





Factors, Effects, and Intensety Connected to Work-Related Stress Management

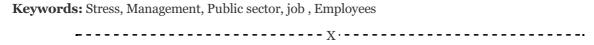
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Abstract: The majority of people's lives have been dominated by paid labor since the 1960s. For many people, working is both a thrilling task & major cause of stress. So as to enhance handle stress in the workplace, whether it's their own or that of their coworkers, this research aims to provide managers, supervisors, & map; staff with fundamental stress management skills Employers can reduce occupational stress by supporting a healthy work environment, flexible work arrangements, clear job descriptions, & pen communication. Employees can handle stress by using time management, stress reduction methods, exercise, and reaching out to friends and family for help. Not to mention highlighting potential topics for future study, this review sought to highlight methodological shortcomings in previous studies that would need correction.



INTRODUCTION

The discrepancy between public & private life insurance companies contributes to the intricacy of occupational stress management. Public sector organizations are frequently distinguished by their consistent employment stability & adherence to conventional work methods, while private enterprises have earned acclaim for their ambitious sales objectives, performance-driven rewards, & vibrant work environment. Variations in these factors can impact the stages of stress & strategies for managing stress among marketing executives.

There are things that can be stressful at work, like having a lot of work to do, not knowing what your role is, not knowing if you will keep your job, & problems with other people at work the "fight or flight" response is triggered by stress and results in the production of adrenaline and the stress hormones cortisol. By making the heart beat faster, blood pressure rise, & energy stages rise, these hormones get the body ready to deal with the threat. This reaction is helpful for short periods of time, but when it's turned on all the time, it can cause health problems like issues with the immunological system, cardiovascular disease, and hypertension.

Employers can reduce occupational stress by supporting a healthy work environment, flexible work arrangements, clear job descriptions, & open communication. Employees can handle stress by using time management, stress reduction methods, exercise, and reaching out to friends and family for help. It might also be helpful to get training in mindfulness and stress management. A number of studies have shown that



occupational stress negatively impacts productivity. High employee turnover & absenteeism are symptoms of stress. Inadequate performance, operational resource waste, subordinate obstruction, & other management issues may arise from workers who are difficult to let go of. If this continues, it may spell disaster for the business. Issues at work that result in low performance or health difficulties may also be a source of stress

An excessive workload causes stress by subjecting an individual to immense pressure. Work overload may manifest in two distinct ways: a. Qualitative work overload refers to the challenge of carrying out a job that is complex or beyond the employee's capabilities. b. Quantitative work overload arises from the execution of numerous tasks within a scheduled period. In this scenario, the individual is required to perform either too little or considerably simple labor. Engaging in less labor or tasks of repetitive & uncomplicated character would result in tedium & ennui, hence potentially inducing stress.

LITREATURE REVIEW

Muhammad Rizwan et.al. (2014) research, occupational stress has a considerable negative impact on job satisfaction, accounting for about 28%. Higher job stress leads to lower job satisfaction. Employees that experience less workplace stress are more content with their jobs, which leads to better performance & benefits for the organization. Although role conflict contributes to job satisfaction by more than 3.2%, regression results indicate no significant relationship (P-value > 0.05). Therefore, we reject this theory. Furthermore, regression analysis reveals a substantial relationship between role ambiguity & job happiness. There is a negative correlation between role uncertainty & job happiness. Employees that are unclear about their function have more job stress, lower happiness, & poor performance.

Dr. Syed Muneer Ahmed Shah, et.al. (2015) study, employers use 'Motivation' to improve employee performance & reduce occupational stress among teaching staff in Higher Educational Institutions. Researchers found that poor earnings, academic issues, & inadequate resources can contribute to occupational stress. Educational sectors are implementing modern technology to reduce work stress & increase staff efficiency. The authors concluded that Higher Educational Institutions encourage & reward their employees with advancements, job security, & a healthy work environment.

Tatheer Yawar Ali, et.al. (2013) examined the factors that contribute to employee stress at private banks in Pakistan, as well as their impact on personal lives & health. The study authors determined that "long working hours, lack of job autonomy, working culture & lack of management support are the major indicators for creation of stress which later on affects the health & family relations of employees". The researchers evaluated employee data & reported their responses. Private bank employees in Pakistan report that long working hours, inadequate reward systems, limited job control, organizational politics, & bureaucracy lead to poor performance & stress, resulting in less time with family & health issues. Proper management strategies in banks can reduce occupational stress & improve employee performance, leading to increased production for both the person & the bank.

Syed Mubasher, et.al. (2015) conducted a study to assess the influence the impact of stress on public health workers' efficiency on the job. Researchers found a negative association between employee productivity & factors such as poor pay, rigid working hours, personal concerns, & an uncontrolled work



environment. The researchers recommend implementing an effective monitoring system & remedial step to lessen occupational stress.

Joshua Olusegun & Ajani John Oluwasayo's (2024) research, job overload, career growth, & work/family conflict might negatively impact employee performance. They are considered more harmful than other causes of stress. Work-related stress can manifest as fatigue, worry, unhappiness, weakness, headache, & anger. Workers may respond to these stressors by absenteeism, taking time off, watching films, sleeping, drinking, & smoking. Work-related stress can also lead to illness. 56.9% of respondents reported experiencing illness while on duty. Although stress-related clinics are available, most workers prefer a stress-free work environment above the palliative care offered in these clinics.

RESEARCH METHODOLGY

Sample size

In order to conduct a thorough study, five hundred participants were surveyed by the researcher using a questionnaire that she had created. in the Madhya Pradesh areas of Bhopal, Indore, & Jabalpur. The respondents were primarily middle-stage marketing executives employed by public & private life insurance companies. the number of participants started off modest but has now grown to 500 marketing experts, 250 of whom represent public and private life insurance businesses.

All three of the designated regions for the sample have had their sample units distributed accordingly. Finding a target market is made easier using demographic information, which is both easily available & inexpensive. Business prospects are signaled by changes in age, sex (gender), & income distribution, among other demographic data that show continuous trends. The survey was conducted based on the demographic features & circumstances mentioned before.

From the areas of Bhopal, Indore, & U. T. of Jabalpur, 45, 46, & 25 respondents fall into the 20–30-year-old category, 65, 53, & 26 into the 30–40-year-old category, 53, 55, & 26 into the 40–50-year-old category, & 37, 46, & 23 into the 50–60-year-old category, respectively.

Table 1 Demographic Factors: Madhya Pradesh Vs the Respondents' Age

City	Age of Respondents						
Madhya Pradesh	20-30	30 -40	40-50	50 - 60			
Bhopal	45	65	53	37			
Indore	46	53	55	46			
Jabalpur	25	26	26	23			
Total	116	144	134	106			

Among the respondents from the Bhopal, Indore, & U. T. of Jabalpur areas, 64, 66, & 32 fall into the first category of less than 5 years, 60, 55, & 34 into the 5–10-year group, 53, 54, & 20 into the 10-to–15-year group, & 23, 25, & 14 into the more than 15-year group.

Table 2 Demographic Factors: Madhya Pradesh Vs Background Information on Respondents

City		EXPERIENCE	OF RESPONDENT	Γ
	<5	5-10	10-15	>15
Bhopal	64	60	53	23
Indore	66	55	54	25
Jabalpur	32	34	20	14

In Madhya Pradesh, 62 respondents in Bhopal, 61 in Indore, & 37 in Jabalpur pronounced monthly earning beneath Rs.20,000/-, consistent with the desk under. even as 68, sixty nine, & 33 respondents inside the Madhya Pradesh of Bhopal, Indore, & Jabalpur, respectively, have month-to-month incomes between Rs.20,000/- & Rs.forty,000/-, 43, 40, & 17 respondents inside the equal metropolis, respectively, have monthly earning among Rs.40,000/- & Rs.60,000/-, & handiest 27, 30, & thirteen respondents inside the equal metropolis, respectively, have monthly earning exceeding Rs.60,000/-.

Table 3 Comparing Madhya Pradesh's Demographics with Monthly Income

City	MONTHLY INCOME (IN RUPEES)						
	<20,000	20,000-	40,000-	>60,000			
		40,000	60,000				
Bhopal	62	68	43	27			
Indore	61	69	40	30			
Jabalpur	37	33	17	13			

DATA ANALYSIS

The low coefficient of variance among responders lends credence to this viewpoint, suggesting that they are in agreement with the proposal. (Table 4).

Table-4 Statistics for Groups (All Data, Objectively Speaking)

	N	Mean	Std. Deviation	Coefficient of Variation
Objective 1	500	2.1445	.38145	17.78
Objective 2	500	2.2226	.30789	13.85
Objective 3	500	2.0786	.41236	19.84

Group statistics based on the study's objectives are shown in Table 4. Statistical approaches such as mean, standard deviation, and coefficient of variation were used to analyze the data.

Table-5 All Data, Objective-Wise, Independent Sample Test

			t-test for Equality of Means						
								5% idence	
			Interval Differe						
		t	Df	Sig. (2-			Lower	Upper	
				tailed)	Difference	Difference			
objective1	Equal variances assumed	2.804		.005	.18778	.06697	.05612	.31944	
	Equal variances not assumed	2.807	170.067	.006	.18778	.06 590	.05572	.31984	
objective2	Equal variances assumed	6.640	498	.000	.26778	.04033	.18850	.34706	
	Equal variances not assumed	7.586	220.878	.000	.26778	.03530	.19821	.33734	
objective3	Equal variances	1.994	498	.047	.07088	.03554	.00100	.14076	
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	assumed								
	Equal variances not assumed	1.994	169.695	.048	.07088	.03555	.00070	.14106	

Table 5 displays the outcomes of the analysis conducted to assess the study's hypothesis via the use of the t-test. To check for a discrepancy between the means of the two samples, we ran a significance test (Independent Samples). We always find that when we calculate the significance value (assuming equal variance), it is lower than the customary 0.05.

Table-6 ANOVA (All Data, Objective Wise)

		Sum of Squares	df	Mean Square	F	Sig.
so1	Between Groups	2.292	3	.764	2.298	.078
	Within Groups	98.391	296	.332		
	Total	100.683	299			
so2	Between Groups	.565	3	.188	1.390	.246
	Within Groups	40.136	296	.136		
	Total	40.701	299			
so3	Between Groups	.417	3	.139	1.475	.221
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so3	Within Groups	27.909	296	.094		
	Total	28.326	299			
Sgl	Between Groups	.419	3	.140	1.903	.129
	Within Groups	21.715	296	.073		
	Total	22.134	299			

Therefore, the widely held beliefs are:

The leaders in life insurance marketing businesses have different stages of stress.

Insurance company marketing executives' stress intensity correlates with their productivity.

We may check for variations in the population means using analysis of variance (ANOVA). All of the hypotheses are correct since the computed values for the F-values are lower than the numbers in the table. This indicates that the data do not show any variation in the population means.

Individually, stress at the workplace is associated with an increased risk of major depressive disorder, anxiety, gastrointestinal discomfort, cardiovascular disease, ulcers, & persistent pain. Furthermore, many individuals experience emotional anguish as a result of their attempts to balance job & family responsibilities, including taking care of elderly or ailing relatives. As a result, demographic variables including age, racial identity, income, stage of education, marital status, number of children, personality traits, & coping mechanisms must be included in any investigation of the link between working circumstances & mental harm.

Table-7 The Factors That Lead to Stress in Organizations and Individuals

ITEM NO.	F16	F18	F19	F21	F22	F26	F28	F31	F32	F33	F34	F40	F44	F51	F467	F68
AVERAGE	2.29	1.88	1.83	1.97	1.84	2.12	1.95	2.04	2.38	2.07	1.83	2.38	2.35	2.29	2.2	1.94
S. D	1.03	0.78	0.81	0.83	0.83	0.86	0.87	0.89	1.02	0.77	0.85	1.07	1.03	0.99	0.93	0.8
KURTOSIS	-0.8	0.5	1.2	0.94	1.46	-0.7	1.71	0.08	-0.5	1.67	2.67	-0.5	-0.5	-0.2	0.38	1.35
MEDIAN	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
MODE	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
Q1	1	1	1	1	1	1	1	1	2	2	1	2	2	2	2	1
Q3	3	2	2	2	2	3	2	3	3	2	2	3	3	3	3	2
SKEWNESS	0.35	0.71	0.98	0.83	1.07	0.26	1.04	0.66	0.39	0.83	1.33	0.45	0.33	0.48	0.66	0.89
COVARIANCE	45.2	41.5	44.2	42.4	45.4	40.4	44.6	43.5	43	37.1	46.6	45	43.8	43.1	42.4	41.4
VARIANCE	1.07	0.61	0.65	0.69	0.7	0.73	0.76	0.79	1.05	0.59	0.73	1.15	1.06	0.98	0.87	0.65

Stressors, both internal & external to the organization, are included in Table 7. The study's aims informed the categorization of the instrument's several Madhya Pradesh They were compiled into sets & then processed using several methods. We have computed the Average. It is the goal of F16 Madhya Pradesh to determine if a worker experiences anxiety caused by the nature of their work diminished significance. Whether or whether the insurance business worker feels the impact of decreasing the significance of his position. This study disproves the idea that the same has a major impact on employees. What makes the average score what it is rather higher than expected demonstrates that stress intensity remains stable regardless of the relative significance of one's employment.

Table-8 Adequacy of Salary & Perks (Industry Wise)

		Industry 7	Гуре	
		Public Sector	Private Sector	Total
	Yes	189	101	290
Adequacy of salary & Perks	No	61	149	210
Total		250	250	500

Chi-Square Tests

	Value		Asymp. sided)	Sig.	(2-
Pearson Chi-Square	2.928 ^a	3	.304		

Table-8 displays the findings from the chi-square test, which was used to examine the correlation between



the study's parameters. This table compares the marketing executives' compensation & benefits packages from life insurance firms by industry. We pretend There is absolutely zero correlation between qualities so we may test for their correlation. Respondents' opinions on public & private insurance providers vary by industry, as the computed value is higher than the usual value of 0.05, indicating a connection between variables & industry type.

Table 9: Leisure Time Allowed by Industry

		Industry		
		Public Sector	Private Sector	Total
Do you ever	Yes	48	140	188
feel that you do not have	No	141	41	282
enough time for leisure activities	Sometimes	61	69	130
T	otal	250	250	500

Chi-Square Tests

	Value	df	Asymp. sided)	Sig.	(2-
Pearson Chi-Square	6.168 ^a	3	.405		

Table-9 displays the results of the study's parameters were tested for correlation using the chi-square test. the correlation between the kind of industry & the amount of free time enjoyed by marketing executives working for life insurance businesses. We pretend There is absolutely zero correlation between qualities so we may test for their correlation. Respondents' opinions on public & private insurance providers vary by industry, as the computed value is higher than the usual value of 0.05, indicating a connection between variables & industry type

When you're mentally & physically drained, even the smallest of decisions might feel overwhelming. There is a threshold of diminishing returns when it comes to the relief, we get from ignoring or numbing our fatigue with substances like alcohol or cigarettes. We either grow irritable & lose our cool or we become despondent & lose all hope if we keep pushing ourselves when our thoughts are clouded. Withdrawal from social connection is a common symptom of depression. Mood swings & heightened sensitivity to criticism are common human experiences. Everyone reacts differently to stress.

Table-10 Getting a good night's rest without being preoccupied with work (Industry Wise)

		Industr		
		Public Sector	Private Sector	Total
	Yes	202	90	292
Adequate sleep without worrying	No	14	98	112
about work	Can't Say	34	62	96
Total		250	250	500

A Test for Chi-Square

	Value		Asymp. Sig. (2- sided)
Pearson Chi-Square	2.514a	3	.412

To examine the correlation between the study's parameters, Table 10 shows the results of the chi-square test. The data shows that marketing executives for life insurance companies get more or less sleep depending on the kind of sector they work in. For the sake of argument, let's say the two qualities so we may test for their correlation. Respondents' opinions on public & private insurance providers vary by industry, as the computed value is higher than the usual value of 0.05, indicating a relationship between the variables & industry type.

According to Schaufeli & Bakker (2004), workers' stage of commitment to their organization may be impacted by occupational stress, which may cause disengagement. Absenteeism may occur as a consequence of low organizational engagement, which may be seen as a way to avoid, compensate for, or protest against professional pressures (Cohen, 1991; Sagie 1998). Employees who are unable to manage the stress they face on the job may also develop a lack of commitment to the organization.

Table-11 The toll that stress has on insurance industry marketers' productivity

ITEM NO.	F23	F24	F25	F30	F35	F43	F48	F57	F61	F64
AVERAGE	1.77	1.76	1.63	1.92	1.64	2.29	1.91	2.85	2.18	2.84
S. D	0.78	0.71	0.71	0.84	0.76	1.02	0.82	1.15	0.9	1.16
KURTOSIS	-0.6	0.03	0.36	-0.6	-1	-0.8	0.64	-0.9	-0.6	-0.9
MEDIAN	2	2	2	2	1	2	2	3	2	3
MODE	1	2	1	2	1	2	2	3	2	3
Q1	1	1	1	1	1	1	1	2	2	2
Q3	2	2	2	2	2	3	2	4	3	4
SKEWNESS	0.6	0.61	0.89	0.49	0.71	0.31	0.78	0.08	0.41	0.06
COVARIANCE	44.1	40.2	43.3	43.5	46.5	44.4	43.1	40.3	41.1	40.9
VARIANCE	0.61	0.5	0.5	0.7	0.58	1.04	0.68	1.32	0.8	1.35

All of the components in this factor combination have a lower combined average value, as seen in table 11. This indicates that the variables demonstrate a significant degree of stress & its impact on marketing executives employed by public & private insurance organizations. Moreover, responders are more consistent, as seen by the variance in the data items.



CONCLUSION

Stress management for handling work-related pressures. Not to mention highlighting potential topics for future study, this review sought to highlight methodological shortcomings in previous studies that would need correction. In the cascade of events that begins with chronic stress & culminates in the onset of certain stress-related diseases, certain behavioral or personality characteristics play a pivotal role. In response to stress, the body secretes the chemicals adrenaline and cortisol, which are known as the "fight or flight" response. Hormones prepare the body to respond with danger by increasing the heart rate, blood pressure, and energy levels. Units of the sample have been allocated to each of the three specified areas. Examine the level of stress experienced by marketing professionals employed by life insurance companies.

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