THE DICHOTOMY IN DECISION MAKING BY STUDENTS IN STRESS AND STRESS RELATED ISSUES AND MANAGEMENT OF WORK LIFE BALANCE

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Abstract:
"Stress is simply the adaptation of our bodies and minds to change; and change, as we noted, is about the only constant left in the workplace." Peter G. Hanson, M.D.
"I cannot and should not be cured of stress, but merely taught to enjoy it" Without stress, there would be no life"- Dr. Hans Selye.
Stress affects employees at all levels and types of jobs. Stress is the "wear and tear" that the body experiences, as it adjusts to the continually changing environment. It has physical and emotional effects and can create positive or negative feelings. As a positive influence, stress can help compelling one to take action in terms of recovery; it can result in a new awareness and an exciting new perspective. As a negative influence, it can result in feelings of distrust, rejection, anger and depression, which can lead to health problems.
The concept of Organizational stress has gone from being a 'buzzword' to becoming a norm among many corporations globally. The presence of occupational stress has devastating effects on work culture, individual and organizational productivity and has led to the losses of many potential giants.
It is difficult to find out the exact cause/reason of stress and then administer stress reduction techniques like Yoga and Meditation and other organizational interventions like relaxation and counselling etc. Employees are going through severe competition and benchmarking and hence are leading towards a suffocating environment. It is difficult to survive in highly competitive environment, cut throat competition within the organization, which is more suffocating since status and designations do matter a lot for working professionals and hence the stress. Management and HR departments did intervene in stress reduction by creating type of counselling and awareness among the employees, motivating them to participate in decisions involving changes in work conditions, reducing Work Overload and Work Underload, and creating provisions for stress management programs as part of their welfare activity – Indian Yoga & Meditation, and relaxation techniques, and other related recreational activity.
"You can't control what goes on outside, but you can always what goes on inside"-Wayne Dyer.
Stress is anything and everything that alters a person's natural mental state and physical wellbeing. When negative stress is present, the person's body and mind must make efforts to return the homeostasis. Although stress is often perceived as negative or bad, it can actually be good in some aspects. Good stress is identified as Eustress, which is beneficial to the human body. It intervenes with the natural phenomenon to maintain a healthy mind and body i.e., a perfect balance of Psychosomatic and Somatopsychic conditions.

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The focus is stressed upon student's work life and stress dominating towards it, which in turn controls the merits of academic health and physical self, leading to demerits, frustration and lacks in proactive student leadership. Further students who have adopted related health regime i.e., yoga, meditation or any sports activity, they are naturally able to manage stress better and are able to overcome negative stress if any.

Keywords: Stress, Eustress, Distress, Hypo stress, Hyper stress, Anxiety, Depression, Mind-set of student, Professional Competition, Stressor, Stress Management, Work Life Balance.

Introduction

What is stress

Dr. Hans Selye, known as the father of Stress says - Stress is derived from Latin word

"Stringere", means to draw tight. Stress was popularly used in seventeenth century to mean hardship, strain and adversity. It was used in eighteenth and nineteenth century to denote force, pressure, strain, or strong efforts with reference to an object or person.

Modern age terms stress as an indirect influence on people of every walk of life. No one is immune to stress. Right form child birth to death, an individual is exposed directly or indirectly to various stressful situations.

"Stress occurs when there is a perceived imbalance between pressure and coping resources for a particular situation"- Jane Cranwell – Ward and Alyssa Abbey.

Dr.D.M Pestonjee **-** Stress is the emotional and physical strain caused by our response to pressure from the outside world. *Stress* was considered to be a dynamic, fluctuating and changing process of adaptation, defined as being the interaction between an individual's coping skills and the demands made on that person by the environment, internal as well as external. Anute, Ingale, (2022) both private universities and state universities teachers and students agree that a virtual learning environment is important for their academic curriculum.

Occupational Stress:

Occupational stress is an extremely difficult construct to define. Obviously, it is stress on the job, but stress on the job occurs in a person. Occupational stress- the combination of sources of stress at work, individual characteristics, and extra organisational stressors. (Jerold Greenberg)

According to Beehr,during recent times, the concept of occupational stress has gone from being a 'buzzword' to becoming a norm among many corporations worldwide. The presence of occupational stress has devastating effects on corporate culture, productivity and profitability and has led to the demise of many potential market giants. Occupational stress is not selective. It is present in both large and small organizations, both profit and non-profit.

According to Jane Cranwell and Alyssa Abbey; 2005 (Organizational Stress)

Stress management is integral to good management practice. Stress is both positive and negative.

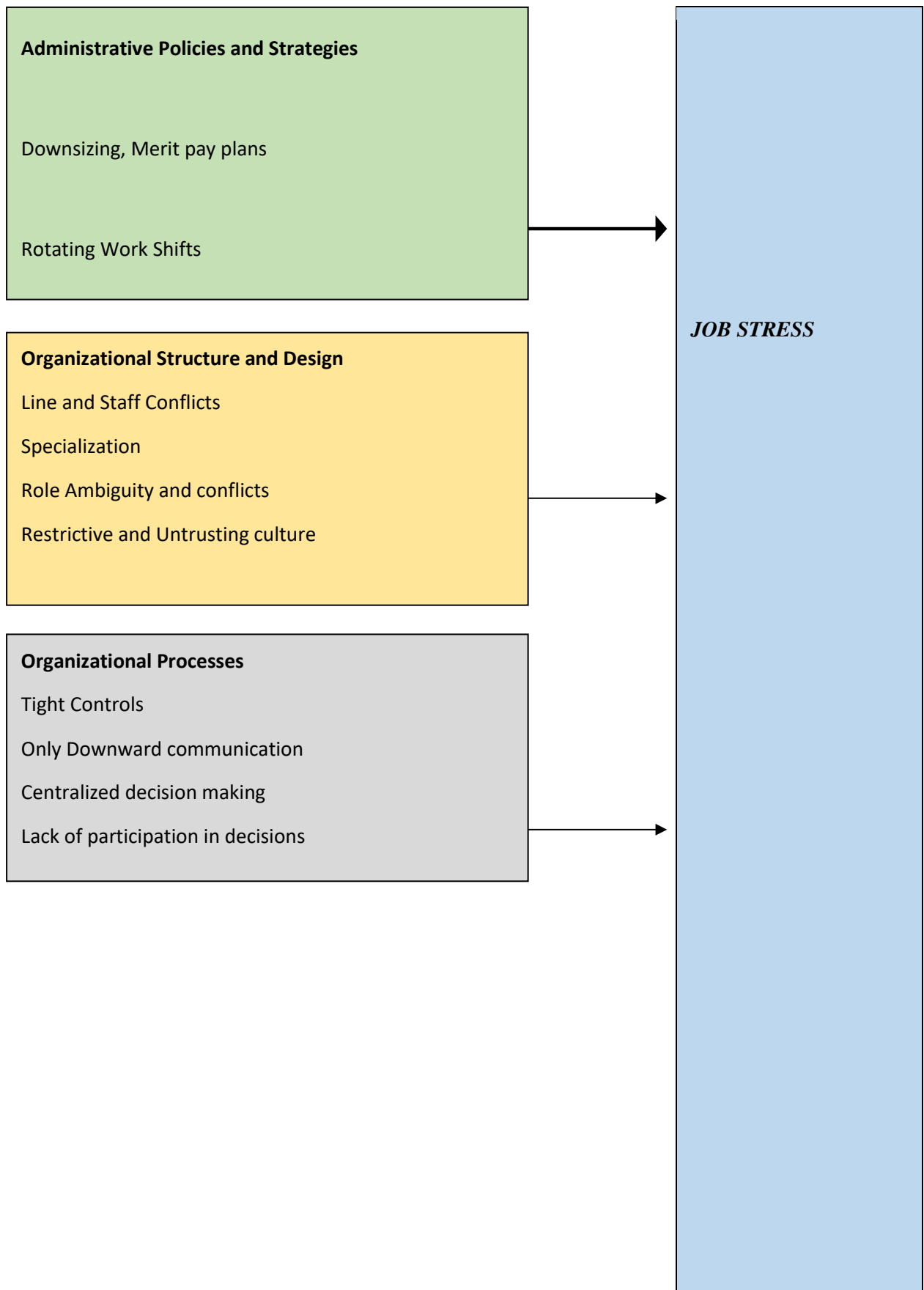It is the interpretation of demands, constraints and support that determines the stress response.

Stress arises from the interplay between demands, constraints and individual's ability to cope.
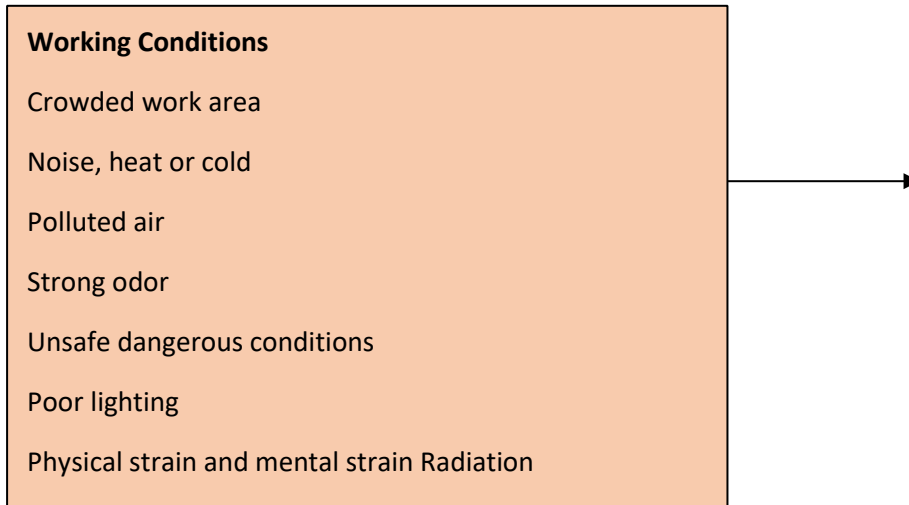
We manage stress by maintaining a balance between demands, constraints, and coping mechanisms.

We need to understand the demands, spot the signs that demands are excessive, and be prepared with the right coping mechanism.

Many associate stress with situations where they feel out of control.

Organizational Stressors

Administrative Policies and Strategies

Downsizing, Merit pay plans

Rotating Work Shifts

Organizational Structure and Design

Line and Staff Conflicts

Specialization

Role Ambiguity and conflicts

Restrictive and Untrusting culture

Organizational Processes

Tight Controls

Only Downward communication

Centralized decision making

Lack of participation in decisions

JOB STRESS

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Working Conditions

Crowded work area

Noise, heat or cold

Polluted air

Strong odor

Unsafe dangerous conditions

Poor lighting

Physical strain and mental strain Radiation

The General Adaptation Syndrome: Dr Hans Selye's view

Body's generalized attempt to defend itself against noxious agents known as the GAS - General Adaptation Syndrome.Phases of GAS
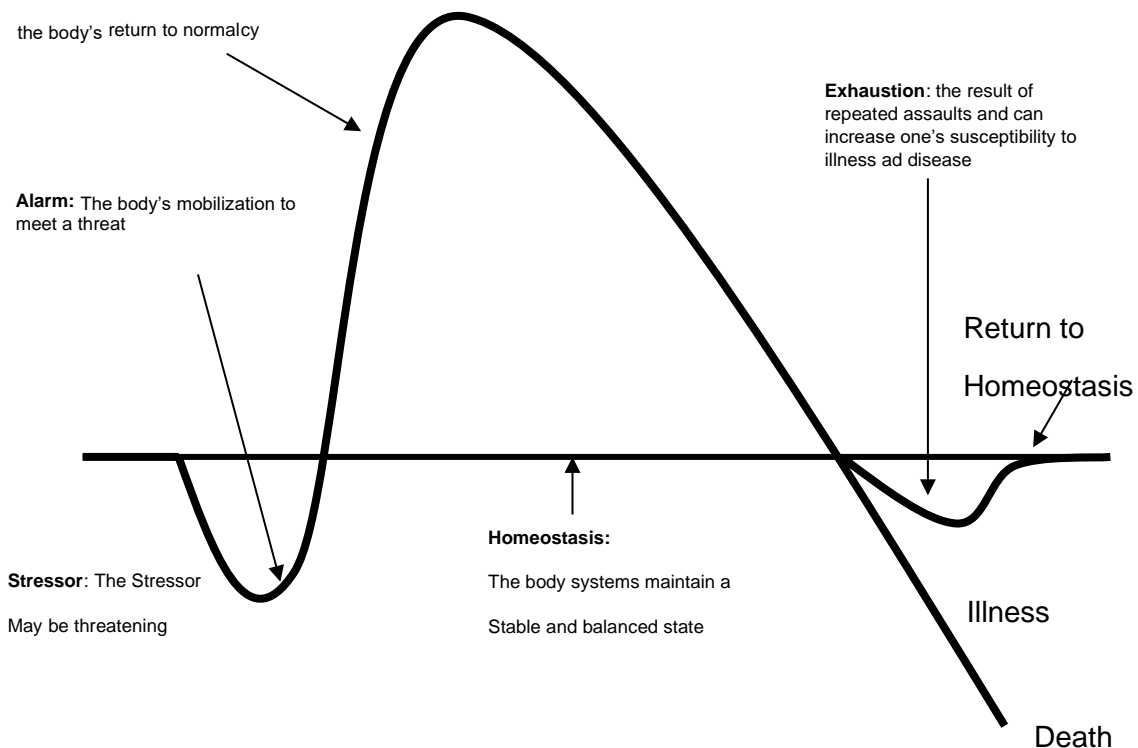
1: Alarm reaction: Body's first response.

2: Resistance: Body adapts to stressor.

3: Exhaustion: Body breaks down. Changes in immune system

Resistance:

the body's return to normalcy

Exhaustion: the result of repeated assaults and can increase one's susceptibility to illness ad disease

Alarm: The body's mobilization to meet a threat

Return to

Homeostasis

Stressor: The Stressor

May be threatening

Homeostasis:

The body systems maintain a

Stable and balanced state

Illness

Death

Source: Brannon Linda and Feist Jess, Introduction to Health Psychology

The general adaptation syndrome (Hans Selye):

Stage-1: Stage of alarm

(The organism identifies an environmental demand as threatening)

Anxiety or Fear, Sorrow or Depression, Shock or Confusion.

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Stage- 2: Stage of resistance
(Organism gathers resources to cope with the demand)
Aggression, Regression, Repression, Withdrawal, Fixation.
Stage -3: Stage of exhaustion
(Demand is not met and resources are worn out- serious damage may occur)
Physiological, (e.g., headaches, cold flu)
Psychological (e.g., severe depression)
Interpersonal (e.g., end of relationships)
Inability to defend against stressors
The above GAS explained from researcher point of view
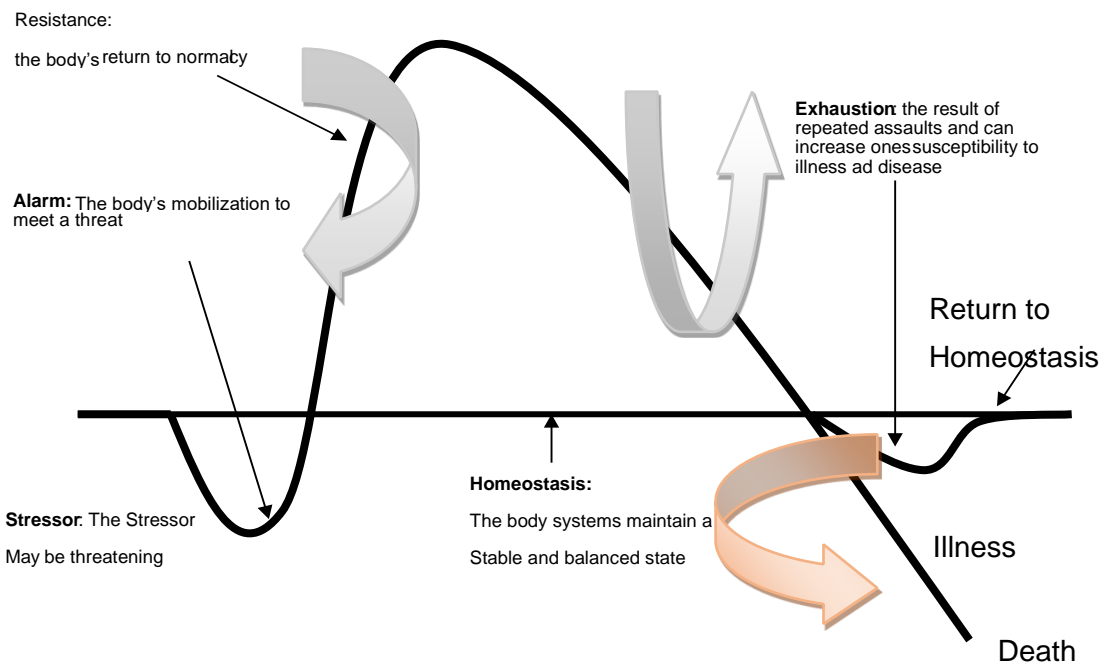
Observations:

To comment about the according to the above model, it can be observed that the broad arrow near the alarm stage represents when stress coping is at infant stage and is easily recoverable, since it has interventions connected by physicians or industrial consultancy etc.

But at second stage where the graph starts sloping down the chances of recovery is only possible by very strong management strategies levied by industries at large, where they intervene in the regular systems and appraisals and recommend strong health and safety policies.

Finally with reference to the above figure the last arrow depicts that a final stage is seen where employee is actually high distress and which may lead to chronic case.

Hence it can be concluded that industries who are in last stage must create very strong health and safety policies and strategies to combat stress.

Industries which are in the second stage must interfere through a professional systems approach to recognize stress first and machinery to deal accordingly so that they do not reach stage 3.

Industries who are in the initial stages must recognize it at early as possible, where even individual interventions are possible, recognize the negative stress and eliminate at the earliest.

PIONEERS IN STRESS AND STRESS MANAGEMENT:

Pioneer	Date	Area of study

Oscar Vogt	1900	Hypnosis
Walter Cannon	1932	The flight- or flight- response
Edmund Jacobson	1938	Progressive relaxation
Stewart Wolf/ Harold Wolf	1953	Stress and headaches
George Engel	1955	Stress and ulcerative colitis
Hans Selye	1956	The physiological response to stress
Stewart Wolf	1965	Stress and the digestive system
Lawrence LeShan	1966	Stress and cancer
Richard Lazarus	1966	Stress and coping/ hassles
Herbert Benson	1975	The relaxation response
Daniel Goleman	1976	Meditation
Gary Schwartz	1976	Meditation/ biofeedback
Anita Delongis	1982	Hassles and illness

Jerold Greenberg 2009,'Comprehensive Stress Management''pg4.

Stressors in Organizations:

Organization stressors can be categorized as: Administrative policies and Strategies, Organizational structure and design, Organizational Processes, and working conditions. Some specific examples are; the organizational stressors include responsibility without authority, inability to place complaints, lack of recognition, lack of clear job description or maintaining relationships. Some stressors are those which affect individuals directly causing damage or injury (job specifications, issues with salary, bonus, leave, union problems, etc).

If an Industry implements stress policy under health policy, then the following outcomes are anticipated from implementing the **Stress Policy**:

1. Improved working climate and culture.
2. Greater openness about sources of pressure at work at all levels.
3. Better awareness in all employees of stress-related issues.
4. Better work-life balance for all employees.
5. Greater consistency of approach from managers in dealing with stress.
6. Earlier diagnosis of stress-related problems.
7. Improved stress risk management skills in managers.
8. Overall reduction in key stress issues.

Effects of Stress on Organizations:

1. Poor working relationships leading to IR issues.
2. Low morale and no motivation in terms of performance.
3. Reduced and poor of quality in products and services.
4. Huge Production losses.
5. High absenteeism.
6. High accident rates leading to partial and total disablement.
7. Increase in organizational conflicts and disputes.
8. Fast Increasing employee turnover.
9. High recruitment costs.
10. High training costs.

11. Increasing ill health leading to retirement.
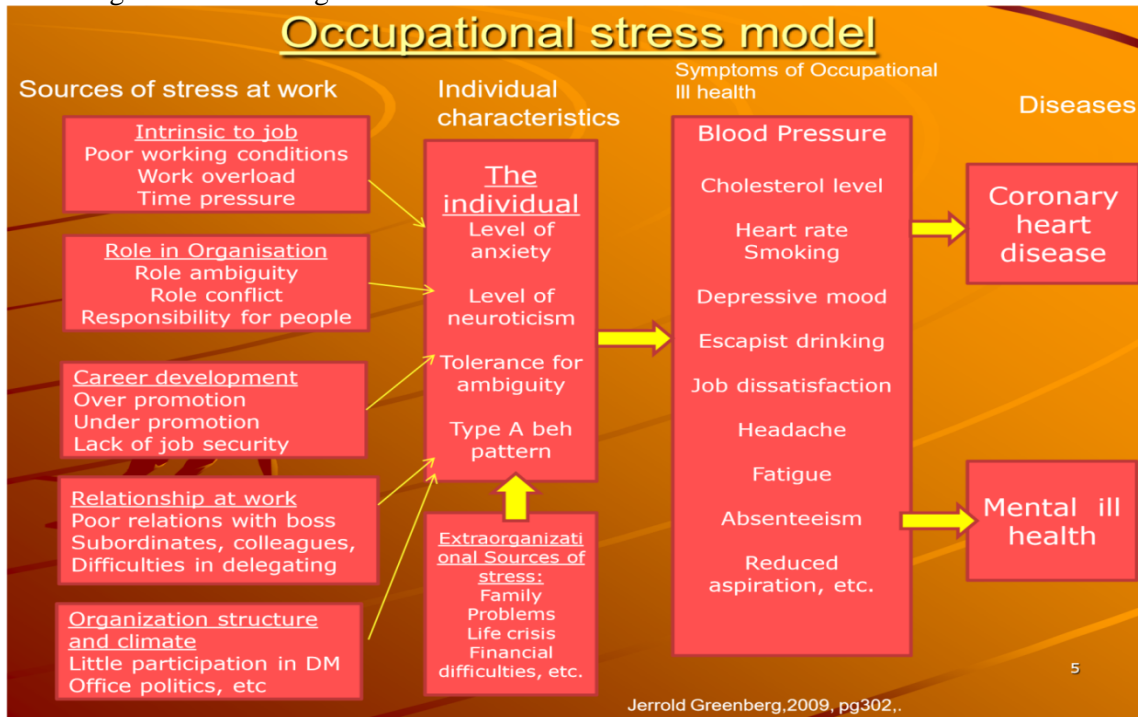
Jerold Greenberg 2009,'Comprehensive Stress Management''pg302.

The above Occupational Stress Model focuses on the core reasons that are responsible for generating stress and stressfulconditions those lead to negative effects on individual health i.e.,physical, psychological – leading to weak low performance in organisations.

Review of Literature

Workplace Stress: Alex Roney and Cary Cooper found that the link between home life and work is important, as few people can truly separate completely the two halves of their lives. Employers must understand the implications and symptoms of stress and its related illnesses.

Interpersonal Relationships: Good relationships at work promote health for the individual and the organization. These may include relationships with superiors, subordinates and peers or colleagues, relationships at work and outside the workplace are usually viewed as playing a moderating role, a buffer, on stressful situations. Karasek et el (1982)[3] studied over 1000 male workers in Sweden and it was shown that support from supervisors and colleagues buffered the effects of job demands and helped maintain job satisfaction. Low interpersonal support at work has been shown to be associated with anxiety, job tension and low job satisfaction. Matteson and Ivancevich (1982)[4] found the most common source of work stress was an inability to go on with other workers.

Home Work Interface: A number of issues have been examined in this context. First, the obvious conflict of time demands between home and work, where research has centred mainly on working women. In these so- called days of equality, surveys show that women still carry out more household tasks and child care than their partners. Conflicting demands can be source of stress.

Kabadi, Anute (2019), the outcomes of the research study will be helpful to various organizations who run their business through personal selling. Maximum number of sales executives agree that they have a high level of stress at the workplace. They said that high work pressure, job insecurity, long working hours, inadequate salary, inadequate leaves, and high sales targets are the main reasons for stress at the workplace.

Models of Stress Management

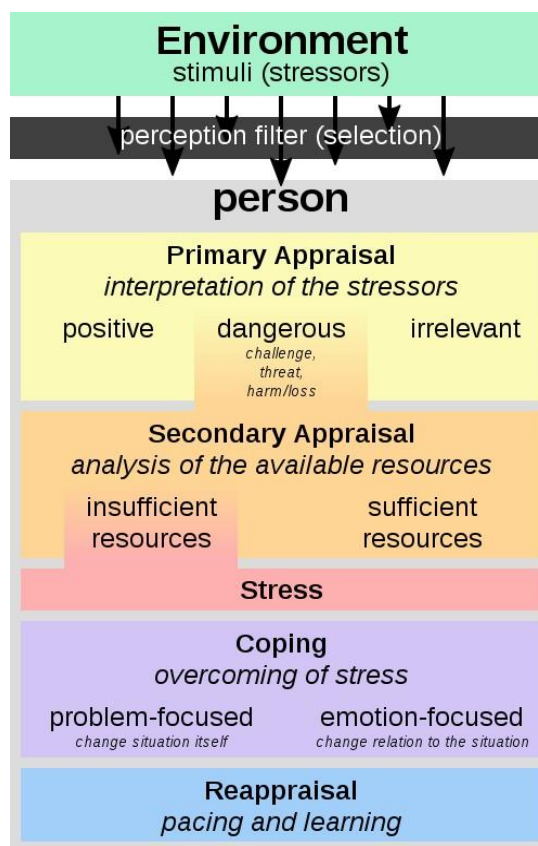**Transactional model**

Richard Lazarus and Susan Folk man suggested in 1981 that stress can be thought of as resulting from an "imbalance between demands and resources" or as occurring when "pressure exceeds one's perceived ability to cope".

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The Transactional Model of Stress and Coping is a framework for evaluating the processes of coping with stressful events. Stressful experiences are construed as person-environment transactions. These transactions depend on the impact of the external stressor. This is mediated by firstly the person's appraisal of the stressor and secondly on the social and cultural resources at his or her disposal *(Lazarus & Cohen, 1977; Antonov sky & Kats, 1967; Cohen 1984).*

When faced with a stressor, a person evaluates the potential threat (primary appraisal). Primary appraisal is a person's judgment about the significance of an event as stressful, positive, controllable, challenging or irrelevant. Facing a stressor, the second appraisal follows, which is an assessment of people's coping resources and options (Cohen, 1984). Secondary appraisals address what one can do about the situation. Actual coping efforts aimed at regulation of the problem give rise to outcomes of the coping process. In the table below the key constructs of the Transaction Model of Stress and Coping are summarized.

Figure 1:Transactional Model of Stress and Coping, according to Richard Lazarus (1991)

Source: https://www.researchgate.net/figure/307906659_fig5_Figure-25-Transactional-Model-of-Stress-and-Coping-

according-to-Lazarus-1991

Health realization/innate health model

Health realization (HR) is a resiliency approach to personal and community psychology first developed in the 1980s by Roger C. Mills and George Pransky. The health realization/innate health model of stress is also founded on the idea that stress does not necessarily follow the presence of a potential stressor. Instead of focusing on the individual's appraisal of so-called stressors in relation to his or her own coping skills (as the transactional model does), the health realization model focuses on the nature of thought, stating that it is ultimately a person's thought processes that determine the response to potentially stressful external circumstances. In this model, stress results from appraising oneself and one's circumstances through a mental

filter of insecurity and negativity, whereas a feeling of well-being results from approaching the world with a "quiet mind," "inner wisdom," and "common sense".

This model proposes that helping stressed individuals understand the nature of thought— especially providing them with the ability to recognize when they are in the grip of insecure thinking, disengage from it and access natural positive feelings—will reduce their stress.

In the research titled "Three Principles for Realizing Mental Health: A New Psychospiritual View", Jack Pransky and Thomas M. Kelly offer a new psychospiritual understanding of mental health grounded in the three principles of Universal Mind, Consciousness and Thought.

(http://www.three-principles.com/wp-content/uploads/2015/02/9-Three-Principles-forRealizing-Mental-Health.pdf)

Figure 2: The Three Principles for Health realization

Source: https://bulldozer00.com/tag/health-realization/
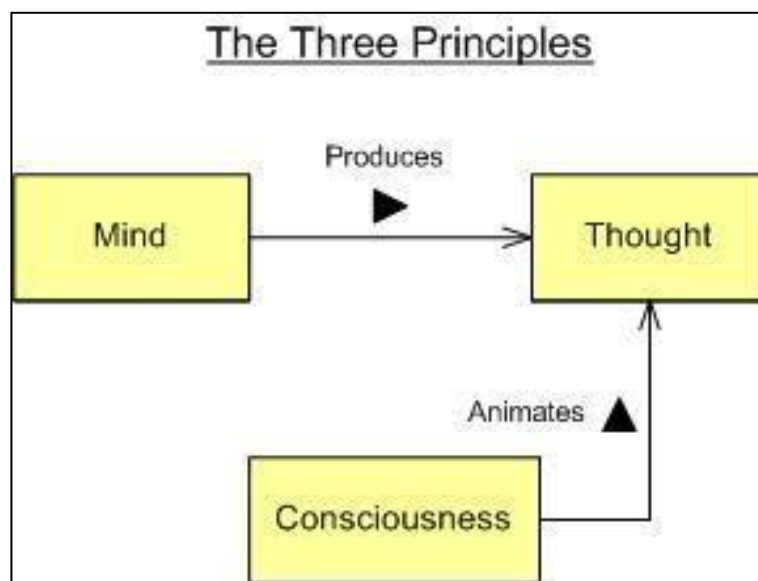
Research Methodology

Introduction

The Research adopted here is a focussed approach to find out student's mental health and related conditions during the tenure of respective courses of PG education (Acc. to Indian University Systems). Where the research tool is designed to find Loneliness, Anxiety scale's will understand the status of mental condition of the said student, followed by the amount of Stress he/she is experiencing and whether he or she has any strategies for Work life management.

Academic Stress

Attending college is the positive experience for many, yet many students also experience chronically stressful due to academic requirements i.e., Academics, Surprise tests, Research papers, Assignments, Presentations (Murphy & Archer, 1996), lab Work, Field visits, Industrial Assignments etc. Some factors that may contribute to this stress include: the pressure on students to perform well.

Stress associated with academic activities has been linked to various negative outcomes, such as poor health, depression, and poor academic performance, leading to weak or underdeveloped personality, and lack in employable skills.

It is observed that perceived academic stress was related to anxiety and depression in PG students. A number of studies have explored a relationship between stress and poor academic performance and found a significant negative correlation between the stress levels of college students and their academic performance. Students face elevated levels of academic stress due to exams, assignments, time pressure, and grade pressure.

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According to Richard Lazarus, stress is a two-way process; it involves the production of stressors by the environment, and the response of an individual subjected to these stressors.

The generation that comprises of students usually likes to lead a tension-free life. They are energetic, enthusiastic, highly motivated and ambitious. They are always ready to accept new things and adapt easily to the changing environment. As the world is becoming more and more competitive, the expectations from the youth are increasing. There is competition everywhere, in schools, colleges and workplaces. Even at home, the youth face competition in the form of comparison to other children in the family. Such factors, often lead the development of stress in the minds of young people.

Data collection is the act of gathering information from a source, typically to learn more about a particular subject. Traditional definitions of data collecting included market and field research conducted through surveys, focus groups, and interviews. The automatic collection of digital data, primarily through the internet, apps, and gadgets, has also been a part of the world over the past two decades. The main forms of contamination in field and market research are human errors, such as inaccuracies in manual processing or prejudice in observations. However, when collecting digital data, obtaining too much data without a clear goal or from unidentified sources leads to problems with data quality.

This data is mainly classified between first, second and third party data.

	First-Party Data	Second-Party Data	Third-Party Data
Primary Source	Directly from customers	Trusted partners with similar customer base	From multiple data sources
Use Case	Retargeting existing customers	Targeting data partner's customers	Targeting a completely new database of customers
Data Quality	High	Medium	Variable
Targeting Reach	Exact	Narrow	Broad

Source:https://assets.cdn.prod.twilio.com/images/firstparty_data_imperativeoriginal.png

Here, we have used Primary Data Collection (first-party data) to collect the information from the students and then converted it into a graphical way for analysis. **Research Design**
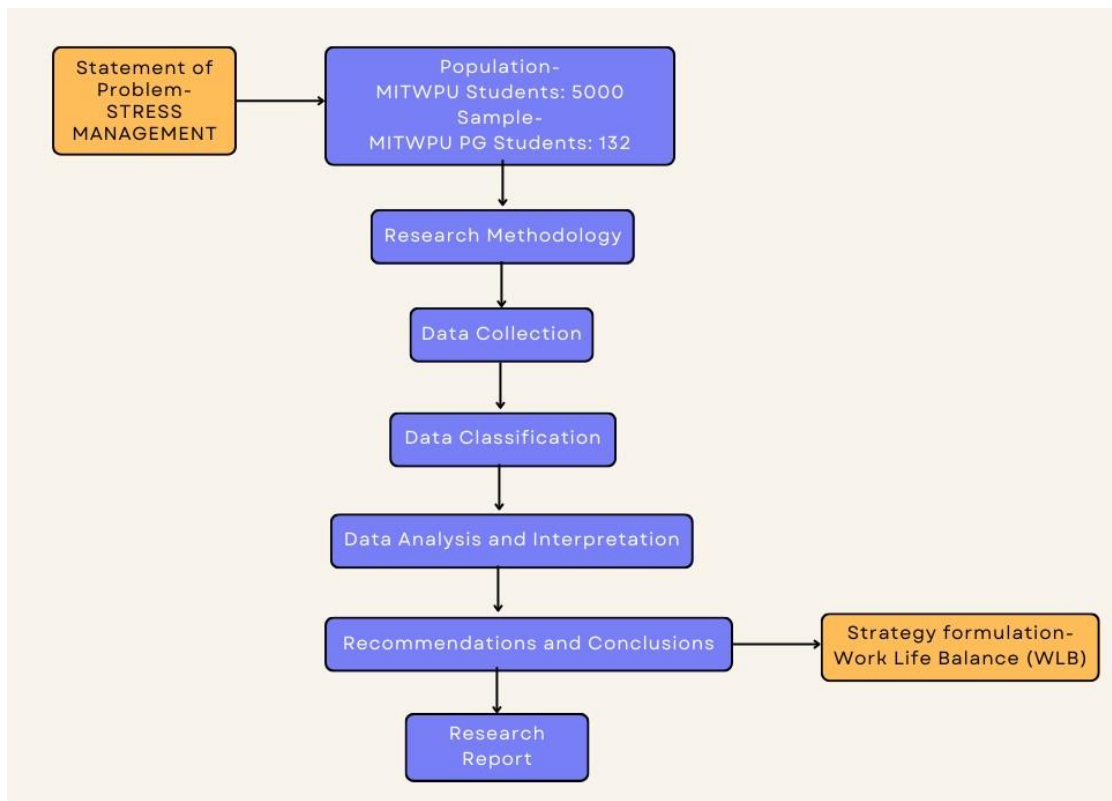
Objectives:

1. To understand factors leading to Stress and Stressful conditions.
2. To understand the cost and effects of stress during student's tenure.
3. To understand the types of Stress and Strategies to recover.
4. To understand how to live with stress and still maintain a healthy life.
5. To study the role of Professional Interventions- i.e., Universities, Colleges, Medical Institutions and Medicos, Professionals, Professors as Mentors.
6. To understand strategies for Work life balance during student's educational tenure.

Reliability Analysis:

To confirm with reliability of the study the researchers have used three types of scales i.e., Loneliness scale having 20 items (options were: 1- often feel this way, 2- sometimes feel this way, 3- I rarely feel this way, 4- never feel this way). Followed by Anxiety Scale 20 items (options were: 1- Not at all, 2- Some of the times, 3- Good part of the time, 4- Most of the time). *Scale adopted from Prof Dr DM Pestonjee (IIM-A)

Followed by Stress Management Scale 40items applying likert scale (options were -entirely disagree, mostly disagree, somewhat disagree, neither agree or disagree, somewhat agree, mostly agree, entirely agree.), and Scale on Work life balance having 20 items (options were -entirely disagree, mostly disagree, somewhat disagree, neither agree or disagree, somewhat agree, mostly agree, entirely agree.), *the scale of stress management and work life balance is conceptualized and created by studying students life during pursuing under graduate and post graduate education in Indian Universities, over a period of 15 years and more.

The reliability statistics shown below shows internal consistency of the research tool.

Reliability Statistics on Entire Scale

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items

.868	.907	82

Loneliness Scale Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.942	.941	20

Anxiety Scale

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.944	.945	20

Factor Analysis:
KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.592
Bartlett's Test of Sphericity	Approx. Chi-Square	10128.157
	df	5050
	Sig.	.000

Population and Sample

We approached Students of different age groups from the age 20 to age 27which include the different departments of Master's Degree. The respondents include 42% Male, 58% Female. This Sample includes past experiences, including work experience, profiles of the students.

The total sample considered for this study were 132 respondents from Education only.

Graphical Representation of Sample:
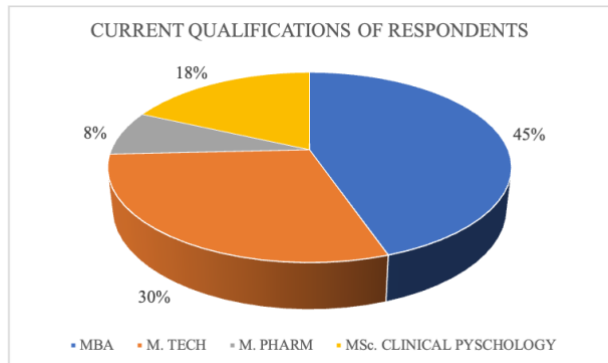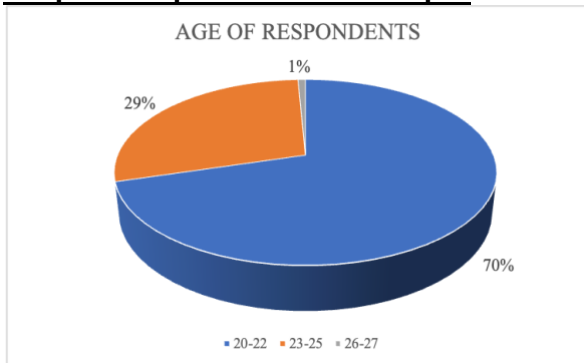
As per the above graph it depicts the students current pursuing qualifications with specializations i.e., Student's studying in MBA, MPharm, MTech, and MSC Clinical Psychology were considered for this study.

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GENDER OF RESPONDENTS

INTROVERT/ EXTROVERT PERSONALITY OF RESPONDENTS
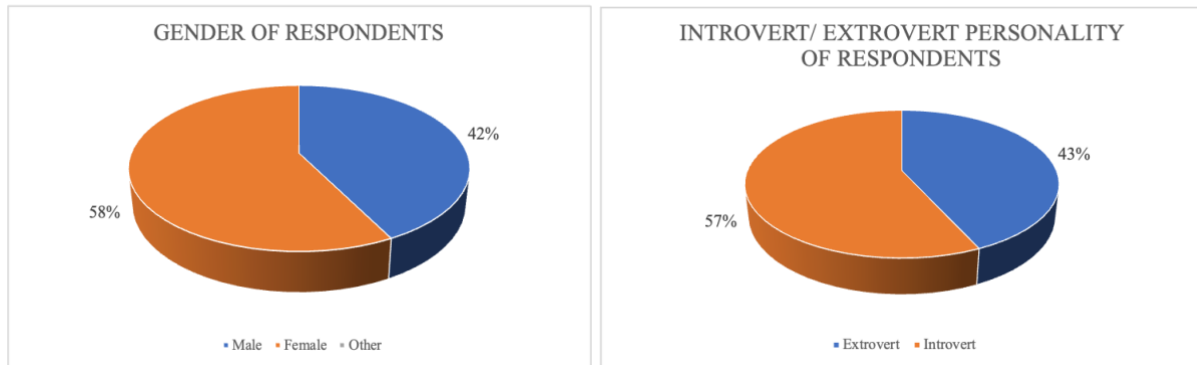
The above graph display gender breaks up of respondents were participated in the stress survey, i.e., Males were (58%) and Females were (42%) and followed by the types of personality they belong to i.e., Introvert (43%) and Extrovert (57%).

Data Collection

This study contains the original research work of the students pursuing Post Graduation studies in Pune City. Some of the Instruments we took from Dr DM Pestonjee (ex prof of IIM A, India, i.e., Loneliness and Anxiety scale) this research is conducted to see the Decision-Making Ability of Students in Stress-Related issues & Management of Work Life Balance (WLB). The aim of this research is to provide Student counsellors to the students to help them fight & Manage Stress.

The tool of Research we used was the questionnaire method. Which include Stress

Management Scale (40 questions), Work life Balance Scale (20 questions), Loneliness Scale (20 questions), and Anxiety scale (20 questions).

This questionnaire was answered by MBA Students, M-Pharmacy Students, Clinical Psychology Students, Engineering Students.

The Demographic Analysis is as under: (N=132)

Data Analysis and Interpretation

A.Descriptive Statistics

PARAMETERS	NUMBERS		PERCENTAGE	
Gender	Male	56	Male	42%
	Female	76	Female	58%
	Other	0	Other	0%
	Total	**132**		
Age	20-22	93	20-22	70%
	23-25	38	23-25	29%
	26-27	1	26-27	1%
	Total	**132**		
Current Qualification Pursuing	MBA	59	MBA	45%
	M. TECH	39	M. TECH	30%
	M. PHARM	10	M. PHARM	8%
	MSc. CLINICAL PYSCHOLOGY	24	MSc. CLINICAL PYSCHOLOGY	18%
	Total	**132**		
Profile	Full time student	118	Full time student	89%
	Student + Part time employee	10	Student + Part time employee	8%
	Student + Managing own	4	Student + Managing own	3%

	business		business	
	Total	**132**		
Engagement in Social Activity	Ngo	13	Ngo	10%
	Trust	3	Trust	2%

	Orphanage	1	Orphanage	1%
	Old age home	1	Old age home	1%
	NA	114	NA	86%
	Total	**132**		
Financial Status	Weak	11	Weak	8%
	Average	41	Average	31%
	Good	70	Good	53%
	Excellent	10	Excellent	8%
	Total	**132**		
Is anyone dependent on you	Yes	11	Yes	8%
	No	121	No	92%
	Total	**132**		
Place of Stay	Residence	66	Residence	50%
	Hostel	16	Hostel	12%
	PG	34	PG	26%
	Other	16	Other	12%
	Total	**132**		
Type of Hometown	Urban	85	Urban	64%
	Semi-urban	24	Semi-urban	18%
	Rural	19	Rural	14%
	Typical village	4	Typical village	3%
	Total	**132**		
Family Status	Joint	38	Joint	29%
	Nuclear	93	Nuclear	70%
	Other	1	Other	1%
	Total	**132**		
Are you suffering from any ailments?	Yes	20	Yes	15%
	No	112	No	85%
	Total	**132**		
Do you smoke?	Yes	20	Yes	15%
	No	112	No	85%
	Total	**132**		
Do you consume alcohol?	Yes	47	Yes	36%
	No	85	No	64%
	Total	**132**		
Do you have good friends?	Yes	125	Yes	95%
	No	7	No	5%
	Total	**132**		
Are you dependent on your friend?	70% and above	8	70% and above	6%
	50 - 60%	32	50 - 60%	24%
	40 - 30%	55	40 - 30%	42%
	Not at all dependent	37	Not at all dependent	28%
	Total	**132**		

Do you call your parents/guardian?	Yes	128	Yes	97%
	No	4	No	3%
	Total	**132**		
How frequently do you communicate with your parents/ guardians?	Everyday	118	Everyday	89%
	Twice a week	6	Twice a week	5%
	Once a week	3	Once a week	2%
	When in need	5	When in need	4%
	Not Applicable	0	Not Applicable	0%
	Total	**132**		
You take sufficient food in breakfast/lunch/dinner?	Yes	91	Yes	69%
	No	41	No	31%
	Total	**132**		
Are you open to personal discussion?	Yes	108	Yes	82%
	No	24	No	18%
	Total	**132**		
Are you an -	Extrovert	57	Extrovert	43%
	Introvert	75	Introvert	57%
	Total	**132**		

B.Inferential Statistics

(2) Age

	Frequency	Percent	Valid Percent	Cumulative Percent
20.00	4	3.0	3.0	3.0
21.00	44	33.3	33.3	36.4
22.00	45	34.1	34.1	70.5
23.00 Valid	23	17.4	17.4	87.9
24.00	12	9.1	9.1	97.0
25.00	3	2.3	2.3	99.2
27.00	1	.8	.8	100.0
Total	132	100.0	100.0	
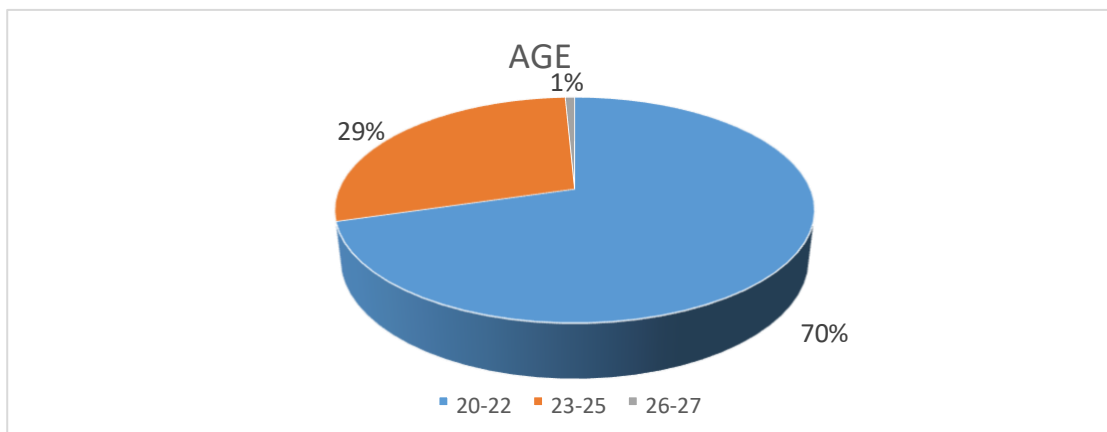
AGE

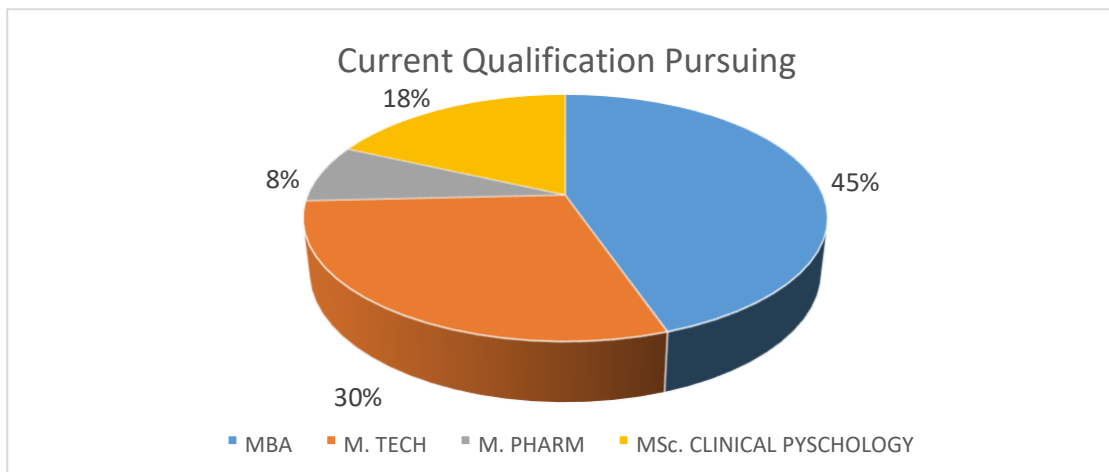- 20-22: 70%
- 23-25: 29%
- 26-27: 1%

In the opinion of the principal investigator and research team it is observed from the above table and graph that mostly the respondents were between the age group of 20-22 pursuing education were 29%, and age group of 23-25 were 70% and only 1% of age group between 2627 have participated in this research.

(4) Current Qualification-Pursuing

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid MBA	59	44.6	44.6	44.6
M Tech	39	29.5	29.5	74.1
MPharm				
Msc Clin				
Total	10	7.6	7.6	81.7
	24	18.2	18.2	100.0
	132	100.0	100.0	

In the opinion of the principal investigator and research team it is observed from the above table and graph-depicts that student pursuing MBA were45%, MTECH were 30%, MPHARM were 08% MSC CLINICAL PSYCHOLOGY were 18%. It is observed that they already have undergone graduation qualifications and hence their reaction towards this survey was quite approachable and few were aware regarding stress and stressful conditions and were not clear about work life balance, since PG education is on higher education and more professional in nature and practice and hence needs to be addressed professionally well, i.e. it calls for proper coaching, counselling and mentoring by the faculty at large across different schools and departments.

(12) Financial status

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Average	41	31.1	31.1	31.1
Excellent	10	7.6	7.6	38.6

2905

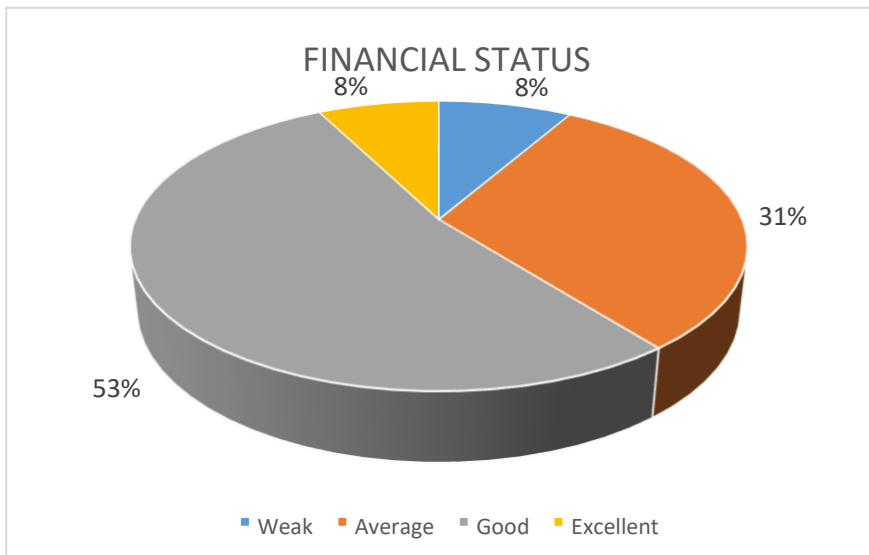|				
Good	70	53.0	53.0	91.7
Weak Total	11	8.3	8.3	100.0
	132	100.0	100.0	

FINANCIAL STATUS

In the opinion of the principal investigator and research team it is observed from the above table and graph- it depicts that the financial status for all the students is not equal and hence there is the gap , it clearly displays from the survey that those who were weak in financial status are dependent on bank loans, private loans or have mortgage land or other facilities to pay the fees for the duration of the said course, i.e. 8.3% out of 132 respondents are very weak and are dependent on either banks, financial institutions or private money lenders, and hence are exposed to stressful conditions and need proper work life balance strategies to overcome stress, so that they can focus on studies /exams/ assignments to get merit and good placements.

(15) Type of Hometown or Native Place

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Rural Semi-urb	19	14.4	14.4	14.4
Typical Urban	24	18.2	18.2	32.6
Total	4	3.0	3.0	35.6
	85	64.4	64.4	100.0
	132	100.0	100.0	

TYPE OF HOMETOWN
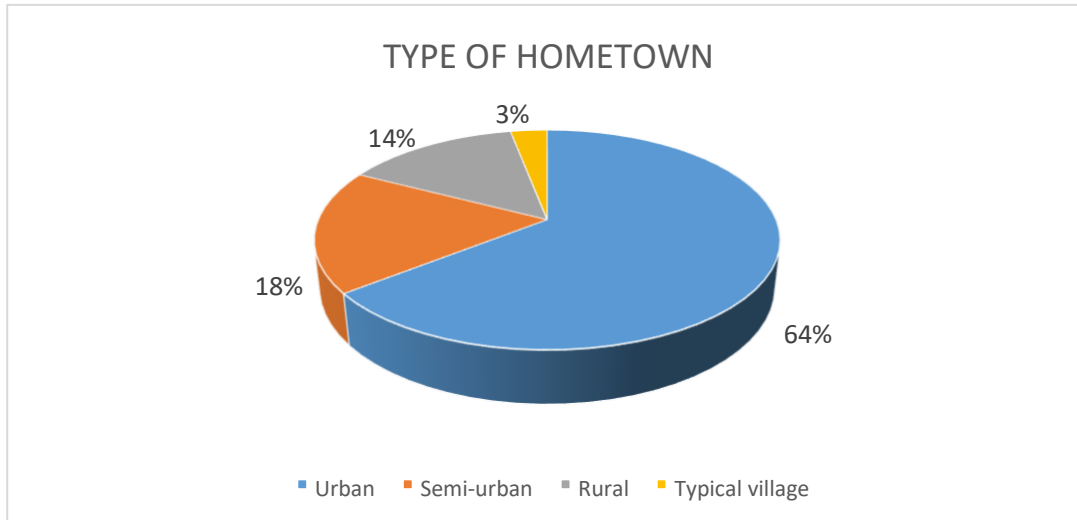
In the opinion of the principal investigator and research team it is observed from the above table and graph-depicts that many students are migrating from core villages and semi urban set up to Urban set up to purse better and quality , hence hey have approached MIT WORLD PEACE UNIVERISTY ,PUNE – which is located heart of the city PUNE, fastest growing Industrial HUB in Maharashtra , India where Many IT giants, Auto Giants , Pharma, Retails sectors are located ,and which hosts more than 07 Industrial Clusters known as MIDC (Maharashtra Industrial development Corporations), and hence students are attracted by such facilities – which accommodates for students filed visits, projects, live cases and etc.

Further as per the graph and table it is observed that rural 14.4% and typical village set up 03% contribute to this research, who are stressed since they are not exposed to fast and vast changing economic conditions and market competitions. And how to match or align with these challenges are stressful, since students see / expect a career in this economy which is their right as Indian citizens.

Correlations

In this research we have used carl Pearson's corelation tool to test the variables of demographics, loneliness scale variables, anxiety scale variables, stress management and work life balance, and the test display various variables are positive in nature, which displays a strong correlation, in few cases there are negative corelation which confirms to the research objectives.

Results

Anxiety and stress management correlation

College timings are suitable VS Organizational/ College environment is stressful You feel health is getting deteriorated You feel anytime to drop the course and only concentrate on job	Pearson Correlation	-.236**	-.237**	-.258**
	Sig. (2-tailed)	0.006	0.006	0.003
	Sum of Squares and Cross-products	-114	-122	-137.864
	Covariance	-0.87	-0.931	-1.052
	N	132	132	132

Feel physically tired and exhausted VS	Pearson Correlation	.539**	.739**
	Sig. (2-tailed)	0	0

You feel health is getting deteriorated Mentally you feel exhausted and tired	Sum of Squares and Cross-products	217.667	279.879	
	Covariance	1.662	2.136	
	N	132	132	

You feel health is getting deteriorated VS Feel physically tired and exhausted Mentally you feel exhausted and tired You feel stressed	Pearson Correlation	.539**	.536**	.505**
	Sig. (2-tailed)	0	0	0
	Sum of Squares and Cross-products	217.667	236.667	213.333
	Covariance	1.662	1.807	1.628
	N	132	132	132

Due to College work family life is disturbed VS You get enough time for sleep and rest with this current condition Are you able to deal with Family related Conflicts	Pearson Correlation	-.305**	-.317**
	Sig. (2-tailed)	0	0
	Sum of Squares and Cross-products	-146.25	-127.424
	Covariance	-1.116	-0.973
	N	132	132

Mentally you feel exhausted and tired VS You feel stressed You feel sick and irritated at times	Pearson Correlation	.591**	.521**
	Sig. (2-tailed)	0	0
	Sum of Squares and Cross-products	233.667	215.97
	Covariance	1.784	1.649
	N	132	132

You feel sick and irritated at times VS You feel lonely cornered at times	Pearson Correlation	.539**	.528**
	Sig. (2-tailed)	0	0
	Sum of Squares and Cross-products	240.727	252.455

2908

Stress can be reduced by proper strategies /applications of WLB. VS I am aware of work life balance. Individual Stress / Anxiety will be at minimal, if WLB strategies applied from the beginning of stress related issues.	Pearson Correlation	.627**	.749**
	Sig. (2-tailed)	0	0
	Sum of Squares and Cross-products	155.727	159.5
	Covariance	1.189	1.218
	N	132	132
Do you suffer from emotional breakdown before or after examinations	Covariance	1.838	1.927
	N	132	132

Individual Stress / Anxiety will be at minimal, if WLB strategies applied from the beginning of stress related issues. VS Stress can be reduced by proper strategies /applications of WLB. Weather flexi time polices will enhance WLB practices	Pearson Correlation	.749**	.518**
	Sig. (2-tailed)	0	0
	Sum of Squares and Cross-products	159.5	118
	Covariance	1.218	0.901
	N	132	132

Are you able to Deal With Personal Conflict and still manage things VS Are you able to meet with academic and exam related deadlines managing family set up Are you able to deal with Family related Conflicts	Pearson Correlation	.556**	.566**
	Sig. (2-tailed)	0	0
	Sum of Squares and Cross-products	186.432	199.97
	Covariance	1.423	1.526
	N	132	132

I feel more nervous and anxious than usual	Pearson Correlation	.695**	.640**

2909

VS I feel afraid for no reason at all I get upset easily and feel panicky	Sig. (2-tailed)	0	0
	Sum of Squares and Cross-products	89.795	78.886
	Covariance	0.685	0.602
	N	132	132

Loneliness and WLB

I feel completely alone VS I have nobody to talk to (1) I lack companionship (2) I feel left out (3) Iam unable to reach out and communicate with those around me (4)				
	Pearson Correlation	.675**	.557**	.701**	.639**
	Sig. (2-tailed)	6.52E-19	4.13E-12	8.31E-21	1.6E-16
	Sum of Squares and Cross-products	95.24242	75.84848	99.15152	94.51515
	Covariance	0.727041	0.578996	0.756882	0.72149
	N	132	132	132	132

I feel isolated from others VS I feel left out (1) I feel completely alone (2) Iam unable to reach out and communicate with those around me (3)	Pearson Correlation	.664**	.627**	.611**
	Sig. (2-tailed)	4.21E-18	8.57E-16	7.37E-15
	Sum of Squares and Cross-products	90.72727	86.09091	87.27273
	Covariance	0.692575	0.657183	0.666204
	N	132	132	132

I feel shut out and excluded by others VS I have nobody to talk to (1) It is difficult for me to make friends (2) I feel completely alone (3)	Pearson Correlation	.610**	.563**	.658**
	Sig. (2-tailed)	7.88E-15	2.02E-12	1.08E-17
	Sum of Squares and Cross-products	81.04545	85.40909	90.36364
	Covariance	0.618668	0.651978	0.689799
	N	132	132	132

you have independence to work and talk VS My interests and ideas are not shared by those around me (1) I feel left out (2)	Pearson Correlation	-.253**	-.225**
	Sig. (2-tailed)	0.00341	0.009401
	Sum of Squares and Cross-products	-45.8409	-42.5303
	Covariance	-0.34993	-0.32466
	N	132	132

I am unhappy doing things alone VS Can you manage failures or setbacks, and can you recover easily (1)	Pearson Correlation	-.265**
	Sig. (2-tailed)	0.002148
	Sum of Squares and Cross-products	-49.0606
	Covariance	-0.37451
	N	132

College timings are suitable VS You feel field work is quite disappointing and lot of time consuming (1) You feel anytime to drop the course and only concentrate on job (2)	Pearson Correlation	-.218*	-.258**
	Sig. (2-tailed)	0.011894	0.002773
	Sum of Squares and Cross-products	-105.318	-137.864
	Covariance	-0.80396	-1.05239
	N	132	132

Do you suffer from emotional breakdown before or after examinations VS You feel sick and irritated at times (1) Are you able to Deal with Personal Conflict and still manage things (2) Are you able to meet with academic and exam related deadlines managing family set up (3)	Pearson Correlation	.528**	-.207*	-.214*
	Sig. (2-tailed)	7.78E-11	0.017282	0.013919
	Sum of Squares and Cross-products	252.4545	-90.3636	-90.3636
	Covariance	1.927134	-0.6898	-0.6898
	N	132	132	132

Can you manage failures or setbacks, and can you recover easily VS Is academics/ projects tough for you (1) Do you suffer from emotional breakdown before or after examinations (2) How does WLB is managed when you work both from Home and College (3)	Pearson Correlation	-.228**	-.254**	.431**
	Sig. (2-tailed)	0.008611	0.003243	2.53E-07
	Sum of Squares and Cross-products	-70.9091	-104.091	124.303
	Covariance	-0.54129	-0.79459	0.948878
	N	132	132	132

I lack companionship VS I wait for people to call or write (1) There is no one I can turn to (2)	Pearson Correlation	.513**	.602**
	Sig. (2-tailed)	3.12E-10	2.15E-14
	Sum of Squares and Cross-products	73.98485	86.75
	Covariance	0.56477	0.662214
	N	132	132

I have nobody to talk to VS I feel shut out and excluded by others (1)	Pearson Correlation	.571**	.682**
	Sig. (2-tailed)	8.28E-13	2.07E-19
	Sum of Squares and Cross-	77.95455	98.18182

People are around me but not with me(2)	products		
	Covariance	0.595073	0.74948
	N	132	132

In the opinion of researcher and team, it is observed from the above correlation , where carl Pearson method was used through SPSS, all the positive correlations prove that stress is evident and inevitable during the tenure of the student respondent , where few correlations which are negative in nature depict that respondents are not able to manage stress, negative self-talk, tired about assignments, and family set up, hence one can conclude that respondents self-analysis is important at various stages, and faculty / mentor's intervention is important in terms of counselling and mentoring to reduce stress and related conditions followed a professional approach involving work life balance.

Observations and Findings

In order to determine priorities, a fitness programme is essential for students' academic success in any college or institution. However, individuals also have a propensity to turn to their teachers and mentors for assistance when they become dependent on them; for this reason, the roles of teacher and counsellor are crucial.

Additionally, the study showed that students who are stressed out are in more severe conditions than those who are in more basic phases, where coping is possible but professional interventions are necessary. Students are expecting some effective professional interventions with great anticipation. Male and female students in the mentioned age range of (20 to 27 years) participated in the given study, which included MBA, M-Pharmacy, clinical psychology, and engineering students. The questionnaire showed a variety of stress symptoms, and all of them responded appropriately to the questions on stress management, work-life balance, anxiety, and loneliness in the four sets mentioned above. The questionnaire mentioned each of these four sets in a different way.

The study also showed that if the monitoring is been kept up until the end of the post-graduation program, changes brought on by stress could be seen, followed by recovery patterns in various students. As a result, it can be concluded that the college should implement a mentor mentee program that includes counselling and, if necessary, medical intervention.

Conclusions:

To discuss on the conclusions of the research and based on the outcomes, various tests were conducted i.e. through correlations (SPSS-IBM), it can be said that early detection is the best strategy for any Individual or University on the stressful candidates and environment – here the academic environment which must be student friendly- so that any individual can cope easily Whitin time limits , further it is also the responsibility of the faculty at large to accept the stress out student/ students and provide coaching and mentoring wherever necessary, hence it will lead to healthy life during the tenure of courses.

Few strategies are as under.

1. Recognizing the stressful environment.
2. Taking too much burden of academics.
3. Feeling anxious most of the time.
4. Felling high degree of competitions from peers and market conditions i.e., job market
5. Financial weakness.
6. Rapid growth of urbanization.
7. Lack of self-confidence.
8. Lack of guidance – during schooling and progradation.
9. Encountering failures and backlogs prior to higher education.
10. Other factors that directly correlate with stress and stressful conditions.

Early Intervention is the key to effective Stress Management:

Once a manager becomes aware that a worker is exhibiting signs of stress, they should take urgent action to address the issue. How a stress situation is managed will influence the length of a worker's absence and any consequent costs. Most of the costs associated with a worker's compensation claim for occupational stress are related to time off work and rehabilitation services.

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If no effort is made to intervene early and resolve issues, especially if the worker takes time off, the case may be difficult to resolve. Organizational coping or management strategies can be undertaken by organizations to reduce stress at source for employees. Altering job design or workplace design so that it is more user friendly, or improving person- job fit by matching employees' skills to the tasks they perform, are a few simple ways in which the organization can cost- effectively reduce stress. Improving communications within the organization and increasing employee's decision and sense of control, together with the elimination of punitive management techniques, will increase job satisfaction and thereby reduce stress and increase the quality of work life.

Scope for Future Research:

The scope for future research focussing on students centric Stress and Stressful conditions and Strategies for WLB can be as under.

1. This research can be recommended for Medical Students – MBBS, MD, MS, BSC nursing, and BDS and MDS.
2. This research can be further extended to Architecture Students who are pursuing B.Arch. and M.Arch. From Indian Universities.
3. For future research this research can also help students of MPhil and PHD Students, since these are either full time research scholars or working professionals in Research, Academia /Industries, and are exposed to many stressful conditions.

   An Ideal Stress Management Intervention: (Suggestive interventions

a. **Early Intervention's by Professionals and or /University / Institutes- is the key to effective Stress Management:** Organizational Stress management interventions include altering the organizational climate and providing treatment under Employee Assistance Programs (EAP's). Individual techniques for dealing with stress include relaxation training, biofeedback and behaviour modification.

b. **Organizational Techniques:** Controlling the organizational climate. Because one of the stressors of modern organizational life is planned change, the organization should provide sufficient support to enable employees top adopt to change, stress can be prevented or reduced by allowing employees to participate in decisions about changes in work practices and in the organizational structure. Participation helps employees accept change and allows them to express their opinions and air their complaints.

c. **Providing control** – The belief that we can exercise some control over our work greatly reduces the effects of stress. Organizations can improve employees' sense of control by enriching, enlarging and expanding jobs to provide greater responsibility and decision making authority.

d. **Defining employees' duties / Responsibilities /Profiles** - To reduce stress caused by role ambiguity, managers should tell subordinates clearly what is expected of them and what their job responsibilities are.

e. **Eliminating Work Overload and Work Under Thee-Change the HR Processes**– Appropriate employee selection and training programmes, equitable promotion schemes, fair distribution of work, and proper matching job requirements with employee abilities can help eliminate stress of work overload and work under load.

f. **Social Support**- Social support networks can reduce personal vulnerability to stress effects. Organizations can enhance social support by promoting cohesive work groups and by training supervisors to show empathy and concern for subordinates.

g. **Individual Techniques:** Exercise can increase stamina and endurance, reduce risk factors for coronary heart disease, and dissipate excess energy and tension. Many companies sponsor physical fitness programs and provides exercise facilitates and running tracks at the workplace. Other individual techniques for reducing stress are relaxation training, biofeedback and behaviour modification.

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