Health day'. About 52 per cent of corporate employees are afflicted by lifestyle diseases linked to bad eating habits. "Unless there is a change in lifestyle and diet style, young corporate executives will be sitting ducks for a range of diseases," says Dr N. Salgunan, (cardiovascular and thoracic surgeon in Chennai) who does surgery on at least one young victim of corporate life style a day. The study further pointed out that Mumbai ranked first, while Delhi ranked second and Ahmadabad ranks third -afflicted to high levels of stress in private sector.



The Economic Times "85% of employees in private sectors afflicted to life-style, chronic diseases: ASSOCHAM Survey" Vishal Dutta, ET Bureau Apr 5, 2013. The lifestyle risk issues identified as top concerns in around the world. The top lifestyle risk factors as listed by employers in all developing countries like India U.S. Singapore Asia Pacific and china, stress led this list, followed by a lack of physical activity, obesity, tobacco use and other common issues that are exacerbated by long working hours and an increasingly sedentary working lifestyle.

TOP LIFESTYLE RISK FACTORS

	Stress	Lack of Physical Activity	Obesity	Tobacco Use	Presenteeism	Poor Nutrition	Substance Abuse
India	1	2	3	4	5	6	7
United States	1	3	2	5	6	4	7
Singapore	1	2	4	6	3	5	7
Asia Pacific	1	2	3	4	5	6	7
China	2	1	4	3	6	7	5

Source: - 2013/2014 Staying@Work Survey Report

EFFECTS OF STRESS

The effects of stress differ from individual to individual. Stress can affect how you feel, think, behave and how your body works. Many factors influence the individual and his/ her interpretation of ‘threat’, response to threat and recuperation after a threatening experience. Usually, the effects of stress can be categorized as follows:

- Mental (how the mind works)
- Behavioral (the things we do)
- Physical (how the body works)
- Cognitive (the way we think and concentrate).

Different personality styles, gender difference, age, context, family history, emotional state, understanding of self and general social awareness will all influence each person’s stress levels. Stress which is constant and does not abate, but gets worse over time can lead to mental and physical health problems and illnesses. This is why it is in everyone’s interest to prevent stress occurring and reduce its effects when it does occur.

IMPACT OF STRESS IN VARIOUS DIMENSIONS

Affective	Cognitive	physical	Behavioral	Motivational
Anxiety	Helpless/powerless	Aches and pains	Eating more or less	Indifference
Tension	Hostility	Nausea, dizziness	Isolating yourself from others	Low morale
Apathy	Projection	Diarrhea or constipation	Sleeping too much or too little	Resistance to go to work
Irritability	Distrust in peers/(emanagers)	Loss of sex drive	Using alcohol, cigarettes, or drugs to relax	Loss of interest in others
Depression	Difficulties in decision making	Frequent colds	Nervous habits (e.g nail biting, pacing)	Dampening of work initiative
Anger	Suspicion	Chest pain, rapid heartbeat	Procrastinating or neglecting responsibilities	Loss of work motivation
Over sensitive	Not feeling appreciated	Impairment of immune system	Hyperactivity	Loss of enthusiasm, zeal, encouragement
Dissatisfaction	Memory problems	Changes in hormone levels	Declined productivity	Disappointment, Boredom
Memory loss	Cynicism about the work role	Accidents	Increased sick leave	Disillusionment
Negativity	Cognitive impairments	Suicide	Poor time management	Demoralization

Source: Adapted from “Introduction to Work and Organizational Psychology: A European Perspective” by Nik Chmiel, 2000 (p 156).

STRESS MANAGEMENT TECHNIQUES

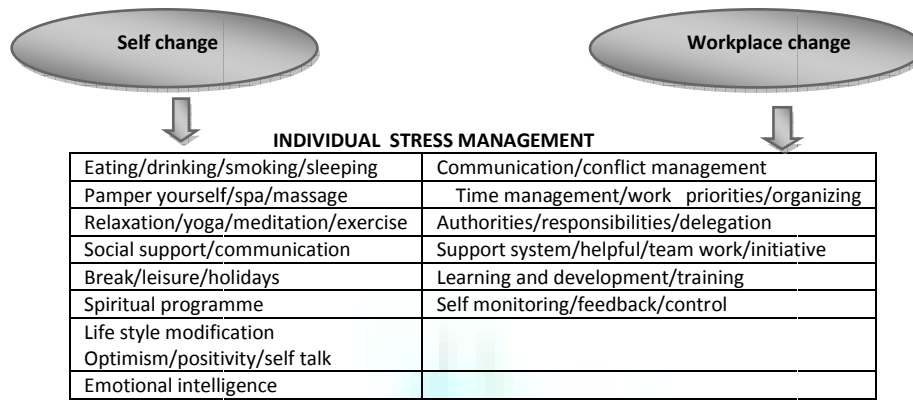
Since job and workplace stress increase in times of economic crisis, it’s important to learn new and better ways of coping with the pressure. Globalization and the successful application of sophisticated process technologies will make the human element even more important to operations competitiveness than before. Policies and practices which benefit employee health can improve productivity. The perception that levels of stress are low is associated with low staff turnover, low levels of absenteeism and low rates of illness and injury. Organizations that are perceived to be healthy tend to have clear policies and active methods of dealing with people which includes:

- Physical consideration in job design
- Clear goals for employees in line with organizational goals;
- Respect for the dignity of each employee;
- Employee input into decision making and career progression
- Regular feedback and recognition of performance
- Consistent and fair management action

Many practical stress management techniques like life style programme, spiritual programme and counseling are available, some for use by health professionals, self-help and others, which may help an individual reduce their levels of stress, provide positive feelings of control over one’s life and promote general well-being. Evaluating the effectiveness of various stress management techniques can be difficult, as limited research currently exists. Consequently, the amount and quality of evidence for the various techniques varies widely.

INDIVIDUAL STRESS MANAGEMENT

There is little you can do to prevent stress, but there are many things you can do to manage stress more effectively, such as learning how to relax, taking regular exercise and adopting good time-management techniques. Individual approaches include some new techniques like life style modification, Emotional intelligence, spiritual programme, health or counseling.



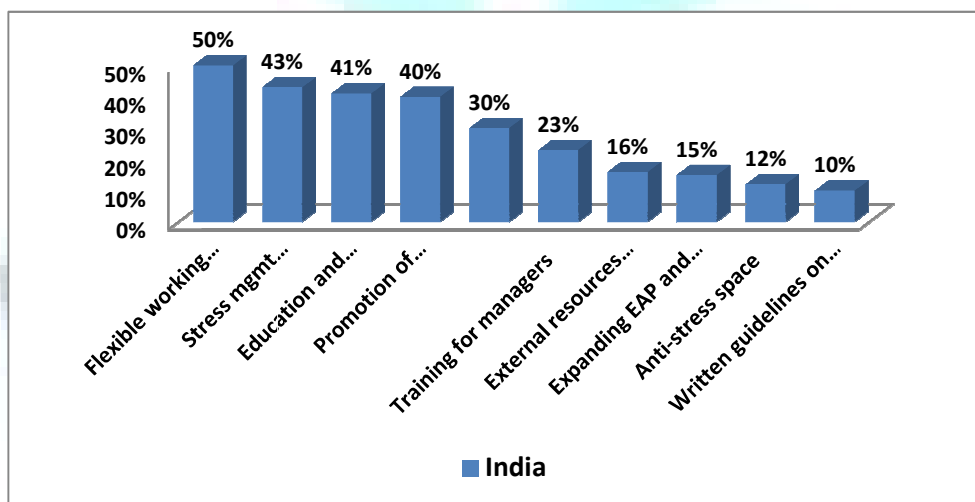
Life style modification plays an important role as in long term dietary modifications. It is important to have a healthy and active lifestyle to ensure healthy and disease free life as well as Emotional intelligence is about communicating with others in ways that draw people to you, overcome differences, repair wounded feelings, and defuse tension and stress.

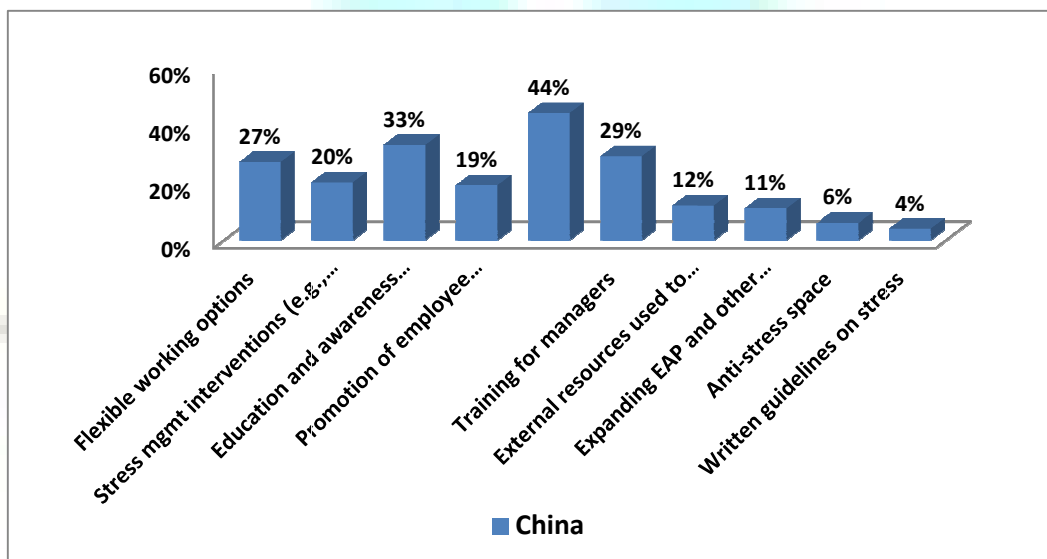
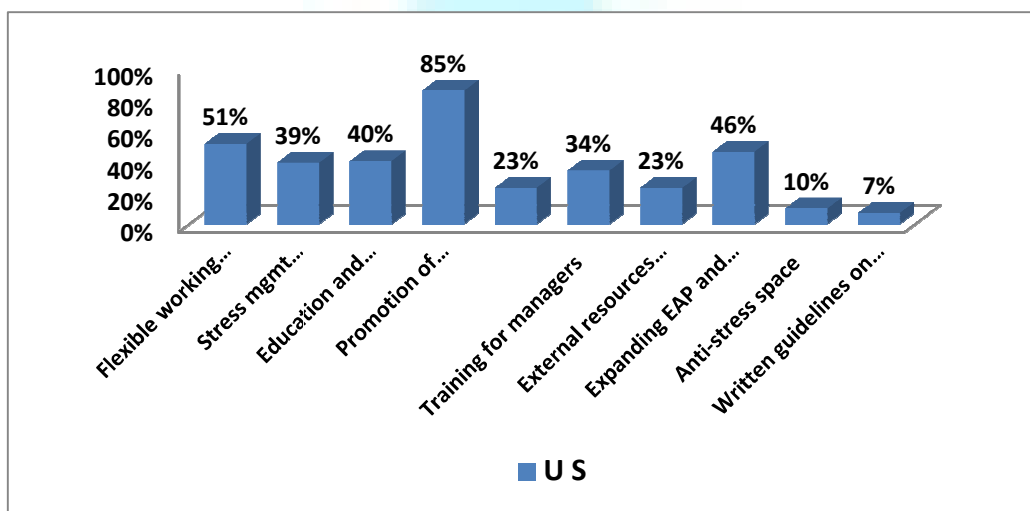
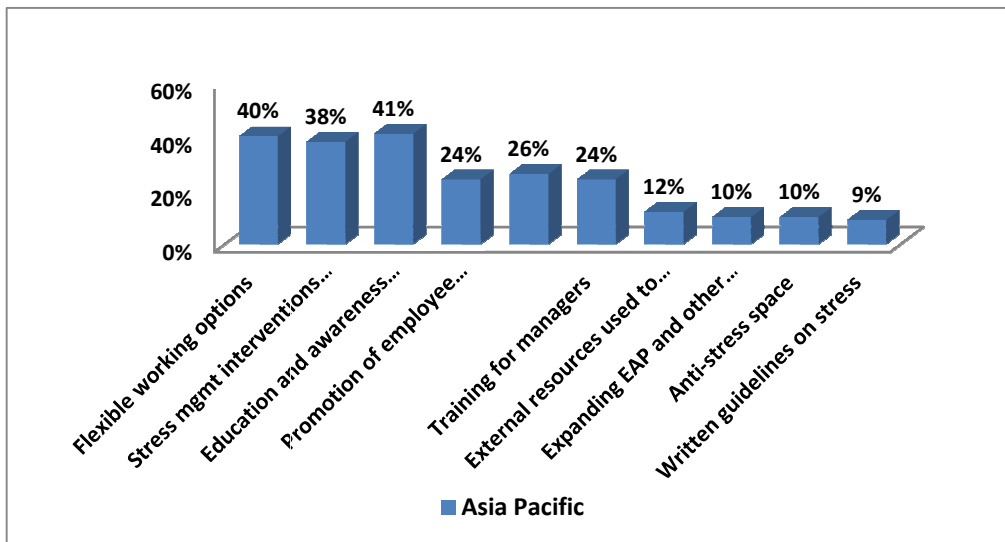
ORGANIZATIONAL STRESS MANAGEMENT

Stress is the number one lifestyle risk factor, ranking above physical inactivity and obesity, according to the inaugural Asia Pacific edition of the Staying@Work survey conducted by global professional services company Towers Watson. The prevention and management of workplace stress requires organizational level interventions, because it is the organization that creates the stress. Expectations concerning the time required to complete tasks form the basis for calculating capacity requirements and are a key input to labor planning activities. While Indian employers lead their regional counterparts in developing strategies to manage work-related stress, as a top priority of their health and productivity programs. This signals a vast scope for improvement in strategic initiatives aimed at tackling stress among Indian employees. However, it should also be noted that many employers continue to take no action — 14% of Asia Pacific employers said that they have implemented none of the programs suggested in our survey (this includes 22% of employers in China, 16% in Singapore, and 10% in India). Only 5% of employers in the United States said the same. Almost one in every three Indian employers has instituted stress or resilience management programs in 2013 and an almost equal number plan to follow suit in 2014. With stress being ranked as the #1 lifestyle risk factor in India, this number is likely to grow.

TOP 10 STEPS TAKEN BY EMPLOYERS TO MANAGE STRESS

	India	Asia Pacific	U S	China
Flexible working options	50%	40%	51%	27%
Stress mgmt interventions (e.g., workshops, yoga, tai chi)	43%	38%	39%	20%
Education and awareness campaigns	41%	41%	40%	33%
Promotion of employee assistance program (EAP)	40%	24%	85%	19%
Specialized training for employees	30%	26%	23%	44%
Training for managers	23%	24%	34%	29%
External resources used to design and deliver program(s)	16%	12%	23%	12%
Expanding EAP and other services to dependents	15%	10%	46%	11%
Anti-stress space	12%	10%	10%	6%
Written guidelines on stress	10%	9%	7%	4%





(Source: Towers Watson Staying@Work Asia-Pacific survey report)

The report reveals offering flexible working hours most common among Indian employers to manage employees' stress the growing recognition among employers that the workplace experience can both contribute to and reduce employee stress. In Asia Pacific more focus is giving by the employers is Education and awareness campaigns, flexible working options etc. As a testimony an increasing number of employers are planning lifestyle change programs that are not as prevalent as of now. In U.S. promotion of employees main technique that employers mostly uses and in china most of employers providing specialized training to their employees for stress prevention.

ADDITIONALLY, THERE ARE A NUMBER OF ORGANIZATIONAL CHANGES THAT MANAGERS AND EMPLOYERS CAN MAKE TO REDUCE WORKPLACE STRESS. THESE INCLUDE

IMPROVE COMMUNICATION

- Share information with employees to reduce uncertainty about their jobs and futures.
- Clearly define employees' roles and responsibilities.
- Make communication friendly and efficient, not mean-spirited or petty.

CONSULT YOUR EMPLOYEES

- Give workers opportunities to participate in decisions that affect their jobs.
- Consult employees about scheduling and work rules.
- Be sure the workload is suitable to employees' abilities and resources; avoid unrealistic deadlines.
- Show that individual workers are valued.
- Offer rewards and incentives.
- Praise good work performance, both verbally and officially, through schemes such as Employee of the Month.
- Provide opportunities for career development.
- Promote an "entrepreneurial" work climate that gives employees more control over their work.

CULTIVATE A FRIENDLY SOCIAL CLIMATE

- Provide opportunities for social interaction among employees.
- Establish a zero-tolerance policy for harassment.
- Make management actions consistent with organizational values.

GOOD EMPLOYMENT PRACTICE INCLUDES ASSESSING THE RISK OF STRESS AMONGST EMPLOYEES. THIS INVOLVES:

- looking for pressures at work which could cause high and long lasting levels of stress
- deciding who might be harmed by these
- deciding whether you are doing enough to prevent that harm.

Success in managing and preventing stress will depend on the culture in the organization. Stress should be seen as helpful information to guide action, not as weakness in individuals. A culture of openness and understanding, rather than of blame and criticism, is essential. Building this type of culture requires active leadership and role models from the top of the organization, the development and implementation of a stress policy throughout the organization, and systems to identify problems early and to review and improve the strategies developed to address them. The policy and its implementation should be negotiated with the relevant trade unions and health and safety committees.

STRESS MANAGEMENT AS KEY ISSUE

People in India are more likely to be motivated by knowing that what they are doing is contributing to organization's overall goals. Also, empower them to share their opinions and feedback, and remember that religion and family can play an important role in Indian culture. Managing work-related stress successfully is one of the most challenging employee well-being issues currently facing employers. Majority of workers in every industrial sector claim to be stressed. No matter what job you do, the likelihood is that it stresses you. Of course, different people handle stress differently and so one individual may perform poorly under stress while another views it as driving them on to work even better. Stress can still be a difficult issue to discuss openly. It is important to try to build a culture that supports openness in identifying and acknowledging stress. However, there are many sources of stress that the individual is likely to perceive as outside his or her power to change, such as the structure, management style or culture of the organization. It is important to note that stress management approaches that concentrate on changing the individual without changing the sources of stress are of limited effectiveness, and may be counterproductive by masking these sources. For example, breathing deeply and thinking positively about a situation causing stress may make for a temporary feeling of well being, but will allow a damaging situation to continue, causing persistent stress and, probably, stress to others.

Most importantly, this approach remains focused on the problems, and on generating and implementing realistic and achievable solutions with distinct objectives against which the impact of the intervention can be evaluated and monitored on an ongoing basis. It is this understanding, and remaining focused on specific a problem that is essential. Because stress has become such a big issue in itself, and such a confused issue in terms of definition, the concept can get in the way of looking at what is actually going on in organizations and at what is, for want of a better term, good stress management practice. The primary aim of the individual approach should be to develop people's skills and confidence to change their situation, not to help them adapt to and accept a stressful situation. Occupational stress has become an everyday feature of working life. It is referred to constantly in the media and, as general understanding of the concept has grown, is used frequently to describe the way we feel about the jobs that we do. Inevitably, evidence of stress in the workplace has grown; both anecdotally and in research terms, stress is a big issue. It becomes the vital role of the management to take care of the employees health rather providing only the monetary benefits, which is not so in practice of the fullest.

CAN STRESS MANAGEMENT MAKE AN IMPACT? – HR CHALLENGE

Stress management is becoming a challenging task for HR persons now a day because many sources of stress in organizations cannot be changed. These might include situations like a prolonged recessionary period, new competitors, or an unanticipated crisis. Employers generally have little control over these kinds of stressors, and they can create extended periods of high-stress situations like irritability, mood changes and short temper which sometimes lead to extreme measures like heart attack, suicide. Suicide is a multifaceted problem and hence suicide prevention programs should also be multidimensional. Collaboration, coordination, cooperation and commitment are needed to develop and implement a national plan, which is cost-effective, appropriate and relevant to the needs of the community. Although there's no quick-fix cure for stress, and no single method will work for everyone. Employer responsibility (and liability) for their employees' psychological well-being is becoming ever more clearly defined, but what is it exactly that they are trying to manage?

Companies are going global due to which the workforce diversity is increasing. Managing these people with different religious, cultural, moral background is a challenging task for the HR Managers in 21st Century. Indian employers lead their regional counterparts in developing strategies to manage work-related stress; as a top priority of their health and productivity programs. This signals a vast scope for improvement in strategic initiatives aimed at tackling stress among Indian employees. The organizations engaged in stress management for at least a year and in some cases a significant length of time. When asked whether they had been able to see any concrete outcomes from their engagement with stress management and the Management Standards, many found it difficult to pinpoint concrete impacts. This was often due in part to incomplete data collection. Further, in some cases, recorded absence due to stress had actually increased because of previous under-reporting. In terms of less tangible impacts, many organizations pointed to a greater awareness of, and confidence in, stress management. Many had also reviewed stress policies and stress training, both for line managers and for the overall workforce. All of these issues were key to changing the culture of an organization in a positive way.

CONCLUSION

Stress management cannot be successfully completed over the short term – it requires engagement and sustained commitment. However, there is no alternative but to engage seriously with the issue of stress if organizations want to improve staff well-being and remain competitive. A wide variety of training courses may help in developing active coping techniques—for example, assertiveness, communications skills, time management, problem solving, and effective management. Organization must begin to manage people at work differently, treating them with respect and valuing their contribution. If we enhance the

psychological well being and health of the employees, in the coming future the organization would make more revenue as well as employee retention. Research continues to show that our satisfaction with various aspects of work, especially workplace relations and communication at work, is very much related to how work makes us feel, and this is even more so than how much we get paid or what we believe our career prospects to be

Latest studies revealed that main reasons for intense psychological stress among working parents can be their jobs and it has nothing to do with the demand of time and energy from other people.

According to some researchers at the university of Iowa, Employees who holds jobs viewed by the society as aggressive, weak or impersonal are likely to be more stressed out than parents whose jobs are seen in a light similar to parenting good, strong and caring. Professional profiles that create more psychological pressure or unrelaxed state include-Salesperson, receptionist, attorney, police officer, politician. Those that align better in terms of those that align better in terms of societal perception, with parenting include physician, nursery teacher, and professor, principal.

Mark Walker a doctoral student in sociology at university of Iowa said that many working parents experience, but could not quite put a finger on and identifies the issue as a social problem rather than an individual one, or even worse – an imaginary problem. Though the result of the study might appear gloomy, researchers say the bright side is identifying this new layer of stress could be the first step in helping harried parents find relief. It could help shape policy and work place changes designed to reduce the psychological strain of juggling the roles parent and worker. Walker says that if employers are aware that working parents in a given occupation are more at risk of experiencing psychological strain, they could potentially provide more targeted mental health resources for those in “at risk” occupation.

With stress being ranked as #1 lifestyle risk factor in India, this number is likely to grow," the report said. Some organizations even employ counselors to deal with stress related problems of employees. Activities like picnics, outdoor sports, stress management seminars and lectures are also undertaken by organizations to reduce stress levels among their staff. The best suggestion for employers is to find the specific triggers that impact employee wellness, engagement and in turn productivity, and take action to reduce this as to the type and size of problems that exist in their workforce. It is important for employers to recognize work-related stress as a significant health and safety issue.

REFERENCES

1. Cohen, S; Frank, E; Doyle, WJ; Skoner, DP; Rabin, BS; Gwaltney, JM Jr (1998). "Types of stressors that increase susceptibility to the common cold in healthy adults". *Health Psychology* 17 (3): 211–213
2. Cooper CL, Marshall J. Occupational sources of stress: a review of the literature relating to coronary heart disease and mental ill health. *J Occup Health Psychol*1976;49:11–28.
3. Cooper CL, Sloan SJ, Williams S. Occupational stress indicator management guide. Windsor: NFER-Nelson, 1998
4. Cox T, Griffiths A. The nature and measurement of work stress: theory and practice. In: Wilson JR, Corlett EN, et al, eds. Evaluation of human work: a practical ergonomics methodology, 2nd ed. London: Taylor & Francis, 1995:783–803.
5. Gardell B, Gustavsen B. Work environment research and social change: current developments in Scandinavia. *J Occup Behav*1980;1:3–17.
6. Geeta Kumari and K. M. Pandey, "Job Satisfaction in Public Sector and Private Sector: A Comparison," *International Journal of Innovation, Management and Technology* vol. 2, no. 3, pp. 222-228, 2011.
7. Hall EM. Women, work and health: employment as a risk factor for coronary heart disease. *J Prev Cardiol*1994;4:365–84.
8. Health and Safety Executive. Organisational interventions for work stress: a risk management approach. Norwich: Her Majesty's Stationery Office, 2000. A thorough guide as to how to apply a risk management approach to work stress.
9. Indian employers rank stress number one lifestyle risk factor: Survey Asia Pacific edition of the 'Staying@Work' survey conducted by professional services company Towers Watson, article in *The Economic Times* April 20,2014.
10. *International Journal of Applied Research in Mechanical Engineering (IJARME)* ISSN: 2231 –5950, Volume-2, Issue-1, 2012
11. International Labour Organization (ILO) report on work stress, 2005
12. Johnson JV, Stewart W, Friedlund P, et al. Long-term psychosocial work environment and cardiovascular mortality among Swedish men. *Am J Public Health*1996;86:324–31.
13. Karasek RA, Theorell T. Healthy work: stress, productivity, and the reconstruction of working life. New York: Basic Books, 1990. A seminal book that combines a clear theoretical and empirical approach to work stress.
14. Lazarus S, Folkman S. Stress, appraisal and coping. New York: Springer, 1984. A comprehensive account of the transactional model of stress and its management.
15. Stoner, James A F. and Wankel Charles, Management, Prantice- Hall, Inc., Englewood Cliffs, N.J., 1986.
16. Williams S, Michie S, Patani S. Improving the health of the NHS workforce . London: The Nuffield Trust, 1998. A systematic review of the evidence of associations between work factors and ill health and of effective workplace interventions. References 11–16 are to the six effective interventions identified in this systematic review.



REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, IT & 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 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.

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

Looking forward 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, nor 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 is 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

