SJCC Management Research Review
Print ISSN-2249-4359
Vol. 8, No. 2, Dec. 2018. pp. 102-113

JOB STRESS AND PERFORMANCE OF EMPLOYEES: A COMPARATIVE STUDY OF PUBLIC AND PRIVATE LIFE INSURANCE SECTOR

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Abstract:

Insurance sector is a growing sector. In spite of multiple challenges, it is showing tremendous growth and also supporting the economy of the country. Employees working in such wide sector have multiple duties and responsibilities to be fulfilled which creates multiple factors of stress in them and can differ from sector to sector according to its policies and pattern of work in the organization.

The objective of the research is to find out the differences between the stress level and performance level of employees in both LIC and ICICI Prudential, to check the association of demographic profile of employees with the work stress and employee performance, and to check the correlation and impact of job stress on employee performance. The study also identifies the association employee health with job stress and employee performance. Structured questionnaires were used to gather data from 200 employees each from public(LIC) as well as private(ICICI Prudential) life insurance companies from five cities of Rajasthan i.e. Jaipur, Jodhpur, Alwar, Bikaner and Udaipur.

Keywords: Work Stress, Life Insurance Sector, Employee Performance, Demographic profile

Introduction

Work stress is the basic component or element in the life of every human being. It is such an element which comes up with so many other negative components. Life insurance sector is one of the sectors where the employees have to work hard to build new customers and retain the old ones which is definitely not an easy task and such pattern of work definitely causes stress. But there is a huge difference between the stress level in

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Public and private life insurance businesses as the basic policy of these two companies differ from each other in nature. Also the component that causes stress among the employees differs from each other.

In the modern time life insurance has become an important part which provides financial protection to the people when needed. The foundation of life insurance is the recognition of the value of a human life and the possibility of indemnification for the loss of that value. [1]

Insurance sector is a growing sector as people from all walks of life purchases different policies which increase the business of insurance sector all over the world. In spite of multiple challenges faced by the organization, it is showing tremendous growth and also supporting the economy of the country. So the study becomes even more significant in such areas or sectors, to identify all such factors which are causing stress among the employees in the organization.

Review of Literature

Manjunatha, M.K., and Renukamurthy, T.P. (2017), concluded that role conflict, service to customers, contribution, rapid technological change, lack of customer response in the great transaction of stress for banking workers. [2]

Muhammad, R. et al. (2016), found that the nurses of DHQ hospital are satisfied with their job and facing a little amount of stress and shows that job stress has a positive impact on employee job satisfaction.[3]

Massaram, B. (2016), shows a great theoretical and realistic significance to strength the research on the work pressure, job performance, and their relationship which can help to make the best use of the potential of people properly and improve their quality of life and their work satisfaction and can finally help the company to improve the level of production. [4]

Preet, K. R., and Sharma, G. P. (2016), states that this article is an effort to study the need of stress management programs due to increasingly dangers of stress under which it becomes difficult for an employee to work. [5]

Mariam, S., Chaudhary, A.R. (2015), concluded that there is strong relationship between stress at work and its physical and psychological effects. [6]

Research Methodology

The study conceptualizes to check the difference between the work stress and performance level of both public and private sector life insurance companies, association of demographic profile of the employees which includes the age, designation, monthly income and no. of dependents with all the variables of job stress and employee performance, correlation and impact of work stress and employee health with employee performance.

Study Sample

A structured questionnaire was framed and the data was collected from 400 respondents from the employees of LIC of India and ICICI prudential from Jaipur, Jodhpur, Udaipur, Bikaner and Alwar city.

Study Objectives& Hypothesis

S.no	Objectives of the Study	Hypotheses of the Study
1.	To compare the stress amongst employees working in Public and Private Sector Life Insurance Companies.	Ho_1:There is no significant difference between the mean stress level of employees working in Public and Private Life Insurance Company.
2.	To compare the performance of employees working in Public and Private Sector Life Insurance Companies.	Ho_2: There is no significant difference between the mean performance of employees working in Public and Private Life Insurance Company.
3.	To determine the association of stress among the employees in terms of age, designation, monthly income, and no. of children.	Ho_3:Demographic profile and level of work stress are independent to each other.
4.	To determine the association of employee performance in terms of age, designation, income, and no. of children.	Ho_4: Demographic profile and employee performance are independent to each other.
5.	To determine the association of employee health with stress level of employees.	Ho_5: Employee health and work stress are independent to each other.
6.	To determine the association of employee health with performance of employees.	Ho_6: Employee health and employee performance are independent to each other.
7.	To determine the correla tion of employee health with work stress and performance level of employees.	Ho_7: Employee health and work stress and performance level of employees are not correlated with each other.
8.	To evaluate the impact of work stress on the performance of employees.	Ho_8: There is no significant impact of work stress on performance of employees.

Results and Analysis

For the purpose of testing of hypothesis, the questionnaire comprises of five factors on the basis of work stress (Working Aspects, Training & Benefits, Motivational Tools, Performance Evaluation & Appraisal and Job Satisfaction) and three factors on the basis of employee performance(Work Knowledge & Performance, Responsibility & Time Management and Personal Traits). Likert's 5 point scale has been used to measure the attitude of the respondent and to explore all the above mentioned determinants.

Table-1: Demographic Components of Respondents

Components	LIC		ICICI	
AGE	Total Number	Percentage (%)	Total Number	Percentage (%)
18-27	2	1%	26	13%
28-37	30	15%	94	47%
38-47	47	23.50%	50	25%
47 & Above	121	60.50%	30	15%
DESIGNATION				
Sales/Operational/Regional/Development/Sales/ Marketing Manager/AAO/ADM/ABM	73	36.50%	68	34%
E.O/Sales and Marketing Executive/Executive/ Executive Engineer/Sales Executive Officer	6	3%	20	10%
Branch Head/Unit Manager	5	2.50%	10	5%
HGA/Operational Head Officer/ Senior Assistant / Customer Service Head	82	41%	14	7%
Associate/Assistant	33	16.50%	74	37%
Customer Service	1	0.50%	14	7%
NO. OF CHILDREN				
None	8	4%	10	5%
One	26	13%	23	11.50%
Two	93	46.50%	73	36.50%
More than two	58	29%	17	8.50%
Not Applicable	15	7.50%	77	38.50%
MONTHLY INCOME				
Below 10,000	-	-	-	-
10,000-30,000	9	4.50%	46	23%
30,000-50,000	32	16%	54	27%
50,000-70,000	45	22.50%	39	19.50%
70,000 & Above	114	57%	61	30.50%

Objective 1

To compare the stress amongst employees working in Public and Private Sector Life Insurance Companies.

Hypothesis 1

Ho_1: There is no significant difference between the mean stress level of employees working in Public and Private Life Insurance Company.

Comparison of Job Stress (Public &Private)

Table- 2: Group Statistics

Variables of Job Stress	LIC/ICICI	Mean	Std. Deviation	Std. Error Mean
Working Aspect	LIC	24.195	5.078	0.359
	ICICI	35.490	6.731	0.476
Training & benefits	LIC	16.120	3.739	0.264
	ICICI	18.930	3.681	0.260
Motivational Tools	LIC	16.985	4.962	0.332
	ICICI	20.900	5.589	0.395
Performance Evaluation & Appraisal	LIC	9.200	3.060	0.216
	ICICI	10.445	3.063	0.216
Job Satisfaction	LIC	19.615	4.831	0.341
	ICICI	24.430	4.745	0.335

Table: 3 Independent Samples t-Test

Factors	Levene's Test for Equality of Variances		t-test for Equality of Means					
							95% Confidence Interval of the Difference	
	F	Sig.	T	df	Sig. value	Mean Difference (Pub-Pvt)	Lower	Upper
Working Aspect	11.617	0.001	-18.942	398	0.000	-11.295	-12.467	-110.122
Training & Benefits	1.292	0.256	-7.573	398	0.000	-2.810	-3.539	-2.080
Motivational Tools	7.377	0.007	-7.584	398	0.000	-3.915	-4.929	-2.900
Performance Evaluation &Appraisal	0.338	0.561	-4.066	398	0.000	-1.245	-1.846	-0.643
Job Satisfaction	0.003	0.955	-10.055	398	0.000	-4.815	-5.756	-3.873

Inference

Table- 2 shows that the mean value of Private insurance company (ICICI) is more than the mean value of public insurance company (LIC) on the bases of all the aspects of work stress which concluded that the stress level of employees in private insurance sector is more as compared to public insurance sector. Table- 3shows that the null hypothesis is to be rejected, and it can be concluded that there is a significant difference between the stress level of employees working in public and private sector life insurance companies.

Objective 2

To compare the performance of employees working in Public and Private Sector Life Insurance Companies.

Hypothesis 2

$Ho_{2:}$ There is no significant difference between the mean performance of employees working in Public and Private Life Insurance Company.

Comparison of Employee Performance (Public & Private)Table- 5 Independent Samples t-Test

Variables of Employee Performance	LIC/ ICICI	Mean	Std. Deviation	Std. Error Mean
Work Knowledge & Performance	LIC	25.985	2.764	0.195
	ICICI	23.020	3.160	0.223
Responsibility & Time Management	LIC	35.685	3.064	0.216
	ICICI	30.755	3.999	0.282
Personal Traits	LIC	27.225	2.576	0.182
	ICICI	25.090	2.589	0.183

Factors	Levene's Test for Equality of Variances		t-test for Equality of Means					
							95% Confidence Interval of the Difference	
	F	Sig.	T	Df	Sig. value	Mean Difference (Pub-Pvt)	Lower	Upper
Work Knowledge & Performance	1.841	0.176	9.986	398	0.000	2.965	2.381	3.548
Responsibility & Time Management	8.936	0.003	13.837	398	0.000	4.930	4.229	5.630
Personal Traits	3.145	0.077	8.266	398	0.000	2.135	1.627	2.642

Inference

The mean value in Table- 4 shows that the performance level of employees in public insurance company is more as compared to private insurance company. Table- 5 depicts that the significance value (p-value) of all the variables is 0.00 indicating that the null hypothesis is rejected, and can be concluded that there is a significant difference between the performance level of employees working in public and private sector life insurance companies.

Objective 3

To determine the association of stress among the employees in terms of age, income, family type and no. of children.

Hypothesis 3

Ho_3: Demographic profile and level of workstress are independent to each other.

Table: 6 Chi-Square Tests (AGE)

	Association with Age	Value	df	Asymp Sig.	Results		Value	df	Asymp Sig.	Results
PUBLIC SECTOR	Age Vs. Stress due to Working Aspect	3.919	2	0.140	Null Hypothesis Accepted	PRIVATE SECTOR	3.603	2	0.165	Null Hypothesis Accepted
	Age Vs. Stress due to Training & Benefit	15.362	2	0.000	Null Hypothesis Rejected		5.251	2	0.072	Null Hypothesis Accepted
	Age Vs. Stress due to Motivational tools	24.323	2	0.000	Null Hypothesis Rejected		16.533	2	0.000	Null Hypothesis Rejected
	Age Vs. Stress due to Performance Evaluation &Appraisal	7.722	2	0.021	Null Hypothesis Rejected		12.013	2	0.002	Null Hypothesis Rejected
	Age Vs. Stress due to Job Satisfaction	15.145	2	0.000	Null Hypothesis Rejected		26.390	2	0.000	Null Hypothesis Rejected

Table: 7 Chi-Square Tests (DESIGNATION)

	Association with Designation	Value	Df	Asymp Sig.	Results		Value	df	Asymp Sig.	Results
PUBLIC SECTOR	Designation Vs. Stress due to Working Aspect	5.102	1	0.023	Null Hypothesis Rejected	PRIVATE SECTOR	19.261	2	0.000	Null Hypothesis Rejected
	Designation Vs. Stress due to Training & Benefit	5.650	1	0.017	Null Hypothesis Rejected		14.217	1	0.000	Null Hypothesis Rejected
	Designation Vs. Stress due to Motivational tools	11.856	1	0.000	Null Hypothesis Rejected		42.027	1	0.000	Null Hypothesis Rejected
	Designation Vs. Stress due to Performance Evaluation & Appraisal	6.509	1	0.010	Null Hypothesis Rejected		28.250	1	0.000	Null Hypothesis Rejected
	Designation Vs. Stress due to Job Satisfaction	12.830	1	0.000	Null Hypothesis Rejected		31.181	2	0.000	Null Hypothesis Rejected

Table: 8 Chi-Square Tests (MONTHLY INCOME)

	Association with Monthly Income	Value	Df	Asymp Sig.	Results		Value	df	Asymp Sig.	Results
PUBLIC SECTOR	Monthly Income Vs. Stress due to Working Aspect	7.519	2	0.023	Null Hypothesis Rejected	PRIVATE SECTOR	17.531	6	0.007	Null Hypothesis Rejected
	Monthly Income Vs. Stress due to Training & Benefit	21.959	2	0.000	Null Hypothesis Rejected		11.976	3	0.007	Null Hypothesis Rejected
	Monthly Income Vs. Stress due to Motivational tools	28.890	2	0.000	Null Hypothesis Rejected		9.640	3	0.021	Null Hypothesis Rejected
	Monthly Income Vs.Stress due to Performance Evaluation &Appraisal	19.640	2	0.000	Null Hypothesis Rejected		30.938	3	0.000	Null Hypothesis Rejected
	Monthly Income Vs. Stress due to Job Satisfaction	26.629	2	0.000	Null Hypothesis Rejected		20.935	6	0.001	Null Hypothesis Rejected

Table: 9 Chi-Square Test(NO. OF CHILDREN)

	Association with No. of Children	Value	Df	Asymp Sig.	Results		Value	df	Asymp Sig.	Results
PUBLIC SECTOR	No. of Children Vs. Stress due to Working Aspect	2.433	1	0.118	Null Hypothesis Accepted	PRIVATE SECTOR	0.169	1	0.680	Null Hypothesis Accepted
	No. of Children Vs. Stress due to Training & Benefit	0.087	1	0.767	Null Hypothesis Accepted		2.107	1	0.146	Null Hypothesis Accepted
	No. of Children Vs. Stress due to Motivational tools	2.953	1	0.085	Null Hypothesis Accepted		0.095	1	0.756	Null Hypothesis Accepted
	No. of Children Vs. Stress due to Performance Evaluation and Appraisal	0.736	1	0.390	Null Hypothesis Accepted		8.982	1	0.002	Null Hypothesis Rejected
	No. of Children Vs. Stress due to Job Satisfaction	3.360	1	0.066	Null Hypothesis Accepted		4.225	1	0.039	Null Hypothesis Rejected

Objective 4

To determine the association of employee performance in terms of age, designation, income and no. of children.

Hypothesis 4

Ho_4: Demographic profile and employee performance are independent to each other.

Table: 10 Chi-Square Test (AGE)

	Association withAge	Value	df	Asymp Sig.	Results		Value	df	Asymp Sig.	Results
PUBLIC SECTOR	Age of Respondent Vs. Performance due to Work Knowledge&Performance	5.630	2	0.059	Null Hypothesis Accepted	PRIVATE SECTOR	21.094	4	0.000	Null Hypothesis Rejected
	Age of Respondent Vs. Performance due to Responsibility & Time Management	0.097	2	0.952	Null Hypothesis Accepted		7.297	4	0.120	Null Hypothesis Accepted
	Age of Respondent Vs. Performance due to Personal Traits	0.602	2	0.740	Null Hypothesis Accepted		2.167	2	0.338	Null Hypothesis Accepted

Table: 11 Chi-Square Test (DESIGNATION)

	Association withDesignation	Value	df	Asymp Sig.	Results		Value	df	Asymp Sig.	Results
PUBLIC SECTOR	Designation Vs. Performance due to Work Knowledge and Performance	9.731	1	0.001	Null Hypothesis Rejected	PRIVATE SECTOR	31.373	2	0.000	Null Hypothesis Rejected
	Designation Vs. Performance due to Responsibility & Time Management	0.275	1	0.599	Null Hypothesis Accepted		2.544	2	0.018	Null Hypothesis Rejected
	Designation Vs. Performance due to Personal Traits	0.178	1	0.672	Null Hypothesis Accepted		1.222	1	0.450	Null Hypothesis Accepted

Table: 12 Chi-Square Test (MONTHLY INCOME)

	Association withMonthly Income	Value	df	Asymp Sig.	Results		Value	df	Asymp Sig.	Results
PUBLIC SECTOR	Monthly Income Vs. Performance due to Work Knowledge and Performance	5.693	2	0.058	Null Hypothesis Accepted	PRIVATE SECTOR	22.231	3	0.000	Null Hypothesis Rejected
	Monthly Income Vs. Performance due to Responsibility & Time Management	0.024	2	0.987	Null Hypothesis Accepted		11.924	6	0.064	Null Hypothesis Accepted
	Monthly Income Vs. Performance due to Personal Traits	1.860	2	0.394	Null Hypothesis Accepted		10.403	3	0.015	Null Hypothesis Rejected

Table: 13 Chi-Square Test (NO. OF CHILDREN)

	Association with No. of Children	Value	df	Asymp Sig.	Results		Value	df	Asymp Sig.	Results
PUBLIC SECTOR	No. of Children Vs. Performance due to Work Knowledge and Performance	1.669	1	0.196	Null Hypothesis Accepted	PRIVATE SECTOR	4.538	2	0.103	Null Hypothesis Accepted
	No. of Children Vs. Performance due to Responsibility & Time Management	0.221	1	0.638	Null Hypothesis Accepted		0.650	2	0.722	Null Hypothesis Accepted
	No. of Children Vs. Performance due to Personal Traits	0.234	1	0.628	Null Hypothesis Accepted		2.363	1	0.124	Null Hypothesis Accepted

Objective 5

To determine the association of employee health with stress level of employees.

Hypothesis 5

Ho_5: Employee health and workstress are independent to each other.

Table: 14 Chi-Square Test (EMPLOYEE HEALTH vs. JOB STRESS)

		Value	df	Asymp Sig.	Results		Value	df	Asymp Sig.	Results
PUBLIC SECTOR	Pearson Chi-Square	9.017	4	0.061	Null Hypothesis Accepted	PRIVATE SECTOR	18.514	4	0.001	Null Hypothesis Rejected

Objective 6

To determine the association of employee health with performance of employees.

Hypothesis 6

Ho_6: Employee health and employee performance are independent to each other.

Table: 15 Chi-Square Test (EMPLOYEE HEALTH vs. EMPLOYEE PERFORMANCE)

		Value	df	Asymp Sig.	Results		Value	df	Asymp Sig.	Results
PUBLIC SECTOR	Pearson Chi-Square	0.611	4	0.962	Null Hypothesis Accepted	PRIVATE SECTOR	7.777	4	0.100	Null Hypothesis Accepted

Objective 7
To determine the correlation of employee health with work stress and performance level of employees.

Hypothesis 7
Ho_7: Employee Health and workstress and performance level of employees are not correlated with each other.

Table: 16 Correlations Analysis(Employee Health, Job Stress and Performance in Public Sector)

			Employee Health	Work Stress	Performance		Employee Health	WorkStress	Performance
PUBLIC SECTOR	Employee Health	Pearson Correlation	1	-0.064	**0.061**	PRIVATE SECTOR	1	0.008	**0.136**
		Sig. (2-tailed)		0.365	**0.387**			0.907	**0.055**
	Work Stress	Pearson Correlation	-0.064	1	-0.572**		0.008	1	-0.699**
		Sig. (2-tailed)	0.365		0.000		0.907		0.000
	Performance	Pearson Correlation	0.061	**-0.572****	1		0.136	**-0.699****	1
		Sig. (2-tailed)	0.387	**0.000**			0.055	**0.000**	

*** Correlation is significant at the 0.01 level (2-tailed).*

Table 16 depicts that in public sector the stresshas highest r value -0.572and p value is 0.000, which signposts that there is a significant, negative as well as moderate correlation between stress and performance. The r value of employeehealth is -0.061and p value is 0.387which shows that there is a weak and insignificant correlation of health with performance while in private sector stresshas highest r value -0.699and p value is 0.000, which shows that there is a significant, negative as well as high correlation between stress and performance. The r value ofhealth condition is 0.136and p value is 0.55which shows that there is a weak and insignificant correlation of health with performance.

Objective 8
To evaluate the impact of work stress on the performance of employees.

Hypothesis 8
Ho_8: There is no significant impact of work stress on performance of employees.

Public Sector

Model Summary

Table: 17 Method: Multiple Linear Regression

R	R Square	Std. Error of the Estimate
0.572	0.328	5.270

Predictors: (Constant), Stress_Agg

Table: 18 ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Regression	2679.797	1	2679.797	96.490	**0.000**
Residual	5498.998	198	27.773		
Total	8178.795	199			

Predictors: (Constant), Stress_Agg,Dependent Variable: Performance_Agg

Table: 19 Regression Coefficients Table (Linear Regression)

	Unstandardized Coefficients		t-test value	Sig.
	B	Std. Error		
(Constant)	107.275	1.908	56.228	**0.000**
Stress_Agg	-0.213	0.022	-9.823	**0.000**

Dependent Variable: Performance_Agg

Interence

Table 18 tests whether the overall regression model is a good fit for the data. The null hypothesis in this test is "The model does not fit in the data". The p-value of the F-test, in this case, is less than 0.05. It means that test is significant and null hypothesis is to be rejected. Therefore the regression equation is: Performance = 107.275-0.213 (Stress)

The Table 19 depicts that the Unstandardized regression coefficient of 'job stress' is -0.213with a significance value less than 0.05. Thus the null hypothesis is to be rejected. It shows that the regression coefficient of performance onstress is significant and negatively correlated.

Private Sector

Model Summary

Table: 20 Method: Multiple Linear Regression (Step Wise)Table: 21 ANOVA

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.699[a]	0.488	0.486	5.601
2	0.713[b]	0.508	0.503	5.504

a. Predictors: (Constant), Stress_Agg
b. Predictors: (Constant), Stress_Agg, Health Condition
a. Predictors: (Constant), Stress_Agg
b. Predictors: (Constant), Stress_Agg, Health Condition
c. Dependent Variable: Performance_Agg

Model		Sum ofSquares	Df	Mean Square	F	Sig.
1	Regression	5924.805	1	5924.805	188.829	**0.000[a]**
	Residual	6212.550	198	31.377		
	Total	12137.355	199			
2	Regression	6168.823	2	3084.412	101.805	**0.000[b]**
	Residual	5968.532	197	30.297		
	Total	12137.355	199			

Table: 22 Regression Coefficients Table (Linear Regression)

Model		Unstandardized Coefficients		t-test value	Sig.
		B	Std. Error		
1	(Constant)	110.616	2.344	47.185	**0.000**
	Stress_Agg	-0.288	0.021	-13.742	**0.000**
2	(Constant)	94.564	6.107	15.484	**0.000**
	Stress_Agg	**-0.289**	0.021	-14.007	**0.000**
	Health Condition	**0.245**	0.086	2.838	**0.005**

Dependent Variable: Performance_Agg

The null hypothesis in this test is "The model does not fit in the data". The p-value of the F-test in both the cases is less than 0.05. It means that test is significant and null hypothesis is to be rejected. Therefore the regression equation is: Performance= 94.564+0.245 (Health condition) -0.289 (Stress)

Table 22 depicts that the unstandardized regression coefficient of job stress is -0.289 and regression coefficient of health condition is 0.245. The significant level is less than 0.05 which means that the model is good fit for the data. Thus the null hypothesis is to be rejected. It shows the regression coefficient of performance on stress, is significant and negatively correlated and regression coefficient of performance on health condition is significant and positively correlate

Conclusion

The study concluded that stress level of employees in private insurance sector is more as compared to public insurance sector and the performance level of employees in public insurance sector is more as compared to private insurance sector. Further it is also concluded that in public sector there is a significant and moderate degree of correlation of work stress with employee performance and weak and insignificant correlation if employee health with employee performance while in private sector there is a significant and high degree of correlation of work stress with employee performance and weak and insignificant correlation of employee health with employee performance.

Suggestions

Public insurance sector should appoint fresh talent in the organization in order to bring a change in the working conditions of the organization, should arrange seminars and guest lectures, provide adequate bonus and incentives, proper cabins or cubicles to the employees in order to increase performance and reduce work stress.

Private insurance sector should work on reducing work load and should allot adequate time to finish the assigned targets, provide job security, improve communication process, and should also arrange sports events and organizational get together for building up healthy relationships which can help in reducing work stress and also motivates them to perform well.

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