

Mindfulness & stress level of the employees who work in the finance sector (An inclusive cross-sectional study on the Job related stress of the finance sector's Hinduism employees in Northern peninsula in Sri Lanka during the period of Covid-19)

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Abstract: Stress happens everywhere to each person and it is really a typical part of an individual's life. It's the body and mind reaction to a new and challenging situation. Everyone has different stress triggers. Work stress tops the list, according to surveys (Watson, S., 16 March 2022). The situation of COVID - 19 carried a dissimilar shape and color to the workplace or work/job related stress. The COVID-19 pandemic has generated one of the worst jobs crises and there is a real hazard that the crisis was an expansion of stress in different ways to individuals who work in many jobs everywhere in the world. Studies claimed that there is an inverse association between mindfulness and stress (rdw.rowan.edu). According to the American Psychological Association- (APA) mindfulness meditation can improve both mental and physical health (Bartlett L, Buscott MJ., Bindoff A, Chambers R., Hased C. at all, 10 September 2021). Kabat-Zinn defined mindfulness as "the awareness that arises through giving attention, on purpose, in the current moment, and non-judgmentally to the relating of experience moment by moment" (Kabat- Zinn, 2003, p. 145).

This cross-sectional study focused on applying mindfulness for managing job stress in the finance sector employees in Northern peninsula in Sri Lanka during the period of Covid-19. All the participants represented the religion of Hinduism. Hinduism is an Indian religion and dharma, or way of life (Sharma, 2003, pp. 12–13) and the dominant religion of India that emphasizes dharma with its resulting ritual and social observances and often mystical contemplation and ascetic practices (Merriam-webster.com). In this background, this research attempted to get an answer for the question; "could mindfulness be effective for managing work-place stress of the Hinduism employees who work in the field of finance during the pandemic of COVID-9?". Henceforth, the general objective of this research is measuring the successfulness of the mindfulness for managing the work stress of Hinduism employees during the pandemic situation of COVID-9. Specific objectives of this study are examine: 1) the physical, mental, and emotional effects of the stress at this pandemic situation that these employees are experiencing, 2) the capability of staying in the current moment; level of mindfulness of the employees & 3) Contribution of mindfulness to reduce the symptoms of perceived stress of the

employees. The study was grounded on both primary and secondary data. The primary data has been collected online from 36 employees who represent top to bottom management level in the finance sector in Northern Province in Sri Lanka. Gathering of data was a vital part of the study and interviews and informal discussions had been conducted before and after the MBSR program.

As this is a mixed methods research, data interpretation was done using both quantitative and qualitative measures. It was observed that as a whole, before the MBSR program, many employees who worked in the Northern Province experienced moderate levels of stress and the data showed that employees had a considerable amount of mindfulness level. After the MBSR program the coping mechanism of the stress has developed into a positive level and the mindfulness level has greatly increased of the employees.

Keywords: 1) Sri Lanka Hinduism, 2) Mindfulness, 3) Northern peninsula in Sri Lanka, 4) Stress, 5) Job/workplace stress, 6) Mindfulness Based Stress Reduction-MBSR

I. BACKGROUND

COVID-19 disease has significantly affected financial establishments throughout the world and it has generated major uncertainty and high instability in global capital markets (Global banking M&A outlook H2 2020 report). Financial sector has been one of the most affected areas during this pandemic situation. The low interest rate scenario, along with the significant impact of the COVID-19, is reducing the core banking profitability in mature markets. Financial institutions are thus shifting towards commission-based income from the likes of payments and tech businesses (Global banking M&A outlook H2 2020 report). Finance sectors in Sri Lanka have been experiencing many difficulties and challenges to society and economies, and the long-term impact on the interconnected financial system. The negative impacts were directed towards both employees as well as to their customers. Several consequences were greatly affected to

their job task such as impact of the lockdown, lower cash usage and a further shift towards drop in the value of real estate collateral the downturn suffered by the economy and bank borrowers. On the one hand, both public and private sector's workers had not experienced work from home and even expert distant employees may experience unique challenges and questions during the pandemic and on the other hand after easing the lockdown and work from home rules, the working population rapidly experienced drastic changes to everyday life. People who travel to work and arrive home from the workplace in this situation are critical to most of them.

In this demanding period, if a person tends to get stressed out frequently, the body may exist in a heightened state of stress most of the time. And that can lead to serious health problems as well as higher levels of work stress can influence employee's mind and body and may pay a high price for it and grievously affect productivity and performance levels. Though some work-related stress is normal, in this critical situation, job stress influences not only the job productivity and performance, it impacts their physical and emotional health, and affects their relationships and personal life. If there is no way to offer potential stress reducers for the employees will be negatively affected to the organizational level as well as personal level. Many studies have proposed that mindfulness programs can be of countless advantage at workplaces with stressed personnel. Clinical studies have documented both physical- and mental-health benefits of mindfulness in different patient categories as well as in healthy adults and children (Chiesa A, Serretti A, April 2014). Research studies have consistently shown a positive relationship between trait mindfulness and psychological health (Tomlinson ER, Yousaf O, Vittersø AD, Jones L, 2018).

Mindfulness is the practice of intentionally carrying one's attention in the present moment without evaluation, (Baer, Ruth A. (2003) a skill one improves over meditation or other training (Kabat-Zinn J, 2013), Mindfulness originates from *sati*, an important component of Buddhist traditions, (Karunamuni N, Weerasekera, 2019) and is grounded on Zen, *Vipassanā*, and Tibetan meditation techniques (Nisbet, Matthew, 2017). Individuals who have contributed to the popularity of mindfulness in the modern Western context include Thích Nhất Hạnh, Herbert Benson, Jon Kabat-Zinn, Richard J. Davidson, (Buchholz L, October 2015). And Sam Harris. Mindfulness originated from ancient eastern and Buddhist philosophy and dates back around 2500 years (www.physio-pedia.com). In Sri Lankan context, words of "meditation" and "mindfulness" make people think as the roots of Buddhist religion. The mainstream of Sri Lankan society identify as Buddhist, with the main form of Buddhism practiced in Sri Lanka being Theravada Buddhism. Buddhism is the major religion followed in Sri Lanka, with 70.2% of the population identifying as Buddhist. Of the remaining Sri Lankan population, 12.6% identify as Hindu, 9.7% identify as Muslim and 6.1% identify as Christian

(https://culturalatlas.sbs.com.au). Some scholars pointed out that the Jaffna Tamil Hindu community as a 'temple-centered' community (Sanmugeswaran, P, January 2010) and the notion that the Jaffna Tamil Hindu community organized by the association of temples also go beyond religious and bhakthi aspects. Hence, in the Sri Lankan setting, applying mindfulness to the Hinduism employees for managing job stress during the Covid 19 period is a crucial aspect. However, mindfulness will be shaped and colored by the interests and enthusiasm of Hinduism employees.

II. LITERATURE REVIEW

The concepts of mindfulness and stress, job/work stress have been discussed in the literature review given below.

Mindfulness

The idea of mindfulness has existed in Buddhist backgrounds for 2,600 years. Mindfulness meditation is an approach and a method for decreasing individual sorrow and emerging insight, compassion, and wisdom (Silananda U. 1990). In modern psychology, mindfulness is grasped as resources of cumulative awareness and reacting optimally to psychological practices that contribute to emotional distress and maladaptive behavior (Bishop SR, Lau M, Shapiro S, Carlson L, Anderson ND, Carmody J, et al, 2004). Mindfulness is the psychological process of purposely bringing one's attention to experiences occurring in the present moment without judgment which one can develop through the practice of meditation and through other training (Kabat-Zinn J, 2013). Mindfulness is derived from *sati*, a significant element of Buddhist traditions (Karunamuni N, Weerasekera R, 2019).

Various definitions of mindfulness have been speculated in the psychological literature. Marlatt and Kristeller defined mindfulness as "bringing one's whole attention to the present experience on a moment-to-moment basis" (Marlatt GA, Kristeller JL., 1999). According to Brown and Ryan, "mindfulness can be reflected in an enriched attention to and awareness of present experience or current reality." 'Awareness' states to the person's awareness of what they are feeling, without those experiences being the midpoint of attention. 'Attention' is the process of concentrating conscious awareness on particular experiences (Brown and Ryan, 2003). According to Brown, Ryan, and Creswell, definitions of mindfulness are characteristically selectively constructed on who is learning it and how it is practiced. Some have seen mindfulness as a psychological state, while others have seen it as a set of abilities and methods. A difference can also be made between the state of mindfulness and the trait of mindfulness.

Bishop et al. proposed an occupied definition of mindfulness with two components. The first concerns the self-regulation of attention, which is attentive to the instant experience in the existing. The second includes having an open, curious, and accepting attitude towards that experience (Bishop et al., 2004). Kabat-Zinn styled mindfulness as "the

awareness that arises through giving attention, on purpose, in the current moment, and non-judgmentally to the relating of experience moment by moment" (Kabat-Zinn, 2003, p. 145). This awareness can be intended at inside experiences (bodily sensations, feelings/emotions, and thoughts) and external experiences (what one sees, hears, smells, tastes, and touches (Kabat-Zinn, 2003). Shapiro and Carlson defined mindfulness as "the awareness that raises through purposely presence in an open, caring, and discerning way." This definition encompasses three correlated elements. The first element—intention—includes reflecting on one's personal goals and values, and giving attention to the most essential things in achieving and continuing them. The second element, attention (i.e., presence to experiences in the here and now) is a requirement for seeing clearly. Finally, while intention refers to *why* we are paying attention, the third element—attitude—relates to *how* we pay attention. It refers not to an effort to change things, but to an effort to relate to them in a non-judgmental way, with curiosity and compassion (Shapiro SL, Wang MC, Peltason EH., 2015). When a close review of the definitions, ideas and thoughts of the concept of "mindfulness" reveals no single, common definition.

Hinduism

Hinduism is one of Sri Lanka's oldest religions, with temples dating back over 2,000 years (www.accesstoinight.org. Retrieved 27 May 2021). Hinduism is an Indian religion and dharma, or way of life. It is the world's third-largest religion, with over 1.2 billion followers, or 15–16% of the global population, known as Hindus (Hindu Countries 2021). The word Hindu is an exonym, (Siemens & Roodt 2009), and while Hinduism has been called the oldest religion in the world,^[1] many practitioners refer to their religion as Sanātana Dharma ("the Eternal Dharma"), which refers to the idea that its origins lie beyond human history, as revealed in the Hindu texts (Knott 1998) Another, though less fitting, (Smith, Brian K. 1998) self-designation is Vaidika dharma, (Sharma & Sharma 2004) the 'dharma related to the Vedas. (sanskritdictionary.com). Hinduism is a diverse system of thought marked by a range of philosophies and shared concepts, rituals, cosmological systems, pilgrimage sites, and shared textual sources that discuss theology, metaphysics, mythology, Vedic yajna, yoga, agamic rituals, and temple building, among other topics (Michaels 2004). Prominent themes in Hindu beliefs include the four Puruṣārthas, the proper goals or aims of human life; namely, dharma (ethics/duties), artha (prosperity/work), kama (desires/passions) and moksha (liberation/freedom from the passions and the cycle of death and rebirth), Bilimoria 2007 as well as karma (action, intent and consequences) and saṃsāra (cycle of death and rebirth).^{[18][19]} Hinduism prescribes the eternal duties, such as honesty, refraining from injuring living beings (Ahimsā), patience, forbearance, self-restraint, virtue, and compassion, among others (Widger 1930 Hindu practices include rituals such as puja (worship) and recitations, japa, meditation (dhyāna), family-oriented rites of passage, annual festivals, and occasional pilgrimages. Along

with the practice of various yogas, some Hindus leave their social world and material possessions and engage in lifelong Sannyasa (monasticism) in order to achieve moksha (Ellinger, Herbert, 1996).

According to Doniger, "ideas about all the major issues of faith and lifestyle – vegetarianism, nonviolence, belief in rebirth, even caste – are subjects of debate, not dogma." (Doniger 2014). Because of the wide range of traditions and ideas covered by the term Hinduism, arriving at a comprehensive definition is difficult (Flood 1996). The religion "defies our desire to define and categorize it" (Knott 1998). Hinduism has been variously defined as a religion, a religious tradition, a set of religious beliefs, and "a way of life" (Sharma 2003). From a Western lexical standpoint, Hinduism like other faiths is appropriately referred to as a religion. In India, the term dharma is preferred, which is broader than the Western term religion (Radhakrishnan & Moore 1967).

Jaffna Peninsula

Jaffna Peninsula or is an area in Northern Province, Sri Lanka. It is home to the capital city of the province. Jaffna is known for its predominant Tamil population and recognized as the cultural capital for Tamilians in Sri Lanka. Jaffna is the capital city of the Northern Province of Sri Lanka. It is the administrative headquarters of the Jaffna District located on a peninsula of the same name. With a population of 88,138 in 2012, ("*Sri Lanka: largest cities and towns and statistics of their population*". World Gazetteer. Retrieved 21 April 2012). 169,102 in 2022 (Worldometer elaboration of the latest United Nations data, Tuesday, May 31, 2022). Jaffna is one of the most popular cities in Sri Lanka. The majority of the city's population are Sri Lankan Tamils with a significant number of Sri Lankan Moors, Indian Tamils and other ethnic groups present in the city prior to the civil war. Most Sri Lankan Tamils are Hindus followed by Christians, Muslims and a small Buddhist minority. The city is home to a number of educational institutions established during the colonial and post-colonial period. It also has a number of commercial institutions, minor industrial units, banks, hotels and other government institutions (Library 1880, p. 222). Most Tamils are Hindus belonging to the Shaivite tradition but might also propitiate the village deities. Most Christians are Roman Catholics with a small but influential number of Protestants belonging to the Church of South India, the successor organization of American Ceylon Mission and other colonial era Protestant churches. The Catholic Church has a diocese headquartered in the city (Goonasekera, S., 2007, p520). Shaivism (a denomination of Hinduism) in Sri Lanka has had continuous history from the early period of settlers from India. Hindu worship was widely accepted even as part of the Buddhist religious practices.^[56] As the state religion, Hinduism enjoyed all the prerogatives of the establishment during the period of the Jaffna kingdom. There were many Hindu temples within the Kingdom. Some were of great historic importance. Nallur Kandaswamy Kovil is a

significant Hindu temple, located in Nallur, Northern Province, Sri Lanka (www.srilankatravelnotes.com. Retrieved 24 April 2017). Most Sri Lankan Hindus follow the Shaiva Siddhanta school of Shaivism, and some follow Shaktism. Sri Lanka is home to the five abodes of Shiva: Pancha Ishwarams, holy places believed to have been built by King Ravana. Murugan is one of the country's most popular Hindu deities, venerated by Hindu Tamils. The Buddhist Sinhalese and Aboriginal Veddhas venerate the local rendition of the deity, Katharagama deviyo (Goonasekera, S., 2007, p520 & Obeyesekere G., 1977).

Stress & Occupational Stress

Stress is a prevalent occurrence all around during all human lifetime. All individuals have experienced it during their history and throughout human history. Stress is one the unusual characteristics of life and its presence has been much highlighted so that in many scholars and researches have been interested in all eras it has been addressed.

In recent years, stress and its effects have increased much attraction in organizations. Stress has many effects on performance and doings of employees of any organization. Managers, staff, and clients of a given organization, under mental stress, would be caught in specific psychological states and act in a way that is straightforward (Shahsavarani A. et al, 2015). Literature review about occupational stress discovered seven main definition in this area with the dominance of World Health Organization's (WHO) definition of occupational stress which admits it as a reaction of individual whenever challenging to job demands that are not fit with their knowledge and skill and challenge their ability to (Rhodes CR, Pullen AP, Margaret HM, Clegg SRC, Pitsis AP, 2010). Hans Selye defined stress as "non-specific responses that result from a variety of different kinds of stimuli" (Selye H, 1936). However, Selye's stress theory has only focused on physiological stress, and psychological factors have not been considered. Research on life stress examined the relationship between diseases and life events. Many studies were conducted for clarifying the psychological factors related to stress, and the results revealed that psychological factors play a significant role in the occurrence of physiological and psychological stress responses. Lazarus and Folkman suggested that stress happens when people perceive that the demands from external situations are beyond their coping ability (Lazarus and Folkman, 1984). When reviewing the above definitions on stress and occupational/work stress we can see the various views and different meanings and explanations used in the discussion on stress in different fields and it is clear that there is no universal definition about it.

III. OBJECTIVE

General objective of this research is measuring the successfulness of the Mindfulness for managing the work stress of Hinduism employees during the pandemic situation of COVID-19. Specific objectives of this study are examine: 1) the physical, mental, and emotional effects of the stress at

this pandemic situation that these employees are experiencing, 2) the capability of staying in the current moment; level of mindfulness of the employees & 3) Contribution of mindfulness to reduce the symptoms of perceived stress of the employees.

IV. METHODOLOGY

The financial sector has been one of the most affected areas during the pandemic situation of COVID-19 and the employees who work in this field were experiencing distress as the many negative impacts were directed towards them. In this context, the research question formulated as; "how mindfulness be effective for managing work-place stress of the Hinduism employees who work in the field of finance during the pandemic of COVID-19." The study attempts to discover whether a half day online MBSR program could have the optimistic effects on stress during the Covid-19 period and this study examines mindfulness sessions displaying the outcome of decreasing stress levels both subjective and objective.

The study was based on mixed method and data interpretation was done using both quantitative and qualitative measures in order to answer research questions of the study. Mixed methods were used to gain a more complete picture on the nature of the job stress of the employees and the role of mindfulness practice on the stress. First, quantitative data have been collected from distributing questionnaires via online to the participants. After analyzed these quantitative data secondly, were followed by qualitative data collection and analysis. In the qualitative research were used in interviews and informal discussions with few employees and the regional manager of eastern province and Jaffna district of the company to get information related to job routine, job tasks during the period of pandemic situation. The study commenced with background reading and discussions about the general task and the nature of the duties done by the employees in the company during the period of COVID-19. Senior managers of the selected region was one of source of the information and general discussions with several other managers were held to get a wider picture of the job related stress of the employees in the situation of COVID 19. In addition, held several interviews with few employees via online.

Sample:

The sample population of the study is 36 employees who work in a private financial company in Northern Province in Sri Lanka. The participants were selected from a random sampling method and data were collected via an online questionnaire. Employees participated to a half a day MBSR programs through an online. (20–60 years, males, working at least 20 h/week, and in represent all the categories of employees; top management, middle management, lower management).

Instruments:

Procedure the Workplace Burnout Questionnaire-WPBQ (which was developed by researchers) was to be filled out before and after the mindfulness session. The WPBQ consists of 12 statements and these statements are divided into three subcategories; physical, emotional and mental exhaustion. The 12 statements in which each item can be responded with the best option in a five scale: 1 - never 2 - rare 3 - sometimes 4 - often 5- very often. The options 1 – never as no stress and 2 - rare is considered as less stress, 3 – Sometimes considered as mild level stress, 4 - Often considered as high stress and 5 -Very often considered as very high stress. The questionnaire was administered using English and Tamil Language for both writing and explanation. Further, the participant's subjective stress is tested by WPBQ before and after mindfulness sessions. The participant's objective stress is based on their blood pressure, sugar level & cholesterol level and whether they currently take any medication for it were also asked from the questionnaire which they were provided for gathering the demographic information of the participants. The participant's objective stress level; blood pressure, sugar level & cholesterol level is examined based on the responses which they marked in the above questionnaire. The employees' level of mindfulness is assessed using the Mindfulness Scale (which consists of mindfulness of body, thoughts and emotional sensation).

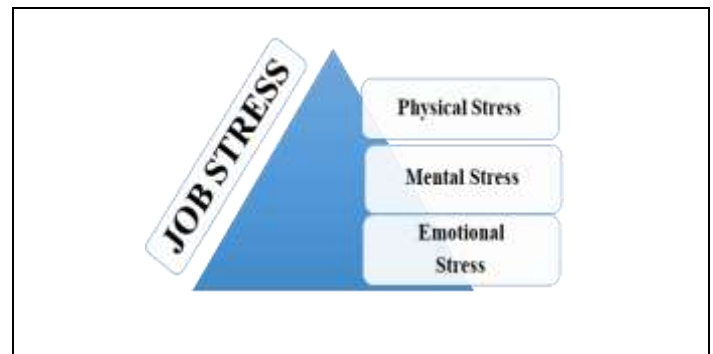
Procedure:

The participants took part in the MBSR program during their work day in the morning time. On the other hand, workdays and evenings are rush periods in a workplace especially in the finance company and many employees struggle with their target and task. Hence, the program shortened to a half a day session and the program was conducted in the morning time. The mindfulness session begins with an introduction to the concept of stress and its impacts to our body and mind and the effects of mindfulness of managing our stress. Next, provide a short explanation about conscious presence and its benefits to overall well-being during this COVID 19 situation. The session continued with information concerning how we are running in the autopilot mode in day to day activities and what thoughts do to us and how thoughts can take over when we are not living in the present moment consciously. Then participants were guided to practice several exercises. Firstly, the participants train to detach themselves from their thoughts, paying attention to them without judging or classifying. Next, participants practiced breathing exercises where the focus was to direct conscious presence towards the breathing. Afterward, the body scans exercise, focusing on different body parts. Throughout all exercises, the participants were stimulated to handle upcoming thoughts by setting apart and taking back attention to the breath, sense or body part in demand. The WPB questionnaire and Scale of Mindfulness were to be filled out before and after the MBSR program.

Statistical Analysis:

The employees' stress level and the state of mindfulness are analyzed before and after the mindfulness session. The effect of gender of the sample was not analyzed (only men participated in this study). The influence of objective stress, such as blood pressure and sugar level and levels of cholesterol was not analyzed directly.

The conceptual framework starts with physical, mental and emotional exhaustion of the job stress. (See Figure 1). Then, the practicing mindfulness for managing physical, mental and emotional exhaustion of the job stress has drawn on below that sheds a new light on the problem of how employees react to stress. (Figure 2).



(Figure 1). Physical, mental and emotional exhaustion of the job stress



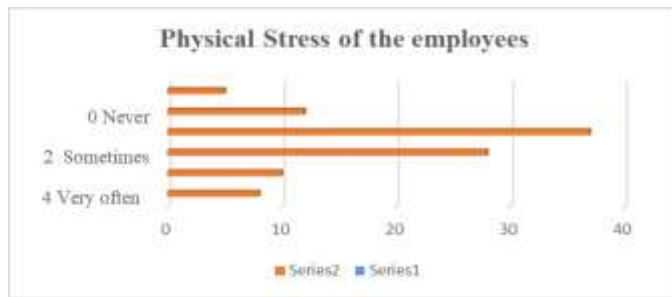
(Figure 2). Practicing mindfulness for managing physical, mental and emotional exhaustion of the job stress

V. FINDINGS & DISCUSSION

5.1.1 The shape of the job stress before MBSR - No worries about Physical stress. It is just a normal pain which is not to be cared for much.

In this study, we examined the physical stress symptoms of the participants before the mindfulness program and some of the key areas that denote the aspects of employees physical stress would be the individual's bodily tiredness, sleeping difficulties, physical pain and non-communicable diseases- (NCD) such as blood sugar, blood pressure, and cholesterol, gastric. The workplace burnout questionnaire (WPBQ) included the above information. According to data, 8% responded "very often" (out of 36 employees) to the symptoms of physical stress was 8%. "Often" was 9%, "sometimes" was 22%, "rare" was 34%

and “Never” was 25%. 2% did not responded. Physical stress level of the employees has been given in the Figure 4 below.



(Figure 3). Physical Stress level of the employees before the MBSR program

The data regarding the physical stress of the employees were revealed that many employees experienced less level stress during the Covid 19 period. Numerous employees respond under the scales of “Rare” and “Never” and hence, we can interpret that many employees had undergone mild levels of stress. Only a few of them have experienced high levels of stress and it was shown that they responded to the questionnaire under the scales of “very often” and “often”. Physical stress experienced by employees can be interpreted by quantitative data and next by qualitative data analysis. According to the demographical data of the sample group, many employees represented the age group of young and young elder categories. Some employees stated that “Hard working is essential to achieve our target. Tough working days end with heavy tiredness. So, young people should bear them simply instead of thinking of physical stress. Especially, to men’s should be capable of working hard”.

Interviews and informal discussions which were held with the top management and some employees of the company given more details about the facts and figures. However, the covid-19 period made it hard to do job duties due to the restrictions of traveling, lock downs and especially the fear of being infected by the Covid 19. Anyhow, many of them were able to accomplish their target and they successfully did the lending and recovery process.

5.1.2 The shape of the job stress after the MBSR -

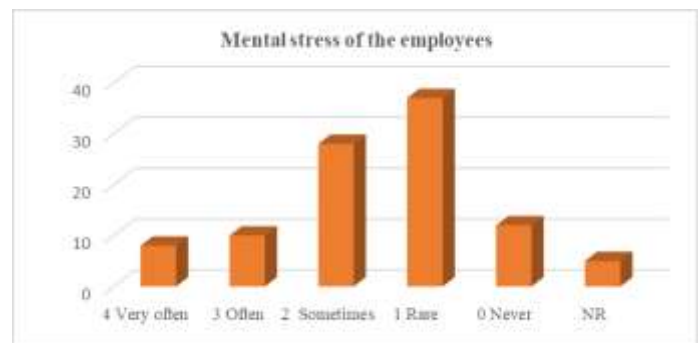
In this study, only few employees have experienced high levels of stress and it was shown that they responded to the questionnaire under the scales of “very often” and “often”. These were 17% of the sample population.

In the online interview, one of the employees explained that “I have to fulfill my target and I have to chase them. At the end of the month, I will be exhausted. Therefore, I try to cover my monthly recoveries from the beginning. Lots of our customers were affected during this critical situation of Covid 19. Travel restrictions and lockdowns brought many complications and some customers being affected from the virus. Most difficult thing is traveling by bike in this situation. I feel I have no energy at the end of a day. To keep my physical fitness I used to go to the gym and do exercises

for around one or two hour. I thought that was the best way to uplift my fitness. All aerobic exercises which I do in the gym tighten muscles of the body. At that time I experienced pain in some way and I feel much better after a few hours of exercise. But, today the experience which I was given by this MBSR program changed my previous thought. All the activities calm down and relax my body. I feel that my body system was energized and strengthened without any fatigue. I hope to practice mindfulness breathing, body scanning and other mindfulness activities everyday instead of going to gym every day.”

5.1.2.1 Mental stress level of the employees before the MBSR- healthy mind in a healthy body

A form of stress that happens because of how occasions in one's external or internal environment are perceived, resulting in the psychological experience of distress and anxiety (Lazarus & Folkman, 1984). Mental stress is often accompanied by physiological responses (Cacioppo, 1994). To getting the information about the mental stress level of the employees during the pandemic of COVID-19 period in the questionnaire are included; memory, concentration, clear thinking, decision making & problem solving conditions of the participants. Data and interviews showed that a considerable amount of employees are undergoing less level of mental stress. Some of the key areas that denote the aspects of individual mental stress would be the person’s memory, concentration, clear thinking, decision making & problem solving conditions. When considering these aspects of mental stress, we found that around 15% of employees undergo severe levels of mental stress and many of employees were at a mild level or less level of mental stress. However, comparing with physical symptoms of the employees, we can observe as a whole the employees had considerable mental stress in this period. 39% of employees stated “sometimes” for the mental symptoms as a whole and needless to say, this is an example bearing the testimony to the fact about the mental state of the stress. While in the questionnaire which was administered among 36 employees, regarding the mental stress 7% of them were marked “very often” and 8% “often”. 39% of employees stated “sometimes”, 27% “rare” and 12% “Never”. 7% were not responded. Physical stress level of the employees has been given in the Figure 5 below.



(Figure 4). Metal Stress level of the employees before the MBSR program

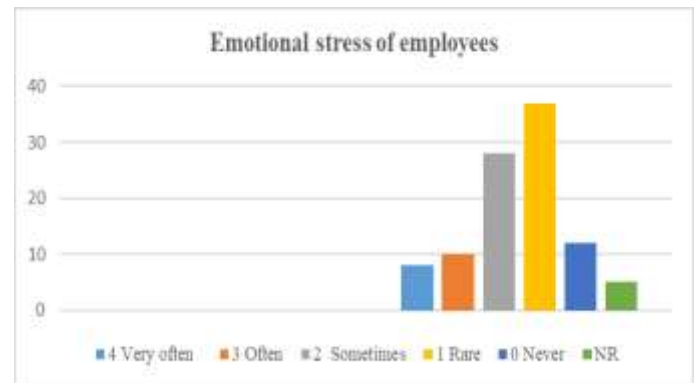
5.1.2.2 Mental stress level of the employees after the MBSR-healthy mind in a healthy body

Stress is also a different mental state from anxiety, which is a feeling of a lack of control over a person's future circumstances and it is also a feeling of being overwhelmed or incapable of handling mental pressure. When a person is under the mental pressure he loses such as his clear thinking, concentration, right decision making ability and capability of problem solving. The target group of this study had this mental pressure from different aspects of Covid situation. But, this pressure didn't pull them into the edge of misery. In the interview, they viewed the reasons behind them "I am a devotee of lord Ganesha. He is a lord of the remover of difficulties and grants us good wisdom. So, we go to kovil (Hindu temple) especially, Tuesdays and Fridays to worship Lord Ganesha and ask him to clear the obstacles of this critical situation and pave the way for us to move forward in life. But, today after doing mindfulness activities, I feel that my mind was calm and I gained clear thinking. It improves my concentration. If a mind remains in this state, I believe anyone can do their task and job role perfectly without any distress. Another employee who was also a devotee and has a great faith in god explained his thought of the mindfulness activities like this; "We tend to go to kovil to ask many things from the god. We believe that if God is propitiated, he grants success, prosperity and protects us against hardship. But now, I feel I can manage many things by myself without disturbing God because my mind is clear. And hereafter, when I pray to god I should do it mindfully."

5.1.2.3 Emotional stress of employees

Emotional stress involves the experience of negative affect, such as anxiety, in the context of a physiological stress response that includes cardiovascular and hormonal changes. Emotional stress commonly occurs when an individual perceives that he or she does not have adequate personal resources to meet situational demands effectively (Lazarus, 1966). When individuals experience stress in their workplace emotional stress includes anxiety, anger or irritability, frustration, and depression. WPBQ questionnaire, included emotional/feeling distress symptoms of unhappiness, disgust, nervous and stress, anger which the employees are experiencing in the job during the covid 19. Though, the new task and duties which were assigned by top management during covid 19 situation may have made employees unhappy and disgusted. However, here, many employees weren't harmed by them. One of the top managers said that "Actually, our staff are lucky. Large number of people lost their jobs in this pandemic situation in the country and the people who worked in the finance company struggled in the lending and recovery process including our company. Anyway, we still survived and we were able to keep our performance stable." Further, he stated "Our company has branches all over Sri Lanka and our district has long been one of the most profitable branches in Sri Lanka. We have been able to retain that position even in the Covid -19 situation." Data of the

emotional stress level of the employees has been given in the Figure 6 below.



(Figure 5). Emotional Stress level of the employees before the MBSR program

Positive attitude can reduce stress levels and help individuals feel better about the things happening around them. Stress is a feeling of being under unusual pressure. This pressure can come from different aspects in a career. Particularly not only in a workload but, in a critical situation of Covid 19 has brought greater uncertainty to the finance sector of the society. However, being able to fulfill the responsibilities, tasks and targets of the job and being successfully achieved the performance minimizes this uncertainty and reduces their stress. The mental integrity and calmness gained through their religious devotion has played an important role in reducing their stress.

5.2. The colour of the mindfulness within the Hinduism employees before MBSR –The bright and warm colours have cooldown the stress

Level of mindfulness of the employees was assessed using the Mindfulness Scale (which consists of mindfulness of body, mind and emotional sensation). According to the responses given in the questionnaire for measuring the mindfulness of the employees, we noticed that a significant uptake of mindfulness had persisted in the employees due to the significant reasons which were discussed above. After the MBSR program, we could have clearly observed that the level of mindfulness of the employees have increased further. Thoughts and ideas of the employees who expressed in this regards in the group discussion have given below;

"I have practiced yoga. It calms the body as well as the mind. Also, this mindfulness training will make me feel relaxed as well as in yoga." One study examined this idea by measuring mindfulness in people who practice yoga (Gaiswinkler & Unterrainer, 2016). The researchers have identified that individuals who practice yoga frequently had higher levels of mindfulness than persons who were only slightly engaged with yoga or who were not unengaged in yoga practice. This shows that yoga is really associated with levels of mindfulness and that some forms of yoga and some forms of mindfulness are endeavoring for the same aims. Interestingly enough, while the origins of yoga coincide with

the origins of Hinduism, so does the recent rise of yoga's popularity in the West coincide with the rise of mindfulness. This underscores the intertwined nature of Buddhism, Hinduism, mindfulness, and yoga (positivepsychology.com).

One of the employees indicated; "We often go to temples. In particular, we ask God to relieve our suffering and fulfill our expectations. We believe that God will fulfill our demands and our expectations and we do not forget to offer sacrifices to God."

Another employee said; "We should thank God for everything we were given and we must keep it in our mind as well. Mindfulness surely helps us to remember them every moment. Staying and living in the present moment make us good sense of what happened around us."

Hindus are persons who regard themselves as culturally, ethnically, or religiously adhering to aspects of Hinduism (en.wikipedia.org). There are some arguments that the Jaffna Tamil Hindu community as a 'temple-cantered' community (Sanmugeswaran, P, January 2010, the Open University of Sri Lanka). The Jaffna Tamil Hindu community organized by the association of temples also goes beyond religious and bhakthi aspects. Emotional attachment with temple and god has made aspects of the coping mechanism style including day to day hazed and distress. Mindfulness has been intertwined with Hinduism for millennia. From the Bhagavad Gita's discussions of yoga to Vedic meditation, the history of Hinduism reads in part like a history of mindfulness. (positivepsychology.com).

VI. CONCLUSION

Mindfulness is truly living in the present moment. Mindfulness originated from early eastern and Buddhist philosophy and dates back around 2600 years. Jon Kabat-Zinn was introduced and contributed to the popularity of the concept of mindfulness to the western society. Now mindfulness is splitting out from clinical and therapeutic settings and has entered many sectors including the workplace today. Every day, a number of researches from different fields have confirmed the physical, mental and emotional benefits of a mindfulness practice. Particularly for the stress. From what has been discussed above, we can notice that meditation has a strong connection with religion. By today it is also practiced without a religious purpose. Many people around the world have profound traditions of mindfulness practices. The mainstream of Sri Lankan society is recognized as Buddhist, and the central form of Buddhism adept in Sri Lanka being Theravada Buddhism. They take mindfulness' as roots in Buddhism and still refuse to practice mindfulness on a secular basis. Sri Lankan Buddhists take sanctuary in the 'Triple Gem': the teacher (Buddha), the teaching (dhamma) and the monastic/sangha community (culturalatlas.sbs.com.au). In Theravada Buddhism, the Buddha is not considered a 'God' as understood in the Abrahamic sense of the term. Worship and respect towards the Buddha is an important principle for followers of Buddhism in Sri Lanka. In terms of the teaching,

the core doctrine ('dhamma') of Buddhism is the 'Four Noble Truths', which put forth the view that underpinning all existence is suffering that one can be liberated from through practicing the 'Eightfold Path'. Meditation has been identified by Buddhists as being based on a supernatural situation and seems to be considered as a task to be performed in a spiritual life apart from all worldly situations, rather than training in everyday life. However, Hindus who are accustomed to living a life of devotion to God, as well as those who are accustomed to offering sacrifices to God, have the potential to multiply mindfulness through the discipline they receive. Therefore, in a way, the existence of mindfulness in their daily lives, on the one hand, seems to have minimized their stress. However, it is clear that people with mindfulness have the ability to minimize the damage caused by stress. Therefore, it can be concluded that just as mindfulness reduces the distress that a person experiences, as well as practicing mindfulness when stress is existing is a great way to reduce distress.

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