



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT

CONTENTS

Sr. No.	Title & Name of the Author (s)	Page No.
1.	QUALITY OF WORK LIFE PRACTICES OF ACADEMIC PROFESSIONALS IN BANGLADESH: A FACTOR ANALYTICAL APPROACH <i>BALASUNDARAM NIMALATHASAN & DR. MIR MOHAMMED NURUL ABSAR</i>	6
2.	SUPPLY CHAIN INTEGRATION AND COLLABORATION USING E- BUSINESS MODEL IN TEXTILE GARMENT INDUSTRY <i>DR. G. NIJAGUNA & DR. SWAROOP SIMHA</i>	12
3.	TRAINING DELIVERY AND METHODOLOGY AMONG BANKS (AN EMPIRICAL STUDY) <i>DR. AJAZ AKBAR & PROF. A. R. MATTOO</i>	28
4.	MICRO FINANCE IN INDIA AND MILLENNIUM DEVELOPMENT GOALS: MAXIMIZING IMPACT ON POVERTY <i>G. PANDI SELVI & DR. R. KARUPPASAMY</i>	37
5.	COMPARATIVE FINANCIAL PERFORMANCE EVALUATION OF MARUTI AND HYUNDAI <i>ASHIMA & PROF. (DR.) S. C. CHITKARA</i>	43
6.	FOREIGN DIRECT INVESTMENT AND ECONOMIC GROWTH IN INDIA: AN EMPIRICAL ANALYSIS <i>RAJENDER S. GODARA, MANOJ K. SIWACH & RANJAN K. ANEJA</i>	49
7.	STRESS IN EDUCATION.....IS THIS THE ULTIMATE DESTINATION IN 2020? <i>PROF. SUNAINA HOOGAN & PROF. DEEPA V. M</i>	52
8.	SMES OF ANDHRA PRADESH: THE JOURNEY FAR AND BEYOND <i>M. MADHAVI, M. SUJATHA & S. PRATIBHA</i>	58
9.	IMPACT OF MACRO ECONOMIC FACTORS ON LIFE INSURANCE INNOVATION IN INDIA: AN EMPIRICAL STUDY <i>VISHAL SOOD & DR. IRA BAPNA</i>	64
10.	CORRELATES OF EMPLOYEE SATISFACTION WITH PERFORMANCE APPRAISAL SYSTEM: A COMPARATIVE STUDY OF INDIAN AND FOREIGN MNC BPO FIRMS <i>HERALD MONIS & DR. T. N. SREEDHARA</i>	70
11.	COMPARATIVE ANALYSIS ON NON-PERFORMING ASSETS (NPAS) OF PUBLIC SECTOR, PRIVATE SECTOR AND FOREIGN BANKS IN INDIA <i>MS. RAJNI SALUJA & DR. ROSHAN LAL</i>	80
12.	PERCEPTION OF THE POLICYHOLDERS TOWARDS THE MARKETING OF INSURANCE SERVICES BY THE LIC OF INDIA <i>DR. J.ARULSURESH & DR.S.RAJAMOCHAN</i>	89
13.	ENTREPRENEURIAL ACTIVITIES OF WOMEN ENTREPRENEURS IN GADAG DISTRICT- A STUDY <i>DR. A. S. SHIRALASHETTI</i>	95
14.	IMPACT OF TELEVISION ADVERTISING ON CHILDREN <i>M. VIJAYAKUMAR & S. THANALAKSHMI</i>	106
15.	MIGRANT WORKERS: SOCIO ECONOMIC STATUS AND REMITTANCES <i>DR. BEENA NARAYAN</i>	110
16.	BRAND LOYALTY OF TOILETRY PRODUCTS-A CASE STUDY OF SIRSA DISTRICT <i>DR. MONICA BANSAL & SHALLU MEHTA</i>	118
17.	CONSUMER BEHAVIOUR IN THE PURCHASE PROCESS OF TELEVISION, REFRIGERATOR AND FOOD PROCESSOR WITH SPECIAL REFERENCE TO INCOME LEVEL (A STUDY OF HOUSEHOLD PRODUCT RELATED PERCEPTIONS & MAJOR CHOICE DETERMINANTS IN CONTEXT OF CONSUMERS IN LUDHIANA CITY) <i>MINAKSHI THAMAN & PRIYA AHUJA</i>	126
18.	WORK LIFE BALANCE –A CAUSE FOR STRESS AMONG CAREER COUPLES <i>MRS. VISHAL SAMARTHA, MR. LOKESHA & MS. ASHWITHA KARKERA</i>	135
19.	ATTRITION AMONG LIFE INSURANCE ADVISORS OF SELECTED LIFE INSURANCE COMPANIES IN LUDHIANA <i>MS. SHILPA JAIN & MS. DEEPIKA ARORA</i>	142
20.	SERVICE BUYING BEHAVIOR IN BANKING INDUSTRY: A COMPARATIVE ANALYSIS OF PRIVATE AND PUBLIC SECTOR BANKS <i>ESHA SHARMA</i>	154
	REQUEST FOR FEEDBACK	158

CHIEF PATRON**PROF. K. K. AGGARWAL**

Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi
 Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar (Haryana)

PATRON**SH. RAM BHAJAN AGGARWAL**

Ex. State Minister for Home & Tourism, Government of Haryana
 President, Governing Body, Vaish (P.G.) College, Bhiwani
 Vice-President, Dadri Education Society, Charkhi Dadri
 President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR**DR. SAMBHAV GARG**

Faculty, M. M. Institute of Management
 Maharishi Markandeshwar University, Mullana, Ambala, Haryana

ADVISORS**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. PARVEEN KUMAR

Director, M.C.A., Meerut Institute of Engineering & Technology, Meerut, (U. P.)

PROF. H. R. SHARMA

Director, Chhatrapati Shivaji Institute of Technology, Durg, (C.G.)

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

PROF. MANOHAR LAL

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

EDITOR**PROF. R. K. SHARMA**

Tecnia Institute of Advanced Studies, Delhi

CO-EDITOR**DR. ASHOK KHURANA**

Associate Professor, G. N. Khalsa College, Yamunanagar

EDITORIAL ADVISORY BOARD**DR. AMBIKA ZUTSHI**

Faculty, School of Management & Marketing, Deakin University, Australia

DR. VIVEK NATRAJAN

Faculty, Lomar University, U.S.A.

PROF. SANJIV MITTAL

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

PROF. KRISHAN CHAND MITTAL

School of Management Studies, Punjabi University, Patiala, Punjab

PROF. SATISH KUMAR

Dean (Management), Galaxy Global Group of Institutions, Dinarpur, Ambala

PROF. ROSHAN LAL

M. M. Institute of Management, M. M. University, Mullana

PROF. ANIL K. SAINI

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

DR. TEJINDER SHARMA

Reader, Kurukshetra University, Kurukshetra

DR. KULBHUSHAN CHANDEL

Reader, Himachal Pradesh University, Shimla, Himachal Pradesh

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

DR. SAMBHAVNA

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

DR. MOHINDER CHAND

Associate Professor, Kurukshetra University, Kurukshetra

DR. MOHENDER KUMAR GUPTA

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

DR. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

DR. VIKAS CHOUDHARY

Asst. Professor, N.I.T. (University), Kurukshetra

DR. SHIVAKUMAR DEENE

Asst. Professor, Government F. G. College Chitgappa, Bidar, Karnataka

ASSOCIATE EDITORS**PROF. NAWAB ALI KHAN**

Department of Commerce, Aligarh Muslim University, Aligarh

PROF. ABHAY BANSAL

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

DR. PARDEEP AHLAWAT

Reader, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

SURUCHI KALRA CHOUDHARY

Head, Department of English, Hindu Girls College, Jagadhri

PARVEEN KHURANA

Associate Professor, Mukand Lal National College, Yamuna Nagar

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

SUNIL KUMAR KARWASRA

Vice-Principal, Defence College of Education, Tohana, Fatehabad

BHAVET

Lecturer, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana

TECHNICAL ADVISORS**DR. ASHWANI KUSH**

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

DR. BHARAT BHUSHAN

Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar

DR. VIJAYPAL SINGH DHAKA

Head, Department of Computer Applications, Institute of Management Studies, Noida

DR. ASHOK KUMAR

Head, Department of Electronics, D. A. V. College (Lahore), Ambala City

DR. ASHISH JOLLY

Head, Computer Department, S. A. Jain Institute of Management & Technology, Ambala City

MOHITA

Lecturer, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar, Haryana

AMITA

Lecturer, E.C.C., Safidon, Jind

MONIKA KHURANA

Associate Professor, Hindu Girls College, Jagadhri

ASHISH CHOPRA

Sr. Lecturer, Doon Valley Institute of Engineering & Technology, Karnal

SAKET BHARDWAJ

Lecturer, Haryana Engineering College, Jagadhri

NARENDRA SINGH KAMRA

Faculty, J.N.V., Pabra, Hisar

DICKIN GOYAL

Advocate & Tax Adviser, # 874, Sec. - 8, 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

CALL FOR ARTICLES/RESEARCH PAPERS

We invite original research papers in the area of computer, finance, marketing, HRM, Banking, Insurance, and other allied subjects. The above mentioned tracks are only indicative, and not exhaustive. The journal expects unpublished and original quality research articles/papers only.

You may submit your articles/papers at the email addresses, info@ijrcm.org.in or infoijrcm@gmail.com.

GUIDELINES FOR SUBMISSION OF ARTICLE/PAPER

1. **COVERING LETTER FOR SUBMISSION:**

The Editor
IJRCM

Subject: Submission of Manuscript.

Dear Sir/Madam,

Find my submission of research paper/article for possible publications in your e-journal.

I hereby affirm that the content of this manuscript are original. Furthermore it has been neither published elsewhere fully or partially or any language nor submitted for publication (fully or partially) elsewhere simultaneously.

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

Also, if our research paper/article accepted, I/We agree to comply with the formalities as given on the website of journal & you are free to publish our contribution to any of your two journals i.e. International Journal of Research in Commerce & Management or International Journal of Research in Computer Application & Management..

Name of Corresponding Author (s)

Designation:

Affiliation:

Mailing address:

Mobile Number (s):

Landline Number (s):

E-mail Address (s):

2. **INTRODUCTION:** Manuscript must be in English prepared on a standard A4 size paper setting. It must be prepared on a double space and single column with 1" margin set for top, bottom, left and right. It should be typed in 12 point-Times New Roman Font with page numbers at the bottom and centre of the every page.

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

4. **AUTHOR NAME(S) & AFFILIATIONS:** The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address should be in 12-point Calibri Font. It must be centered underneath the title.

5. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 300 words. The abstract must be informative and explain background, aims, methods, results and conclusion.

6. **KEYWORDS:** Abstract must be followed by 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.

7. **HEADINGS:** All the headings and sub-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. **MAIN TEXT:** The main text should be in a 8 point Calibri Font, single spaced, fully justified.

9. **FIGURES & TABLES:** These must be simple, centered & numbered, and table titles must be above the tables. Sources of data should be mentioned below the table.

10. **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 Harvard Style of Referencing. 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 the references as per 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.
- Note that italics are used only for titles of books and names of journals. 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.
- Use endnotes rather than footnotes.
- The location of endnotes within the text should be indicated by superscript numbers.
- For sources which have insufficient details to be included in the Reference, use endnotes (such as interviews, some media sources, some Internet sources).

SEE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

Books

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

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.
- Kiran Ravi, Kaur Manpreet (2008), Global Competitiveness and Total Factor Productivity in Indian Manufacturing, International Journal of Indian Culture and Business Management, Vol. 1, No.4 pp. 434-449.

Conference papers

- Chandel K.S. (2009): "Ethics in Commerce Education." 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. (2006): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University.

Online resources

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

Website

- Kelkar V. (2009): Towards a New Natural Gas Policy, Economic and Political Weekly, Viewed on 11 September 2009 <http://epw.in/epw/user/viewabstract.jsp>

STRESS IN EDUCATION.....IS THIS THE ULTIMATE DESTINATION IN 2020?**PROF. SUNAINA HOOGAN****INSTITUTE OF MANAGEMENT EDUCATION AND RESEARCH
BELGAUM****PROF. DEEPA V. M****INSTITUTE OF MANAGEMENT EDUCATION AND RESEARCH
BELGAUM****ABSTRACT**

The main objective of this research paper shed light on the present global educational environment. To analyze the definite changes in the education system in 2020. We have undertaken a conceptual study on the levels of stress faced by the students of management education. It is our modest attempt to bring out the definition of stress by the way of research. Stress, improperly addresses, is a killer: a killer of bodies, minds, aspirations and companies. Stress is associated with unclear thinking, poor decision-making, chaotic work environments and poor family relations. By some of the meaning of stress now we can sense that Stress is present in everyone's life be it at home, school, college, office or any specific sectors in Indian Industry as well. Since our research is primarily to find out Face of Stress in Education. It is now important to understand the crucial characteristics of this angel in Education. The methodology inherited to analyze was through live survey at the various management educational institutes across Belgaum city. Convenience sampling method was used to carry out the said research. The possible outcomes of this research highlights the Symptoms of stress faced by students, Identification of six major areas in the field of education for probable stressors and Ultimate level of stress in the year 2020.

KEYWORDS

Global Educational environment, Level of stress, Stressors, Symptoms, Stages of stress.

INTRODUCTION

"The aim of education should be to teach us rather how to think, than what to think—rather to improve our minds, so as to enable us to think for ourselves, than to load the memory with the thoughts of other men." ~Bill Beattie

"Predictions are difficult, especially if they are about the future."

EDUCATION

Education is termed as the process of educating or teaching. Literally the word Educate is nothing but "to develop the knowledge, skill, or character of...an Individual or a group" to build a better society. Thus, from these definitions, we might assume that the purpose of education is to develop the knowledge, skill, or character of students.

Education isn't how much you have committed to memory, or even how much you know. It's being able to differentiate between what you know and what you don't. Education's purpose is to replace an empty mind with an open one. **Education or teaching** in the broadest sense is any act or experience that has a formative effect on the mind, character or physical ability of an individual. In its technical sense education is the process by which society deliberately transmits its accumulated knowledge, skills and values from one generation to another.

What truly makes a person educated is that they are able to perceive accurately, think clearly, and act effectively according to self-defined goals and aspirations. An educated person is also respectful of others regardless of their power and status, responsible for the results of their actions, and resourceful at getting what they need, personally and for their family, organization, or society.

INDIA EDUCATION HISTORICAL BACKGROUND

The Vedas, Puranas, Ayurveda, Yoga, Kautilya's Arthashastra are only some of the milestones that the traditional Indian knowledge system boasts of. There are evidences of imparting formal education in ancient India under the Gurukul system. Indian education system has witnessed changes in methods of education right from its origin. In ancient times, Indian Education was based on Gurukul Ashram which was then followed by Vidyapaith type of education. Later on Nalanda pioneered with the Takshashila University and established the centre of knowledge. 18th century witnessed the education was spread through the temples, mosques, churches and other religious centers.

Post Independence educations become the major responsibility of the state government which later expanded as the joint responsibility of both the state and the central. Taking into consideration the growing need for education the All India Council of Technical Education was formed by the government under which 4 leading universities situated in Delhi, Bombay, Calcutta and Madras started offering part time management courses at Post Graduate Levels. During the sixties the management movement gained further momentum and two major institutes of management were set up one at Ahmedabad which collaborated with Harvard while the other at Calcutta with MIT.

TRANSITIONAL JOURNEY

Over the years the methodologies and techniques of education have undergone a drastic change. Unlike earlier where major stress was upon Administrative and experienced skills has now been taken over by a profession based structure of Knowledge. Traditional education always focused on Teaching rather than Learning, In most institutes the myth that was followed was

Memorization = Learning. Most of what was learnt was remembered for a very little span of time. This kind of teaching environment led to nothing but the dearth of Management graduates.

But thanks to the growing industrialization, liberalization, cut throat competition both at home and abroad which changed the objective of Education as LEARNING and not TEACHING. This directly or indirectly gave birth to the industry linking curriculum and pedagogy which established the practicality of the subject matter, and the same is taught through in a simulated environment.

In 2005, government initiated a grade based system with the objective that students will move away from the cut throat competition and will be able to focus on creative aspects and personality development. The intake of students in Management institutions annually is 6.7 million. Thus the important tools to impart knowledge now is mainly on the current affairs, live problems faced by the industrialists and organizations, case studies, Business simulation games, facilitating students to participate in the Management fests. The outlook of a graduate today is far more different than that of the earlier students in the last decades. Today students are more exposed to the current affairs vis-à-vis of the country, organizations, politics, finance etc. The curriculum has become more practical and has greater industry linkages & share of teaching from practicing managers.

STRESS

Stress, improperly addresses, is a killer: a killer of bodies, minds, aspirations and companies.

Stress is associated with unclear thinking, poor decision-making, chaotic work environments and poor family relations.

It would not be right to say that, Globalization is the cross boundary movement of goods, services, capital, technology and people but also globalization of business education resultant into globalization of knowledge. The very logical way to start this is to foresee the socio-economic and other macro environmental changes and make an attempt to predict the likely shifts and also what will be needed in the forthcoming years on the part of the business schools

Stress is the reaction of our bodies and minds to something that upsets their normal balance. The human response to stressful events is an ancient one, dating back to a time when life was a constant struggle for survival. Stress has been so ingrained in our days and in our culture, that we probably don't even recognize it any more.

Stress is the emotional and physical strain caused by our response to pressure from the outside world. Stress is your body's way of responding to any kind of demand. It can be caused by both good and bad experiences. We generally use the word "stress" when we feel that everything seems to have become too much - we are overloaded and wonder whether we really can cope with the pressures placed upon us. The term that poses a challenge or a threat to our well-being is a stress. Sometime stresses get you going and they are good for you - without any stress at all many say our lives would be boring and would probably feel pointless. However, when the stresses undermine both our mental and physical health they are bad.

By some of the meaning of stress now we can sense that Stress is present in everyone's life be it at home, school, college, office or any specific sectors in Indian Industry as well. Since our research is primarily to find out Face of Stress in Education. It is now important to understand the crucial characteristics of this angel in Education.

CHARACTERISTICS OF STRESS

1. It could occur in physical, emotional, social and spiritual context
2. Placing oneself in a situation where probable solution cannot be gained
3. Relations with peers and family members deteriorate
4. Rarely introduce innovations into work
5. Frequently suffer from forgetfulness
6. Doubt one's ability to succeed

STAGES OF STRESS

Stress can be simplified to understand in three basic stages, namely;

1. Alarm stage
2. Resistance Stage
3. Exhaustion Stage

ALARM – It's the first reaction of the body towards a stress cause. When you loose your ATM card, what is the first reaction that you have would be the alarm stage.

RESISTANCE - The body tries to cope and adapt to the continued stress and begins the process of repairing any damage caused by the stress. If the stress can be overcome the body repairs the damage and the physical signs disappear. Resistance to stress is increased each time it's dealt with leaving us stronger than before.

EXHAUSTION - If there is no relief from the stress, the body and mind cannot repair the damage. This can result in emotional, mental, and physical problems

OBJECTIVES

1. To understand the new definition of Stress
2. To analyze Stress creating Areas.
3. Study of Major Stress Symptoms.
4. Level of stress in 2020 with justifications.
5. Strategies to manage Stress in the future environment.

RESEARCH METHODOLOGY

The methodology inherited to analyze the data is through survey method which was carried out using a structured questionnaire. The population under consideration was students of various management institutes in Belgaum. The method of convenience sampling was undertaken to determine the units of the sample. Precautions were taken to contact the respondents personally so that the thought process was clearly understood.

DATA COLLECTION METHOD

PRIMARY DATA

The primary instrument adopted was a Structured Questionnaire.

The questionnaire was duly prepared in line with the objectives and scope of the studies, so as to arrive at the analysis to determine the stress factors in the present and future management education environment.

SECONDARY DATA

Data was collected by journals, articles, interviews with various academicians, management books which are duly mentioned in the bibliography.

SAMPLE SIZE

50 random respondents were selected from the population under consideration.

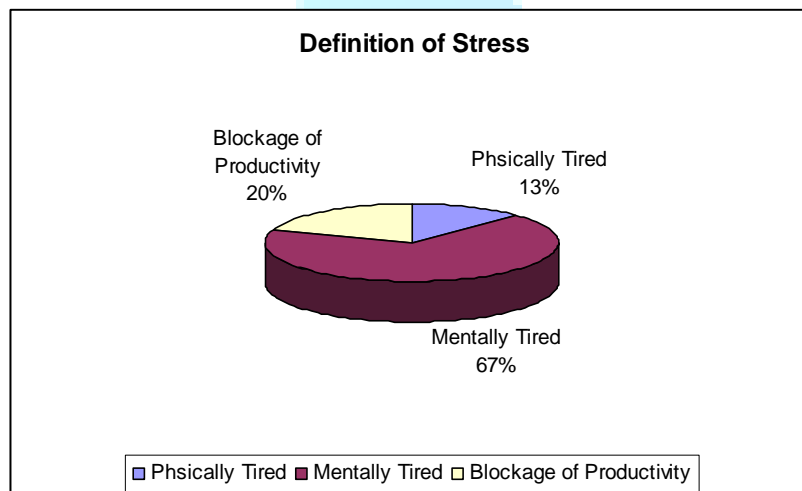
TOOLS FOR ANALYSIS

Descriptive statistical tools were used to analyze the data using Microsoft excel. The tools used include:

- Pie Charts
- Bar diagrams

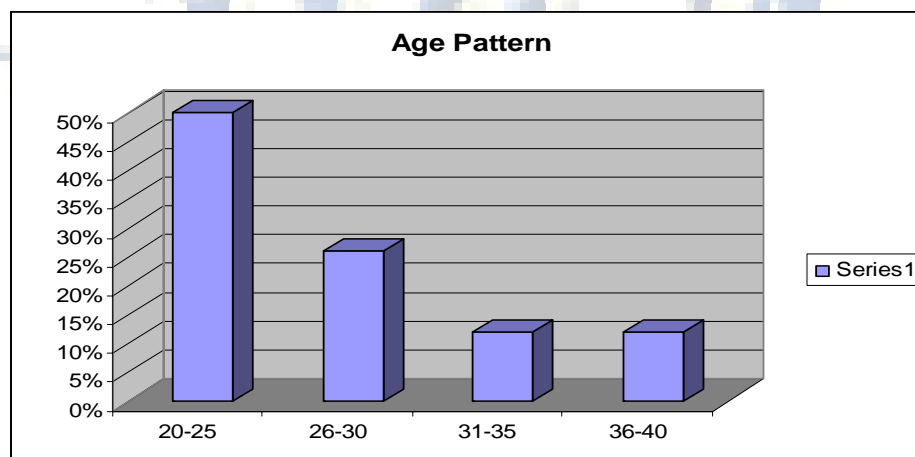
ANALYZING THE FACE OF STRESS IN MANAGEMENT EDUCATION IN 2020

1) MEANING OF STRESS



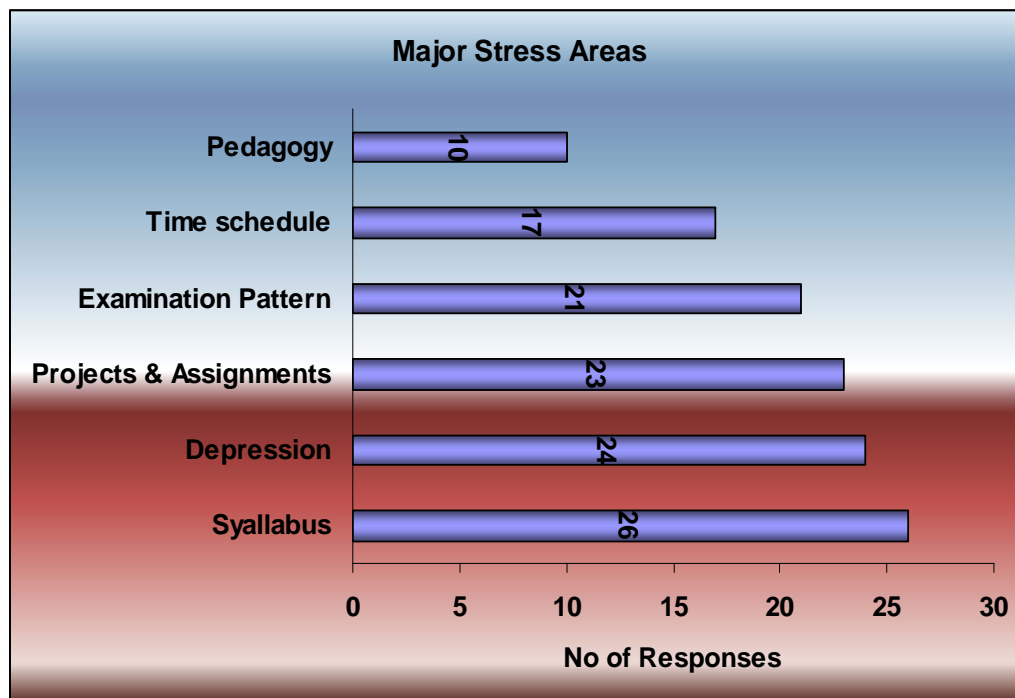
Now-a-days with the innovative advent of technology and the pattern of working and social life of individuals, unlike the earlier pattern physical tiredness is no longer in stress priority. The same has been replaced by Mentally tired being the highest preference followed Blockage of Productivity.

2) AGE GROUP



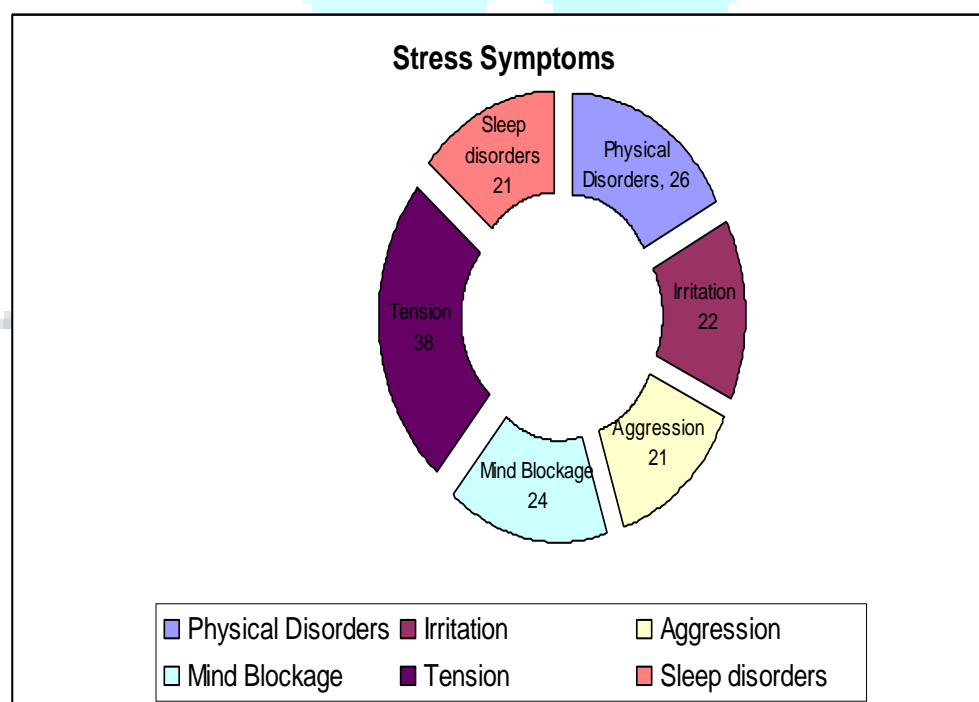
Through our study it is clearly seen that the age group commonly targeted by Stress is 20-25 years at 50%, the age group 26-30 is 26%, the age group which falls after 30 years is 12 %. This shows that today students who are in the same age group are trapped in the net of stress.

3) MAJOR STRESS AREAS IN EDUCATION



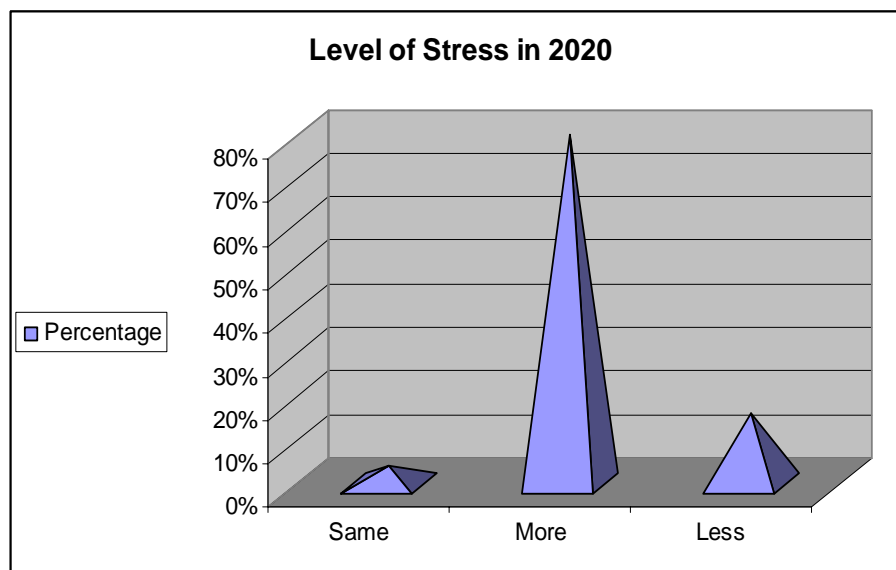
The Data captured is the number of responses, wherein the respondents had the rate the above mentioned parameters in the rating scale, (6 being highest and 1 being lowest). Highest stress area in the field of education is the syllabus followed by depression. The World Health Organization says that by the year 2020 depression will be the leading cause of disability. The new Stress rating scale is been developed as shown in the above figure.

4) HIGHEST STRESS SYMPTOMS



This particular question was a multiple choice, i.e. the respondent had the liberty to choose more than one option. The study clearly shows that Tension is the highest stress symptom in students wherein the same has received 38 responses. The other values are shown in the figure

5) LEVEL OF STRESS IN 2020



80% of the respondents feel that Stress in the year 2020 is definitely going to increase by more than 50% as compared to the level of stress in 2010. There are numerous reasons which will be dealt in this paper a little further.

CONCLUSIONS

1. The new definition of stress is being Mentally Tired, which means fatigue of mind. This is the situation wherein individuals are mainly stressed because of heavy work pressures, immediate deadlines to be met and lack of concentration.
2. The youth today have rated themselves to be facing the highest pressure of stress. The main age group which falls under this purview is 20-25 years.
3. In Management Education the major stress area was unanimously elected as rigid Syllabus which was then followed by Depression.
4. Majority of the respondents chose "TENSION" to be the key symptom of stress in education, wherein the least preferred was aggression behavior and sleep disorders.
5. Finally with regards to the futuristic view of Stress in management education in 2020, the level of stress is definitely going to increase with comparison to the present scenario. Major reasons were advanced technology, competition, expansion of market boundaries, changing work culture

REFERENCES

- Reducing Stress Authored by Tim Hindle
- Learn to relax: Ease tension conquer stress free the self, Author Mike George
- http://www.ehealthmd.com/library/stress/STR_what.html
- http://www.sparkpeople.com/resource/wellness_articles.asp?id=499
- Off Loading stress at work place, Relaxation techniques through simple exercises, postures, breathing and meditation at work place, Author Skye
- Executive stress, Author Harry Levinson
- <http://www.mtstcil.org/skills/stress-definition-1.html>
- <http://www.medicalnewstoday.com/articles/145855.php>
- Stress management, Author Swamy sukhobodh
- Simple ways to manage stress, author Batra and Batra
- <http://www.authorstream.com/presentation/manpreetkaur2910-141850-stress-management-education-ppt-powerpoint/>
- Journal of Educational Technology, i-manager Publications, volume 5, Oct-Dec 2008.
- University News (2009), Volume 47, New directions of higher education in context of global education"
- EDU Magazine, edition Dec 2009.
- Stress management: coping with the militancy situations, Author Kiran Bhan

ANNEXURE

STRUCTURED QUESTIONNAIRE ON STRESS MANAGEMENT

Dear Sir/Mam/Student

We are undertaking a study on Stress Management in the year 2020. The analysis of this survey would help us in completing our paper. We request you to kindly go through the questionnaire and pen down your views.

1. Define the meaning of STRESS?

☐ Physically tired ☐ Mentally tired ☐ Lack of productivity ☐ Others (Please Specify).....

2. According to you the maximum stress falls on age group

☐ 20 to 25 ☐ 26 to 30 ☐ 31 to 35 ☐ 36 to 40 ☐ 41 and above

3. Rate the following major stress areas with respect to management education

(Rating scale used is 1 to 6 (6 being highest and 1 being lowest))

☐ Time schedule ☐ Syllabus ☐ Projects & assignments ☐ Pedagogy ☐ Evaluation Pattern ☐ Session ☐ Others

4. Mark the highest stress symptoms according to you (Multiple choices is allowed)

☐ Physical disorder (Headache, Exhaustion) ☐ Irritation ☐ Aggression ☐ Hand Blockage ☐ Depression ☐ Anxiety disorders
☐ Others.....

5. Analyze the level of stress in management education in 2020 with explanatory

reasons (Please specify the percentages in boxes)

☐ Same as of 2010 ☐ More as of 2010 ☐ Less as of 2010

Your Reasons Why?

- a.....
- b.....
- c.....
- d.....
- e.....

Thank You,

Name:

Address.....

.....

Ph No.....

Signature.....

REQUEST FOR FEEDBACK

Esteemed & Most Respected Reader,

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

I would like to take this opportunity to request to your good self to supply your critical comments & suggestions about the material published in this issue as well as on the journal as a whole, on our E-mails i.e. **info@ijrcm.org.in** or **infoijrcm@gmail.com** for further improvements in the interest of research.

If your good-self have any queries please feel free to contact us on our E-mail **infoijrcm@gmail.com**.

Hoping an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator