# Occupational Stress and its Impact on Employees of Service Sector in Kolkata-A Comparative Study

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#### **ABSTRACT**

The paper is an attempt to analyze the impact of occupational stress among employees of some service sector units in Kolkata. The study is based on the information collected through a structured questionnaire formed with the help of psychometric instruments administered to 340 employees of different job categories in some selected service sector units by stratified sampling technique. For this purpose, six service sector units are chosen such as banking, insurance, transport, communication, health and education. Issues considered in this paper are general profile of respondents, physiological, psychological, behavioural consequences and management of occupational stresses among respondents. The study also made observations on health effects as well as stress management methods used by sample respondents.

KEY WORDS: Physical, psychological, behavioural symptoms, occupational stress, management of stresses.

#### INTRODUCTION

The research which focuses on the physiological, psychological and behavioural patterns of the employee, finds that occupational stress is undesirable and has negative effects on the capability of employees. The research also focuses on health outcomes of employees subjected to severe stressful situation. As a result, it has been observed that although mild level of stress enhances the performance as well as the problem solving capability of the person but sustained and intense stress adversely affect the competency of the employee. Burnt out executives do not have emotional reserves or the clarity of thought to stay ahead of the challenges. Poor personal decisions and business performance come from the same myopic place. Several aspects of job behaviour like performance, job satisfaction, absenteeism and turnover are also influenced by prolonged high level of stress and thus giving rise to a variety of psychosomatic diseases.

The service sector plays an important role in Indian economy. The role of customer care and front-end executives is growing immensely. They present the organization to the customer and it is believed that a pleasant and friendly employee helps to promote

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customers' loyalty and perception of service quality. Customer care employees are supposed to control their feelings and portray a cheerful disposition at all times.

The present study is being undertaken in the service sector to analyze the consequences of occupational stress and to provide remedial guidelines to help employees manage stresses.

#### LITERATURE REVIEW

According to French and Caplan (1972), the role ambiguity was significantly correlated with feeling of job related threat and mental and physical health of employees. Buck (1972) observed that employees who felt that their boss was low on consideration, reported the feeling of more job pressure leading to poor mental health. Again, Brook (1973) observed that both over promotion and under promotion were related to mental illness. In another study, Bures and Buresova (1974) found that employees under stressful conditions exhibit aggression, withdrawal and reflective responses. According to Caplan, Cobb and French (1975), stresses arising from underutilization of skills and abilities, low participation in decision making, job insecurity and poor social support from supervisors and co-workers cause dissatisfaction among employees. Gavin and Axelrod (1977) noted those employees who perceived the work environment consisting of well defined organizational structure, minimal interference in work procedure, equitable rewards system and an atmosphere of trust and consideration, scored higher on the measures of sound mental health. But job stresses like underutilization of skills, job insecurity, variation in work load, and lack of participation produced high anxiety, depression and irritation among the employees. Beehr and Newman (1978) have empirically established that high level of job stresses reduces job performance. But it was also observed that very low or absence of stress was also associated with lower level of performance. Keller (1981) observed that the role conflict and role ambiguity were differently related to various dimensions of job satisfaction. There was inverse relationship between role conflict and satisfaction regarding supervision, pay and promotion but not with co-workers and the work itself. Srivastava (1983) noted in a study that stresses arising from the role ambiguity and the role conflict positively correlates

with various symptoms of neuroticism like freefloating anxiety, obsessive compulsive neurosis, phobic neurosis, neurotic depression and somatic concomitants of anxiety. After examining the consequences of person-environment incongruence at work, Furham and Schaeffer (1984) found that stress arising from misfit between the employees and their job demands leads to deterioration in their mental health. Cooper (1984) suggested that stressful events are associated with appearance of a variety of Cancers like breast cancer, uterine cancer and lung cancer. Cooper and Roden (1985) showed in their study that qualitative and quantitative work overload was a major cause of poor psychological health of the employees. According to Srivastava and Jagdish (1989), stress arising from the role conflict was negatively correlated with psychological well being of the supervisory personnel. Srivastava (1990) studied the relationship between occupational stress and job involvement of employees in public and private sector organizations. The study revealed that stress caused due to role ambiguity negatively correlates with job involvement of the employees in public sectors organizations whereas, no significant correlation was found between occupational stress and job involvement of employees of private sector organizations. Srivastava (1997) has noted in a study that occupational stress was significantly associated with psychosomatic health complaints and pathogenic health habits. Gopal (2005) illustrated factors that result in stress among women with the introduction of MNC culture and presented the measures that are to be implemented to combat stress. Chirayath (2006) studied the relationship between personality types and stress management/stress resistance ability and the ways to cope with stressful situations among the employees of the Projects and Maintenance Department of BHEL. Seth and Agarwal (2006) identified the various causes of techno-stress among future computer professionals and strategies adopted by them to manage them effectively. According to them, while on one side, computers have provided many facilities and comforts to various facets of human life, on the other, it is giving rise to a number of computer-related problems. One such problem is the techno stress that comes from long hours of work on the computer. Panchanatham and Pragadeeswaran (2006) conducted a survey on the executives working in co-operatives and large-scale public sector organizations to explore the relationship between yoga

practices and quality of life. They observed that the employees of large-scale organizations practicing yoga had better quality of life than their counterpart. Moreover, the study revealed that the quality of life decreased when the age increased for the non-yoga practitioners whereas the quality of life could be maintained by the yoga practitioners. Bhatia and Bhatia (2007) observed stress as a costly business affair that affects two aspects-employee's health and organization's profit. They concluded that stress leads to increased absenteeism, late coming and short leaves in the organization which directly affect the organization's growth and profit. Menon (2010) conducted a study to measure job stress among the employees of selected banks in Mumbai. Saravanan (2010) investigated problems faced by women workers and their opinion on the working environment in hosiery units at Tiruppur, Tamil Nadu.

#### **OBJECTIVE AND METHODOLOGY**

The present study is exploratory in nature. The study examines consequences of and the management of occupational stress in selected service sector units viz. banking, insurance, transport, communication, health, education, etc. The study is based on information available through a structured questionnaire administered among 340 employees from chosen service sector units who are interviewed by using quota in stratified sampling technique in and around Kolkata. Selected employees in each service sector unit belong to different functional areas like accounting and finance, marketing, human resource etc. Moreover, published information on this issue in different journals, books, magazines, dailies and websites is taken into consideration for the study as secondary source. The period of study covers 2007-

The statistical analysis of data is done through SPSS package and for data on qualitative analysis, Likert's Summated Scale is adopted.

More specifically, the following issues have been taken up for simple statistical analysis:

- (A) Stress lowers body's resistance to diseases.
- (B) Psychological symptoms of stress are prevalent among employees.
- (C) Employees exhibit behavioural symptoms of stress.

### DATA ANALYSIS AND FINDINGS

The section contains general profile of respondents; consequences of occupational stress on the respondents and finally how these are managed.

### **General Profile of Respondents**

Distribution of 340 respondents from different sectors are: Banking-80 (23.53percent), Insurance-50 (14.71percent), Transport-60 (17.65percent), Education-60 (17.65percent), Communication-60 (17.65percent) and Health-30 (8.81). They belong to three types of organizations: public, private and foreign. 61.5percent of the respondents belong to the public sector, 25.6percent are from private sector and 12.9 percent belong to foreign organizations.

340 respondents are interviewed comprising of 204 (60 percent) male and 136 (40 percent) female. They belong to age groups varying widely between 20 to 60 years. 20.3 percent of respondents belong to age group 20 - 29 years, 25.9 percent fall in the age group 30 -39 years, the age of 28.5 percent respondents lie between 40-49 years, 25.3 percent belong to the age group 50- 60 years of age. 27.4 percent are respondents are unmarried and 72.6 percent are married of which 12.6 percent have no child, 55.9 percent have one child, 29.5 percent have two children, 1.6 percent have three children whereas only 0.4 percent have four children. Of the married respondents, 65.6 percent are male and rest are female; and unmarried respondents comprising of 45.2 percent male and 54.2 percent female.

Regarding educational qualification of the respondents, it is found that 57.9 percent are graduates and 42.1 percent are post-graduates or having equivalent professional degree. It is revealed that 27.0 percent of the respondents have their monthly salary Rs.5,000 -10,000, monthly earnings of 28.8 percent of the respondents fall within Rs.10,000-15,000, 22.4 percent of the respondents earn Rs.15,000-20,000 per month, 11.5 percent of the respondents fall within Rs.20,000-Rs.25,000, only 3.5 percent of the respondents earn Rs. 25000-Rs.30000 per month and monthly earning of 6.8 percent of the respondents are above Rs. 30000. Working experience of 36.7 percent respondents is less than 5 years, 9.8 percent fall in the range of 6-10

years of service, 8.3 percent fall within 11-15 years of service, 14.8 percent are working for 16-20 years, 12.1 percent fall within 21-25 years of service, 11.5 percent of the respondents are working for 26-30 years, 4.4 percent of the respondents are working for 31-35 years and 2.4 percent of the respondents fall within 36-40 years of service.

ii. Consequences of Occupational Stress among the Respondents.

Physiological, psychological and behavioural aspects of an individual are areas likely to feel the most profound impact of the stress. It is found that psychological stress causes pathological changes in body function leading to various types of somatic diseases. Respondents are found to suffer from psychosomatic diseases.

Symptoms of stress are measured on a 5-point scale where 1 denotes "Never", 2 denotes "Occasionally", 3 denotes "Sometimes", 4 denotes "Quite often" and 5 denotes "Almost constantly".

Table 1: Frequency and Descriptive Statistics of Attributes under the Physical Symptoms of the Respondents

Attributes	Frequency (%) Score					Mean	S.D.
	1	2	3	4	5		
Tension on muscles	133 (39.11)	28 (8.23)	69 (20.29)	67 (19.70)	43 (12.64)	2.59	1.478
Headache	110 (32.35)	24 (7.05)	59 (17.35)	68 (20.00)	79 (23.24)	2.95	1.581
Gastric trouble	148 (43.52)	25 (7.35)	64 (18.82)	38 (11.17)	65 (19.12)	2.55	1.580
Back pain	141 (41.47)	16 (4.70)	49 (14.41)	56 (16.47)	78 (22.94)	2.75	1.653
Sleeplessness	269 (79.11)	30 (8.82)	23 (6.76)	14 (4.11)	4 (1.17)	1.39	0.874
Obesity	172 (50.58)	34 (10.00)	58 (17.05)	37 (10.88)	39 (11.47)	2.23	1.449
High blood pressure	264 (77.74)	15 (4.41)	16 (4.70)	22 (6.47)	23 (6.76)	1.6	1.240
High blood sugar	301 (88.52)	7 (2.05)	16 (4.70)	5 (1.47)	11 (3.23)	1.29	0.882
Constipation	75 (22.05)	139 (40.88)	71 (20.88)	38 (11.17)	17 (5.00)	2.36	1.095
Migraine	318 (9.52)	1 (0.29)	6 (1.76)	7 (2.05)	8 (2.35)	1.19	0.774
Visionary problem	233 (68.52)	38 (11.17)	48 (14.11)	16 (4.70)	5 (1.47)	1.59	0.993

Regarding the physical symptoms of stress, it is found that 20.29 percent of the respondents sometimes suffer from tension on muscles, 23.24 percent of the respondents regularly suffer from headaches, 19.12 percent of the respondents regularly suffer from gastric trouble, 22.94 percent of the respondents suffer from severe back pain almost every day, only 8.82 percent of the respondents occasionally suffer from sleeplessness, 11.47 percent of the respondents always suffer from obesity, 6.76 percent of the respondents always suffer from high blood pressure and 40.88 percent of the respondents occasionally suffer from constipation. Only 2.35 percent of the respondents are found to suffer from migraine regularly and 14.11 percent of the respondents sometimes suffer from visionary problems. Thus, stress changes the functioning of organs and systems of the body. These changes further lower the body's resistance to diseases thereby, suppressing the

immune system. Thus (A) is substantiated by our sample respondents.

Regarding the psychological symptoms of stress, Table 2 shows that 21.76 percent of respondents are extremely worried about their job security, 32.35 percent of respondents experience the feelings of tiredness every day, 11 percent of the respondents sometimes experience loss of interest in activities whereas 15.29 percent of respondents quite often suffer from guilty feeling and worthlessness. Among respondents, it is found that 18.24 percent suffer from frustration almost always, 42.24 percent suffer from low enthusiasms and 35.88 percent regularly exhibit temper outburst. It is found that occupational related stress originates from the psychological structuring of a person rather than physical and behavioural modifications. This confirms (B).

Table 2: Frequency and Descriptive Statistics of Attributes under the Psychological Symptoms of the Respondents

Attributes	Frequency (%)					Mean	S.D.
	Score						
	1	2	3	4	5		
Worried about job security	220 (64.70)	5 (1.47)	16 (4.70)	25 (7.35)	74 (21.76)	2.2	1.708
Feelings of tiredness	36 (10.58)	28 (8.23)	58 (15.88)	108 (31.76)	110 (32.35)	3.67	1.293
Loss of interest in activities	314 (92.35)	10 (2.94)	11 (3.23)	4 (1.17)	1 (0.29)	2.65	1.038
Guilty feeling and worthlessness	182 (53.52)	39 (11.47)	49 (14.41)	52 (15.29)	18 (5.29)	2.07	1.329
Frustration	109 (32.05)	40 (11.76)	65 (19.11)	64 (18.82)	62 (18.24)	2.79	1.511
Low enthusiasms	69 (20.29)	46 (13.52)	147 (43.24)	59 (17.35)	19 (5.58)	2.74	1.132
Temper outburst	49 (14.11)	37 (10.88)	57 (16.76)	75 (22.05)	122 (35.88)	3.54	1.433

Among the behavioural symptoms of stress, it is found that 48.53 percent of the respondents show high level of adaptability of any situation, 15.59 percent of respondents smoke regularly, 11.47 percent of

respondents sometimes consume alcohol to release stress and most alarming finding is that 50.88 percent of respondents sometimes suffer from loneliness. Thus, (C) is established.

Table 3 : Frequency and Descriptive Statistics of Attributes under the Behavioural Symptoms of the Respondents

Attributes	Frequency (%)					Mean	S.D.
	Score						
	1	2	3	4	5		
Adapatability	16 (4.70)	34 (10.00)	60 (17.64)	65 (19.11)	165 (48.53)	4.29	0.979
Increased intake of alcohol	250 (73.52)	22 (6.47)	39 (11.47)	10 (2.94)	19 (5.58)	1.61	1.149
Increased smoking	224 (65.88)	12 (3.25)	22 (6.47)	29 (8.52)	53 (15.59)	2.04	1.573
Feeling of loneliness	19 (5.58)	39 (11.47)	173 (50.88)	70 (20.58)	39 (11.47)	2.64	1.431

According to respondents, moderate level of stress increases their capacity to work while very high level of stress leads to deterioration in the level of performance. 36.76 percent of respondents feel that certain level of stress helps to enhance their performance.

Stress related problems experienced by only working women revealed that 20.59 percent of women sometimes do not get adequate family support, 35.29 percent always feel anxious to have the right balance between work and family life, 50 percent working women feel guilty not being able to give adequate attention and take care of their children and old parents, 30.15 percent everyday feel worried to reach their workplace in time, 31.20 percent suffer from menstrual difficulties due to excessive workload, 28.68 percent have to travel long distance to reach their workplace and they feel too much tired to discharge their household duties at the end of the day and only 11 percent of working women have to do their household duties alone, as their husbands stay away for their work. Women working in MNCs under communication sector suffer from stress due to inadequate period of maternity leave (3 months approx.) in comparison to that of Nationalized Banks (4.5 months). Female Dentists suffer from gender discrimination by patients.

Apart from above mentioned factors, it is also found that respondents are affected by certain phases of like death of spouse, divorce, death of close family member, personal illness, marriage, fired at work, son or daughter leaving home, change in living conditions and gain of a new family member. Among these, it is found that 53.53 percent of respondents are greatly influenced by the death of close family member, 17.64 percent have undergone changes in their living conditions. All these phases produce considerable amount of stress to the respondents.

The different variables used in tables 4 & 5 as follows:-

BEHAVI : Behavioural Stress Symptoms

COPSTR : Coping Strategies

FEMALE : Stress Related Factors PSYCHO : Psychological Symptoms of Stress

Experienced by Females only STRCBP : Stress Resistant Cognitive Behavioural Patterns

JOBANX : Job Anxiety

OCUPST : Occupational Stress Index
PERSON : Personality Characteristics
PHASES : Important Phases of Life
PHYSIC : Physical Symptoms of Stress

Scores are computed from average ratings or scalevalues of the individual items under respective

variables.

Table 4: Average scores of variables and the types of Organization

Organization	Public	Private	Foreign
Variables	Mean Score	Mean Score	Mean Score
BEHAVI	2.21	2.17	2.17
COPSTR	3.96	3.83	3.75
FEMALE	1.02	0.87	0.87
JOBANX	2.92	3.02	3.08
OCUPST	3.03	2.97	2.86
PERSON	3.36	3.51	3.51
PHASES	1.91	1.94	1.92
PHYSIC	2.00	1.78	1.82
PSYCHO	2.59	2.47	2.33
STRCBP	3.55	3.54	3.56
STRSYM	2.25	2.11	2.08

Overall stress symptoms and occupational stress index of respondents are found highest in public sector followed by private sector and foreign organizations. Stress resistant cognitive behavioural patterns adopted by respondents are almost similar for all the types of organizations whereas coping strategies adopted show slight variations among the types of organizations. This shows that though depending on their nature of job, respondents suffer from different levels of stress but more or less similar types of stress

reducing or preventive measures are adopted by them. Stress related factors experienced by only females are found highest in public sector while private and foreign organizations show lower level of stress. In government educational institutions, there does not exist any system of performance evaluation whereas, in the private management institutions, performances of the employees are appraised at the discretion of the authority.

Table 5: Shows the Distribution of average scores of variables of the different sectors.

Sectors	Banking	Commu nication	Transport	Educational Institution	Insurance	Health
Variables	Mean	Mean	Mean	Mean	Mean	Mean
BEHAVI	2.23	2.20	2.33	2.02	2.31	1.97
COPSTR	3.94	3.88	3.92	3.85	3.93	3.86
FEMALE	1.11	0.83	0.31	1.65	0.91	0.87
JOBANX	2.93	2.94	3.15	2.91	3.03	2.79
OCUPST	2.96	2.95	3.26	2.86	3.02	2.88
PERSON	3.38	3.44	3.36	3.38	3.48	3.52
PHASES	1.92	1.87	1.93	1.91	1.94	1.98
PHYSIC	2.03	1.95	2.05	1.87	1.84	1.58
PSYCHO	2.51	2.38	2.75	2.44	2.62	2.39
STRCBP	3.59	3.51	3.52	3.55	3.55	3.60
STRSYM	2.24	2.16	2.36	2.10	2.22	1.94

From the above table, it is observed that respondents working in the transport sector shows highest level of overall physical symptoms of streses followed by banking, insurance, communication, educational institution and health sector. Occupational stress index ranges from highest to lowest in the following order: transport, insurance, banking, communication, educational institutions and health. Job anxiety level is also found highest in transport sector followed by insurance, communication, banking, educational institutions and health. In Nationalized Banks, employees feel insecure and are worried about voluntary retirement scheme. In the health sector, it is found that some doctors suffer from chronic depression and sadness. Homeopathy practitioners suffer from lack of government sponsorship. Employees carrying out the day-to-day operations in metro railways suffer from the highest level of stress. They have to work in rotating shifts, which disturb their sleeping patterns. The underground working environment with lack of proper ventilation creates suffocation to most of the employees. Some time,

they are forced to work in both shifts (i.e. for 16 hours) due to absence of reliever and thus suffer from physical and psychological stresses. Moreover, they do not get holidays during festivals and other national holidays which create dissatisfaction among them and their families. They miss their social life owing to nature of jobs.

# iii Management of Stress

The most critical implication of these trends is the need for adoption of stress resistant cognitive behavioural patterns of respondents and coping strategies to prevent the occurrence of stress. Regarding the stress resistant cognitive behavioural patterns of the respondents, it is found that 45.29 percent believe that their close reliable friends give sympathetic hearing to their problems, 31.76 percent of the respondents believe God is their best friend and seek his support at times of need and 62.06 percent does not exercise regularly. According to 86.18 percent of the respondents, music acts as a

great healer, 46.76 percent of the respondents try to find out long term solution of problems rather than temporary ones and 59.41 percent of the respondents prioritize their responsibilities. Employees listen to classical, instrumental music and various other types of music that produces a soothing effect and helps them to get rid of the stress. MNCs under insurance sector have introduced a wellness program for their employees consisting of Yoga and Pranayam.

The scale related to coping strategies reveals that 48.53 percent of respondents devote more time and energy to meet the demands of the situation. 67.94 percent of respondents discuss with others who can help them to solve the problem, 59.12 percent of respondents try to release their emotional distress by talking to someone and 84.12 percent of respondents develop hobby to cope up with stress. Employees have been found to possess various types of hobbies like reading books, singing, playing cricket, football, carom, gardening, practicing philosophy, gossiping, writing stories, social work, annual touring, watching movie and walking. Many employees love to spend time with their children to release their job stress. Sleeping also helps to combat stress of the employees

# **Conclusion and Suggestions**

Respondents show mainly the following physical symptoms of stresses: tension on muscles, headaches, gastric trouble, back pain, skin problems, obesity, weakness, indigestion, and constipation. Respondents working in the transport sector suffer from the highest level of physical symptoms of stress. Important attributes of psychological symptoms of stresses found among the respondents are 'worried about job security', 'feelings of tiredness', 'guilty feeling' and 'worthlessness', 'frustration', 'low enthusiasm' and 'temper outburst'. Respondents working in the nationalised banks are also worried about job security anticipating future mergers and acquisitions. Behavioural symptoms revealed that the respondents increased the rate of smoking and intake of alcohol to combat stress. Most alarming finding is that 50.88% of the respondents sometimes suffer from loneliness.

From the perspective of an employee, choosing the right profession, analyzing one's strengths,

weaknesses and area of interest can help to reduce work-related stress to a great extent. The issues related to occupational stress should be addressed immediately by the authorities because exposure to prolong psychological stress ultimately affects a person physiologically. Yoga helps to heal the body as well as re-train the mind. Medicine can play a supportive role while regular practice of yoga can initiate a normal, healthy and balanced approach to life. One hour of exercise and yoga in the morning helps to rejuvenate individuals throughout the day and fulfil their responsibilities with new vigour and energy. Physically fit employees contribute to the organization to the maximum possible extent. The management of stresses helps to reduce absenteeism, sick leaves, labour turn over which in turn leads to saving in organizational costs and thus maximising employee productivity. An individual cannot change the world, but he can change his reactions to situations by changing himself. Individuals are constantly preoccupied with thoughts, fears, anxieties, insecurities, hopes and expectations. Hence, overall sense of well-being of a person is highly influenced by his way of dealing with situations. One should regularly practice "pratyahara" which will help him to develop a sense of detachment from achievements and failures of life. Managing time intelligently can help one to maximize productivity. An employee should learn when to say no, otherwise she/he will be in the danger of stretching himself. A job occupant should know the boundaries of his job. One should set shortterm targets and after achieving those goals, one should take out time to celebrate the occasion with family and friends. Delegation of responsibility helps one to get rid of handling a situation alone. The employee should take negative comments as constructive criticisms and thus try to improve his/ her work. She/he should not unnecessarily personalize any criticism. Humour adds spice to work. It is generally seen that humour makes the environment lively. A slight humour can bring even a tense situation to normalcy. Good jokes and humour make people laugh, enjoy and restart their jobs with renewed vigour, energy and enthusiasm and thus, relieving them from the monotony of long working hours. One who can laugh at triumph and tribulations, at his greatness and imperfections alike will have a happy journey through the strenuous work life.

A strong personality can combat job anxiety better than a weaker one. Hence, organizations should arrange for personality development programmes periodically for the job occupants. Apart from conventional education, professional, job specific and moral education should be introduced at institutions for overall grooming of the individuals. Today, more and more women are working, but still they lack equal status in the work situatin. "Genderlessness" should be practised in the organizations. Employee assistance programmes should focus at managing change, grief and bereavement, marriage and family problems, depression, integrating work and life and managing personal stress through orientation programmes, face to face counselling, telephone counselling etc. In order to overcome the ill effects of stress among the respondents across the sectors, training should focus especially in the needs of women and new entrants through combination of counselling and physical activities. Stress management interventions may be effective with a particular group of job occupants but may be ineffective with another group. Likewise, it may be applicable in one type of organization but it fails in another working environment. Hence, management of the organizations should be dynamic, innovative and imaginative in application of stress management interventions. In order to maintain the "work life balance" of the employees, numerous tools are adopted by the foreign organizations like morning yoga sessions, flexi-work time, holding Family Day etc. These measures should also be introduced in the public sector organizations.

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