

Workplace Stress – Causes of Work Place Stress in Police Department: A Proposal for Stress Free Workplace

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Abstract: Police Department is one of the important department for societal wellbeing. Police have to work round the clock to keep public safe. Throughout the day they are doing a restless job. They don't have week end holiday and occasional holiday. In fact, on those days they have to work even harder in the name of bandhubast duty. Because of this they are not getting time to spend with their family members, which leads to frustration. Further, this frustration may manifest as depression and they will lose interest in their job. If we keenly observe, out of 100 police men 80% of them will be having procrastinating attitude, impatience, and irritability etc which are the symptoms of Stress. And nowadays the suicide attempts are also on the rise in police department. Role overload, role conflict, role ambiguity, poor peer relations, low status etc., are the key variables for the research problem. The present study will help to develop more appropriate strategies to cope with workplace stress and that these could be incorporated into a more fully integrated set of human resource policies for better performance of police department in the study region.

Keywords: role ambiguity, role conflict, role overload

I. Introduction

1.1 STRESS:

The word stress was borrowed into the social sciences from the field of engineering and physics. In physics, it represents the internal force generated within a solid body in response to the action of an external force distorting the body. While the external force was called 'load', the resulting distortion came to be known as 'strain'. Hans Selye (1936)[1], known as "The father of modern stress", brought to our attention, the concept of stress in a medical sense to indicate overloading of the human body.

Stress is thus any non-specific response of the body to any demand made upon it. "All agents that we come into contact with, produce a non-specific increase in the need to perform adaptive functions and thereby to reestablish normalcy. It does not matter if the agent or situation we face were pleasant or unpleasant; all that counts are the intensity of the demand for readjustment or adaptation" noted Selye in (1974)[2].

Stress is our body's way of responding to additional demands. It can be caused by both good and bad experiences. When people feel stressed by something going on around them, their bodies respond by releasing chemicals into the blood stream. These chemicals give people more energy and strength, which might be a good thing if physical danger is a possibility. This can, however, be a negative trigger, if their stress is in response to something emotional and there is no outlet to release this additional energy and strength.

1.2 OCCUPATIONAL STRESS:

Stress may be classified into eustress and distress. Eustress is positive or good stress, whereas distress is the stress reactions to those events or actions appraised as being negative. Stress-related disorders encompass a broad array of conditions, including psychological disorders (e.g., depression, anxiety, post-traumatic stress disorder) and other types of emotional strain (e.g., dissatisfaction, fatigue, tension, etc.), maladaptive behaviors (e.g., aggression, substance abuse), and cognitive impairment (e.g., concentration and memory problems). In turn, these conditions may take the form of poor work performance, higher absenteeism, less work productivity or even injury. Job stress is also associated with various biological reactions that may lead ultimately to compromised health, such as cardiovascular disease, or in extreme cases, even death.

There are a total of 5 categories associated with occupational stress, Viz:

- a. Factors unique to the job
- b. Role in the organization
- c. Career development
- d. Interpersonal work relationships
- e. Organizational Structure/climate

These individual categories demonstrate that stress can occur specifically when a conflict stems from the job

demands placed by the employer and the employee himself. If not handled with care, the stress can become distress (medicine). The first category is related to the ability of the employee coping with the specific hours worked, the level of productive rate expected the physical environment, as well as the expectancy of the work desired by management. For instance, research demonstrates that night shifts in particular have a high tendency of adverse reaction towards the health of the employee. In relation to this, approximately 20 percent of night shift workers have experienced psycho-physiological dysfunctions, including heart diseases. Extreme factors can affect the competence levels of employees. The second category, role in the organization, is associated with the hierarchical ranking of that particular employee within the organization. Upper management is entitled to oversee the overall functioning of the organization. This cause's potential distress as the employee must be able to perform simultaneous tasks. With the third category, career development, other factors come into play. Securities of their occupation, promotion levels, etc. are all sources of stress, not to mention the ever-changing market, technology, and scale of economic dominance. The fourth category of workplace stress pertains to the interpersonal relationships within the workplace. The workplace is a communication and interaction minefield. These relationships (either developed or developing) can be problematic or positive. Common stressors include harassment, discrimination, biased opinions, hearsay, and other derogatory remarks. Finally, the last category of workplace stress is the organizational climate or structure. The overall communication, management style, and participation among groups of employees are variables to be considered. In essence, the resultant influence of the high participation rate, collaborative planning, and equally dispersed responsibilities provides a positive effect on stress reduction, improved work performance, job satisfaction, and decreased psychosomatic disorders.

1.3 CAUSES OF STRESS

Many different things can cause stress -- from physical (such as fear of something dangerous) to emotional (such as worry over your family or job). Identifying the causes of stress is often the first step in learning how to reduce one's stress. Some of the most common sources of stress are:

1.3.1 Survival Stress - One may have heard the phrase "fight or flight". This is a natural response to danger among people and animals alike. When one is fearful of someone or something physically hurting you, your body naturally responds with a burst of energy so that you will be better able to survive the dangerous situation (fight) or escape it all together (flight). This is survival stress.

1.3.2 Internal Stress - Have you ever caught yourself worrying about things you can do nothing about or worrying for no reason at all? This we call internal stress and are one of the most important forms of stress to detect and manage. Internal stress is when people make themselves stressed. This often happens when we worry about things we can't control or put ourselves in situations we know will cause us stress. Some people relish the hurried, tense lifestyle that results from being under stress. They even yearn for stressful situations and feel stress about things that aren't stressful.

1.3.3 Environmental Stress - This is a response to things around you that cause stress, such as noise, crowding, and pressure from work or family. Identifying these environmental stresses and learning to avoid them or deal with them effectively will help reduce your stress level.

1.3.4 Fatigue and Overwork - This kind of stress builds up over a long time and can take a heavy toll on your body. It can be triggered by working too much or too hard at your job(s), school, or home. It could also be caused by not knowing how to manage your time efficiently or not taking time off for rest and relaxation. This can be one of the hardest kinds of stress to avoid because many people feel this is out of their control. Later in the course, we will discover various options and offer some useful tips for dealing with fatigue.

1.4 THE EFFECTS OF STRESS

- Stress can cause chronic fatigue, digestive ailments, headaches, and back pain.
- Stress can affect the blood cells that help you fight off infection, so you are more prone to be infected by colds or other diseases.
- Constant stress can elevate blood pressure and can increase the risk for stroke.
- Stress can increase the occurrence of heart attacks particularly if you are often angry and mistrustful.
- Stress can make an asthma attack worse.
- Stress triggers behaviors that contribute to death and disability, such as smoking, alcoholism, drug abuse, and overeating.
- Stress can lead to diminished sexual desire and an inability to achieve orgasm.
- Stress makes it harder to take remedial steps to rejuvenate health, such as giving up smoking or making better dietary choices.

1.5 WHY STRESS STUDY IN POLICE DEPARTMENT

Police officers play a very significant role for maintaining law and order in the society despite all the shortcomings and limitations in the Police Department especially with regard to the infrastructure facilities, manpower and periodic training. Police Officers are supposed to implement all the criminal laws for which they work round the clock and / or without any leave/break, which cause tremendous mental pressure and physical exertion on them. As a result a few of them may have violent outbursts.

According to National Police Suicide Foundation, every 22 hours, a police officer in America takes his or her own life. This leads to the inevitable conclusion that police officers are not able to cope well with job-related stress.

II. Literature Review

A research on Police Stress: A Study of The Melvindale Police Department, by Christopher A. Barbb, Michigan, (2003)[3] states that Police officers are more susceptible to stress related problems than the general population due to the very nature of their work. Police officers are exposed to various traumatic experiences during their tours of duty. Officers are also faced with making life and death decisions that can create a great deal of stress. The results indicate that officers do indeed suffer from stress and its effects. Stress in the workplace can be a threat to employee health and well being. Peterson (1995)[4] explored role conflict, role ambiguity and role overload as reported by industrial workers and also found that managers are more stressed due to role overload from his study “organizational issues for managers”. Upadhyay and Singh (1999)[5] compared the level of occupational stress experienced by the 20 college teachers and 20 executives. The executives showed significant higher levels of stress than college teachers on role over load, role ambiguity, role conflicts factor. Hasnain *et al.* (2001)[6] on his study “role stress and coping strategies in different occupational groups” assessed the coping strategies in three different occupational groups (20 engineers, 20 managers and 20 teachers). Role over load and role erosion were found to be major sources of role stress in all three groups. Pandey and Tripathy (2001)[7] also found that teaching is a stressful occupation. Job stressors in this profession are role ambiguity and unreasonable group pressure. Bhattacharya and Guha (2006)[8] conducted a study on stress and coping: A study on lady criminal lawyers of Kolkata city. A group of 34 lady criminal lawyers were selected for the study. The significant factors responsible for stress are busy schedule of work, odd duty hours, poor interaction, leading tendency of superiors, and poor interpersonal relationship among the colleagues in the work environment.

A research on “Workplace stress – Factors that contribute to workplace stress”, undertaken by Maria Parkinson (2010)[9], concludes that the workplace stress is becoming a major problem in today’s society. A quarter of employees view their job as the major stress in their lives. Several factors contribute to workplace stress like one factor is longer working hours. She also says that police officers reported more suicidal thoughts than the general population. Policing is an inherently psychologically stressful job where officers face danger, possible death, violence and very high demands.

A research on “Toxic Work”, by Barbara B. Reinhold, (1996)[10] says that stress increased a person’s susceptibility to illness such as heart attacks, high blood pressure, back pain, fatigue, and cancer.

According to the report prepared by Sibnath Deb, Tanusree Chakraborty, Pooja Chatterjee and Neerajakshi Srivastava (2008)[11] titled “Are West Bengal Police Officers Stressed”, Police officers play a very significant role protecting law and order in the society despite all the shortcomings and limitations in the Police Department especially in regard to the infrastructure facilities, manpower and periodic training, the Police Officers are expected to implement all the criminal laws for which they work round the clock and / or without any leave/break, which cause tremendous mental pressure and physical exertion on them. As a result a few of them may have violent outbursts.

An article on “Police stress Research” prepared by NIOSH working group, The Indian Police Journal, (2004)[12], reveals that according to the National Police Suicide Foundation, every 22 hours, a police officer in America takes his or her own life. This leads to the inevitable conclusion that police officers are not able to cope adequately with job-related stress.

Area covered for study: Bagalkot, Bijapur, Belgaum, and Dharwad districts

TABLE 1: Showing the population in 2011 against 2001 for Bagalkot, Belgaum, Dharwad, and Bijapur districts

District	Population 2011	Population 2001
Bagalkot	18,90,826	16,51,892
Belgaum	47,78,439	42,14,505
Dharwad	18,46,993	16,04,253
Bijapur	21,75,102	18,06,918

TOTAL	1,06,91,360	92,77,568
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Source: India Population 2001 and 2011, from Spardha Spoorthi-May 2011, Kannada Magazine

TABLE 2: Showing the total number of police stations in Belgaum Range

District	Number of Police Stations
Bagalkot	19
Belgaum	42
Dharwad	42
Bijapur	22
TOTAL	125

(Excluding Traffic, DSB DPO, DCRB DPO, FPU DPO, PI(Exercise))

TABLE 3: Showing the total police strength of Belgaum Range

District	Sanctioned Strength		Present Strength		Vacancy	
	HC/ WHC	PC/ WPC	HC/ WHC	PC/ WPC	HC/ WHC	PC/ WPC
Bagalkot	213	705	202	684	11	21
Dharwad	132	270	114	227	18	43
Bijapur	286	811	284	704	2	107
Belgaum	577	1496	522	1276	55	220
Total	1208	3282	1122	2891		
Total vacancy					86	391

Total HC+PC = 1122+2891 = 4013

As per State Police Government Policy, one constable should handle 1800 people. i.e., 1:1800. But as per present strength of constables (4013), each constable is handling 2,664 people.

i.e., Total Population / Total HC& PC Strength

i.e., (1,06,91,360 /4013) = 2,664.18

i.e., 2,664 – 1,800 = 864

Other than 1800, extra 864 people each constable in handling.

All this man power statistics says that, there are insufficient human resource in the department which is again one of the major cause for stress.

Hence, the study is to find out the causes of stress and level of stress among the Head Constables / Police Constables in Police Department. It is with the interaction, maturity, and the critical understanding that, the lower range of police department personnel faces stress due to the job, per se.

III. Research Methodology

A PILOT STUDY

A pilot study is carried before the actual study to establish the feasibility of the study and to identify any problems that may exist (Mauch & Birch; 1998). The questionnaire was distributed to 60 respondents in Bagalkot district of Karnataka State, before the actual study commenced. The newly crafted district, with a population of around 18,90,826 (Census 2011), was the study area.

Sample for pilot study:

TABLE 4: Showing the sample for pilot survey

Occupation	Bagalkot	Amingad	Ilkal	Hungund	Total
HC/PC	20	10	15	15	60

The respondents were asked to identify any problems that they may have had with the questionnaire. After a discussion with these respondents and as well as discussion with the higher grade police officers (Police Inspectors, Deputy Superintendent of Police), the questionnaire was amended and the consequent concerns or additional contributions were taken into consideration.

THE RESEARCH SAMPLE

The study was conducted in 4 districts of Karnataka i.e., Bagalkot, Bijapur, Belgaum, and Dharwad. The total strength of HC and PC in four districts is 4013. Hence, the sample size is 475.

TABLE 5: Showing the research sample

Occupation	Bagalkot	Bijapur	Belgaum	Dharwad	Total
HC/PC	217	131	67	60	475

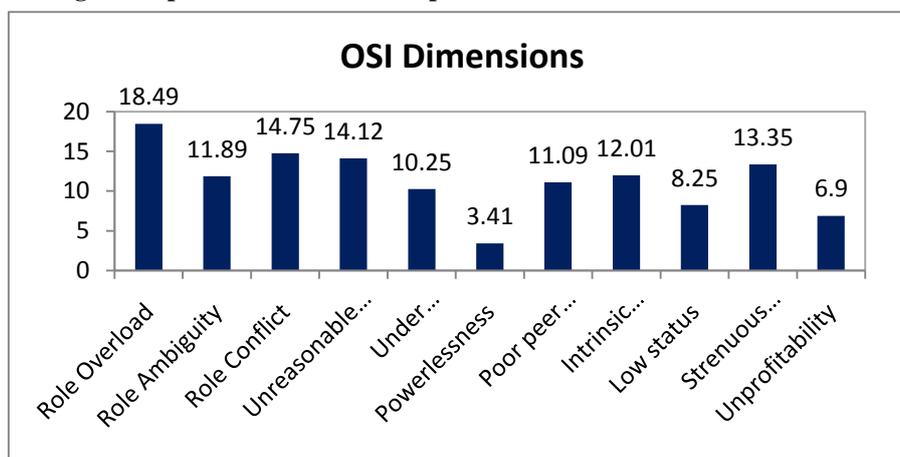
Occupational Stress Index is used which tells us about the relevant components causing stress in the department, as well as the dimensions used in the scale are very relevant to the working conditions in the police department. This index examines 12 particular dimensions: role overload, role ambiguity, role conflict, Unreasonable group & political pressure, responsibilities for persons, under participation, powerlessness, poor peer relations, intrinsic impoverishment, low status, strenuous working conditions, and unprofitability.

IV. Analysis

TABLE 6: Showing Descriptive Statistics of Occupational Stress Index for HC/PC

Descriptive statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Role Overload	475	8.00	25.00	18.49	3.49
Role Ambiguity	475	4.00	20.00	11.89	2.89
Role Conflict	475	6.00	24.00	14.75	2.92
Unreasonable group and political pressure	475	6.00	20.00	14.12	3.13
Under participation	475	3.00	15.00	10.25	2.65
Powerlessness	475	1.00	5.00	3.41	1.14
Poor peer relations	475	4.00	17.00	11.09	1.86
Intrinsic impoverishment	475	4.00	20.00	12.01	2.86
Low status	475	3.00	15.00	8.25	2.65
Strenuous working conditions	475	5.00	20.00	13.35	3.22
Unprofitability	475	2.00	10.00	6.90	1.74
Occupational Stress Index	475	75.00	183.00	121.68	22.13

GRAPH 1: Showing Descriptive Statistics of Occupational Stress Index for HC/PC



The descriptive statistics of occupational stress assessed from 11 dimensions is given above. The maximum and minimum scores, mean and standard deviation are given in the above table. It can be observed that among the minimum scores, 'Powerlessness' is scored least followed by 'Low status' scoring 1. The highest score is 8 for 'Role overload'. When the maximum scores are compared, the least score of 5 is for 'Powerlessness' and the highest score of 25 is for 'Role overload' and other dimensions have scores in between. The average score is Highest for 'Role overload' 18.49 with the highest standard deviation 3.49 and the least is for 'Powerlessness' with mean 3.41 and least Standard deviation 1.14. The Overall Stress Index has a mean score 121.68 with standard deviation 22.13.

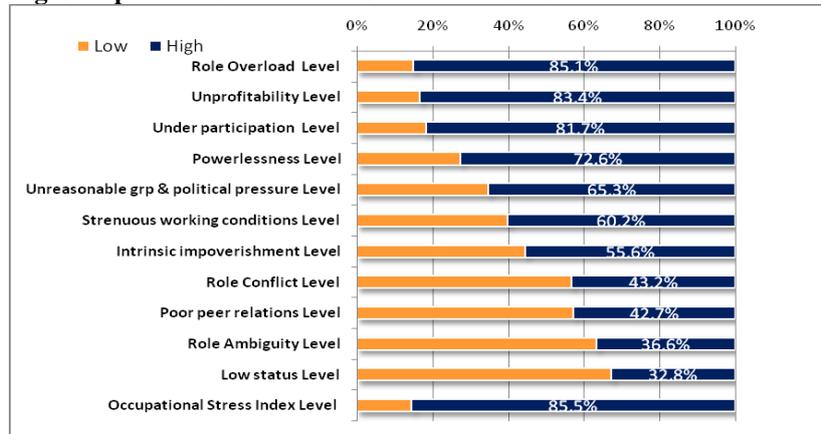
TABLE 7: Showing Occupational Stress Index Score for HC/PC

	Low	High
Role Overload	14.9%	85.1%
Unprofitability*	16.6%	83.4%
Under participation	18.3%	81.7%
Powerlessness*	27.4%	72.6%
Unreasonable group and political pressure	34.7%	65.3%
Strenuous working conditions	39.8%	60.2%
Intrinsic impoverishment	44.4%	55.6%
Role Conflict	56.8%	43.2%

Poor peer relations	57.3%	42.7%
Role Ambiguity	63.4%	36.6%
Low status	67.2%	32.8%
Occupational Stress Index	14.5%	85.5%

*Less number of items

GRAPH 2: Showing Occupational Stress Index Score for HC/PC



The above graph shows the dimensions which are causing high stress. Role overload 85.1%, unprofitability 83.4%, under participation 87.1%, powerlessness 72.6%, unreasonable group and political pressure 65.3%, strenuous working conditions 60.2% and intrinsic impoverishment 55.6%. These are the major dimensions which are causing high stress among the HC/PC of police department. Overall Occupational Stress Index has shown 85.5% high stress in Police Department.

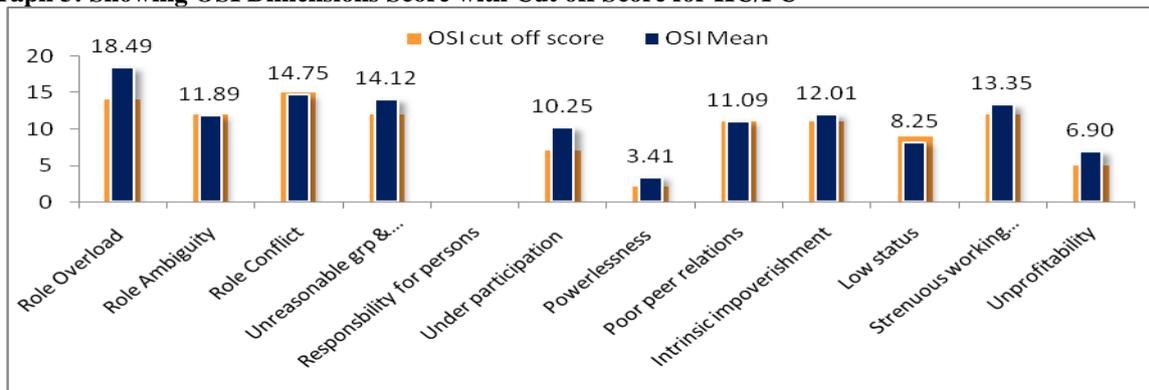
TABLE 8: Showing Occupational Stress Index Level in HC/PC

Occupational Stress Index Level	Frequency	Occupational Stress Index Level
LOW OSI	69	14.5
HIGH OSI	406	85.5
Total	475	100.0

Table 9: Showing OSI Dimensions Score with Cut off Score for HC/PC

Dimensions	OSI Mean	OSI cut off Score	Std. Deviation
Role Overload	18.49	14	3.49
Role Ambiguity	11.89	12	2.89
Role Conflict	14.75	15	2.92
Unreasonable group and political pressure	14.12	12	3.13
Under participation	10.25	7	2.65
Powerlessness	3.41	2	1.14
Poor peer relations	11.09	11	1.86
Intrinsic impoverishment	12.01	11	2.86
Low status	8.25	9	2.65
Strenuous working conditions	13.35	12	3.22
Unprofitability	6.90	5	1.74
Occupational Stress Index	121.68	97	22.13
Distance from Base (%)	25%		

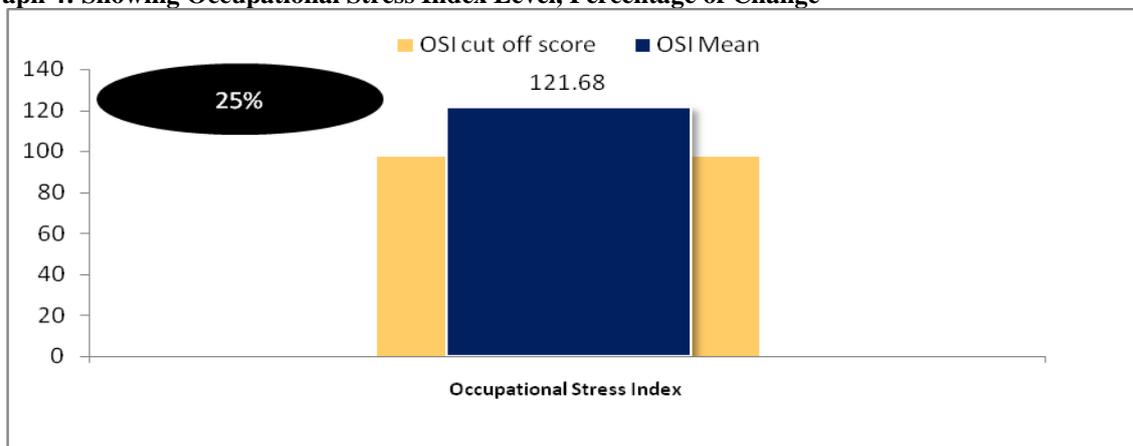
Graph 3: Showing OSI Dimensions Score with Cut off Score for HC/PC



When the average scores are compared with the cut off scores, it is observed that except for the three dimensions- Role ambiguity, Role conflict and Low status, all the other nine dimensions the mean score is higher than the cut off score. This indicated that those 9 dimensions cause stress at a higher degree. Of these dimensions, role overload that has the highest difference from cutoff score. The least difference is for Poor peer relations.

The overall Stress Index has mean score 121.68, much higher than the cut off score 97 indicating a high stress level prevailing among the respondents.

Graph 4: Showing Occupational Stress Index Level, Percentage of Change



Occupational Stress Index Mean is 25% more than the cut off score. It means that the HC/PC are experiencing more stress.

V. Findings

The results observed from the analysis have demonstrated that among eleven dimensions, except for the four dimensions- Role Conflict (43.2%), Poor peer relations (42.7%), Role ambiguity (36.6%), and Low Status (32.8%), all the other seven dimensions the mean score is higher than the cut off score. This indicates that those dimensions cause stress at a higher degree. The seven dimensions are Role Overload (85.1%), Unprofitability (83.4%), Under participation (81.7%), Powerlessness (72.6%), Unreasonable group & political pressure (65.3%), Strenuous working conditions (60.2%), & Intrinsic Impoverishment (55.6%). Of the seven dimensions, role overload that has the highest difference from cutoff score followed by Under participation. The least difference is for Poor peer relations. It means that the stress in police department among HC/PC is more mainly because of Role overload, Unprofitability, Under participation, Powerlessness, Unreasonable group & political pressure, Strenuous working conditions, & Intrinsic Impoverishment. The overall Stress Index has mean score 121.68, much higher than the cut off score 97 indicating a high stress level, which indicates the stress level is 25% more than the cutoff score signifying high level of stress.

VI. Discussion And Conclusion

Out of 11 dimensions, seven dimensions are causing high stress in police department. Those are role overload, unprofitability, under participation, powerlessness, unreasonable group & political pressure, strenuous working conditions, and intrinsic impoverishment, whose mean score is more than the cut off score. Among these, role overload, unprofitability, underparticipation, powerlessness, unreasonable group and political

pressure, strenuous working conditions, and intrinsic impoverishment are the main causes for high stress among HC and PC. Overall occupation stress index has shown 85.5% high stress in police department, which states that among 475 respondents, 406 respondents are experiencing high stress.

Recommendations

Stress is inevitable in Police department because of their job profile and nature of work. It is very difficult to make a police department stress free, but few steps can be taken to reduce stress among the employees of police department.

Stress- free work zone – The key factor to creating a stress-free environment for employees is setting clear expectations, having a regular and consistent reward and recognition programme, emphasizing on training and employees development, creating a transparent and open work culture with clear channels of communication – adds up in creating a work environment that is secure and minimizes stress in employees.

Table 10: Showing the Training Programmes to overcome Occupational Stress

A training programme can solve most issues related to stress. A tentative structure has been proposed.

Sl. No	Dimension	Nature	HC/PC	Syllabus	Method
1.	Role Overload	1. Job Analysis 2. Time Management 3. Meditation 4. Yoga 5. Counseling	4 months/ 2 days	1.Review formal job documentation 2.Make them understand about the Organization's Strategy and Culture 3. Find out who the top achievers are, and understand why they are successful 4. Check you have the people and resources to do the job 5. Confirm priorities with your boss	1.Classroom Lecture 2.Case study 3. Role Play
2.	Role Ambiguity	1.Decision making 2.Organising 3.Communication	4 months / 1 day	1. Making quick decisions without handful of data which is very dangerous. Discuss about the impact. 2. Involve employees in decision making 3. Make step by step plan. Before assigning work make a proper set of instructions about carrying work. 4. Use better signs and symbols which are not misinterpreted by the employees while communicating.	1.Story telling 2.Building blocks 3.Role Play 4.Small group exercises on active listening
3.	Role Conflict	1.conflict & work 2.Emotional Intelligence	3 months/1 day	1.Ask participants what they associate with conflict 2.Ask participants to select a conflict from their own fields of work & draw a picture 3.Discuss about the picture in small group and ask why conflict raised, & how it can be solved 2.1.Activities based on Appraisal & Expression of emotions – verbal, nonverbal, empathy 2.Activities based on regulation of emotions – in self, in others. 3.Activities based on utilization emotions- Flexible planning, creative thinking, redirected attention, motivation.	1.Brainstorming 2.Individual exercise 3.Presentations on conflict areas 4. Lecture 5. Role Play
4.	Unreasonable group & Political Pressure	1.Unfair Criticism 2.Decision making 3.Handling pressure	6 months/1 day	1.Remain calm 2.Have the point repeated – don't go for personal clash 3.Open up both prospective 4.Move on politely 5.Maintain self esteem	1.Role play 2.Meditation 3.Yoga 4.activities on communication skills
5.	Under participation	1.Self Confidence 2.verbal and non verbal presentation skills 3.Motivation	3 months/1 day	1.Overcoming fear / anxiety 2.Involving in decision making 3.Communication skills 4.Presentation skills 5. Counseling 6.Expectancy Theory – Victor Vroom	1.On stage activities 2.Group discussions 3. Individual exercise 4.Story telling 5.Presentations 6.Counseling
6.	Powerlessness	1.Participation 2.Difference between power and authority	6 months/1 day	1.Re-thinking power as relationship building 2.Coordination	1.Classroom Lecture 2. Games on coordination

		3.Delegation of authority 4.Relationship building		3.Team work 4.Relationship management 5.Encouraging decentralization	3. Activities based on team work
7.	Poor peer relations	1.Group Dynamics 2.Communication & Collaboration	3 months/1 day	1.Pre-forming 2.Forming 3.Storming 4.Norming 5.Performing 2.1.Importance of communication 2.Barriers of communication 3.Working in a group 4.Sharing responsibility in problem solving	1.Group activities 2.Activities based on team building 3.Group discussions 4.Brainstorming 5.Presentation
8.	Intrinsic Impoverishment	1.Motivation 2.Job Rotation 3.Recognition & Appreciation	6 months/1 day	1.Expectancy Theory – Victor Vroom 2.Self motivation 3.Importance of recognition & appreciation 4.Involving in decision making	1.Class room Lecture 2.Role Play 3.Case study
9.	Low Status	1.Building social network 2.Relationship management 3.Social events	2 months/1 day	1.Communication skills 2.Empathy 3.Building good relationship with public 4.Motivating to participate in various public events	1.Communication exercise 2.Role play 3. Group discussions
10.	Strenuous Working Conditions	1.Employee Counseling 2.Activities for family 3.Sports 4.Meditation	3 months/1 day	1.Third party counseling 2.Activities should be organized where the employees can participate with their family. 3.Employees should be motivated to participate in sports activities. 4.Classes on yoga and meditation should be conducted.	1.Counseling 2.Events 3.Sports 4.Meditation
11.	Unprofitability	1.Compensation Plan 2.Recognition & Rewards	6 months/1 day	1.Proper pay structure has to be designed and proper information should be given on the compensation plan 2. Monetary and non monetary benefits	1.Classroom Lecture

Training is the act of increasing the knowledge and skills of an employee for particular job. The major outcome of training is learning. A trainee learns new habits, refines skills, and useful knowledge during the training that helps him improve performance and prevent stress. An allocation of funds at appropriate time would help to solve stress related issues, per se.

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