

## **Managing Occupational Stress : A Study of Marketing Executives in Public & Private Life Insurance Companies**

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### **INTRODUCTION**

Broadly the word 'stress' means strain. It refers to physical, emotional or mental pressure experienced by an individual. A stressor is the agent that causes the stress. Stress is often perceived as a negative condition but a certain level of stress is necessary for effective functioning. High levels of stress for extended periods may have a detrimental effect on an individual's health and well-being.

Stress is a condition of strain on one's emotions, thought processes, and/or physical conditions that seem to threaten one's ability to cope with the environment. Stress is a threat to the quality of life, and to the physical and psychological well-being. Stress is a process in which environmental events or personal factors pose a challenge to the physical or mental health of an individual and in which the individual tries to face such challenge and saves himself from the danger created by these conditions (Father Bulake, 1971). These events under certain conditions create stress reactions that are characterized by fear, anxiety and anger.

Stress on the job is not necessarily undesirable. Mild stress, in fact, tends to stimulate performance in most persons but excessive stress can lead to physical and emotional disorders and can lower effectiveness in performance. It is particularly harmful when sustained over a long period of time, as in that situation, human system does not get the opportunity to rebuild its ability to cope with the stress.

All this about stress accounts for its popularity and importance as a research theme in several disciplines including Medical Science, Neurophysiology, Psychology and Business Management. Fundamental utilitarian and academic concerns have produced a number of studies on stress. The concept takes on different meanings depending on the problem under investigation, the methods used and the theoretical orientations and personal preferences of investigations.

### **OCCUPATIONAL STRESS**

Stress on the job or occupational stress has become a common problem in the work places. Research on job stress has greatly expanded in recent years. But in spite of this focus, a confusion always remains about the causes, effects and prevention of job stress.

Occupational stress can be defined as the harmful physical and emotional response that occurs when the requirements of the job do not match with the capabilities, resources or needs of the workers. It can lead to poor health and even injury.

The concept of job stress is often confused with that of challenge, but both are not the same. Challenge or mild stress energizes us psychologically and physically, and it motivates us to learn new skills and to master our jobs. When a challenge is met, we feel relaxed and satisfied. Thus, challenge is an important ingredient for healthy and productive work. The importance of challenge in our work lives is probably what people are referring to when they say, "a little bit of stress is good for you". But the situation is different when the challenge has turned into job demands that cannot be met, relaxation has turned to exhaustion, and a sense of satisfaction has turned into feelings of stress. Stress is a cause of concern in almost all the organizations. It is one of the prime factors that results in the lagging productivity, rising cost, more errors, more absenteeism and higher manpower turnover rate. Stressed employees are less creative and less effective decision-makers.

### **WHAT IS NOT OCCUPATIONAL STRESS?**

Occupational stress is not a disease. Workers' responses to stressors may be positive or negative depending upon the type of demands placed on them, the amount of control they have over the situation, the amount of support they receive and the individual response of the person. In most of the cases people adjust to stressors and are able to continue to perform their normal work duties.



### CAUSES OF JOB STRESS

The job itself may pose as a basic cause of stress as the employees may not be able to cope with the demands of the job or the requirements of the job may be unclear to them. In such situations, the employees may feel that they have a work overload, pressure they cannot cope, tension, anxiety and insecurity. All these feelings cause stress. Inter-personal conflicts, i.e., conflicts with other people also cause stress. It causes greater stress if such a conflict is with one's superior. Sometimes, the stress caused by one's family and financial problems also affects the job situation. However, the role of individual factors is not ignored. NIOSH has pointed out that exposure to stressful working conditions (called job stressors) can have a direct influence on workers' safety and health. But the individual and other situational factors can intervene to strengthen or weaken this influence. The following individual and situational factors can help to reduce the effect of stressful working conditions :

- A balance between work and family/personal life
- A support network of friends and co-workers
- A relaxed and positive outlook.

**Table 1**  
**Stress Factors**

	Factor I	Factor II	Factor III
1.	Unreliable fellow workers	Working overtime	Poor Equipment
2.	Lack of support from supervisor	New Duties	Inadequate Salary
3.	Lack of recognition	Crisis situations	Noisy Environment
4.	Difficulties with supervisor	Increased responsibility	Regular Interruptions
5.	Negative attitudes	On the spot decisions	Doing the work of another
6.	Personal insults	Frequent changes	Demotivated Partners
7.	Lack of participation	A Backlog of Paperwork	Inadequate heating
8.	Poor supervision	Deadlines	
9.	Demotivated Partners	Lengthy workdays	
10.	Conflicts between departments	Contradictory demands	
11.	Dubois self-competence		
12.	Contradictory demands		

## STRESS CAN BE POSITIVE

The words 'positive' and 'stress' may not often go together. But, there are innumerable instances of athletes rising to the challenge of stress and achieving the unachievable, scientists stressing themselves out over a point to bring into light the most unthinkable secrets of the phenomenal world, and likewise a painter, a composer or a writer producing the best paintings, the most liting of tunes or the most appealing piece of writing by pushing themselves to the limit. Psychologists second the opinion that some 'stress' situations can actually boost our inner potential and can be creatively helpful. Sudha Chandran, an Indian danseus, lost both of her legs in an accident. But, the physical and social inadequacies gave her more impetus to carry on with her dance performances with the help of prosthetic legs rather than deter her spirits.

Stress is not a factor that resides in either the individual or the environment; rather, it is viewed as a dynamic cognitive state where the individual interaction with the environment can be described as an ongoing transaction. The term transaction implies 'that stress is neither in the person nor in the environment but in the relationship between the two'. A stressful transaction occurs when persons both exert an impact on and respond to their environment. Following a transactional perspective, stress arises when the demands of a particular encounter (as appraised by the individual) is about to exceed the available resources, thereby threatening the well-being of and bringing about change in the person's psychological and/or physiological condition in order to cope with the encounter.

## THE SIGNIFICANCE OF THE STUDY

*"Nothing gives one person so much advantage over another as to remain always cool and unruffled under all circumstances." – Thomas Jefferson*

The marketing environment today is extremely competitive. There are large number of companies including multi-national companies operating in almost all fields of marketing like Banking, Insurance, Telecommunications, Information Technology and other service sectors. In an effort to meet the challenges / threats posed by all these players, today's marketer is under tremendous pressure and stress. Coupled with competition, the easy availability of large variety in goods and services enhances the marketer's stress.

The aim of this study is to provide staff, managers and supervisors with some basic stress management skills that will assist them address stress issues that they may encounter personally, in their colleagues or subordinate staff. There should be a clear understanding of occupational stress, work and non-work causes,



implications for the work environment, knowledge of a range of helping strategies and guidelines for the referral of complex situations to specialists.

### OBJECTIVES OF THE STUDY

- To find out the organizational and individual factors that causes stress.
- To study the stress level of the Marketing Executives in the Insurance Companies.
- To study the effect of stress on the efficiency of the Marketing Professionals.
- To identify suitable techniques and coping mechanisms used to reduce the stress among the employees.

### RESEARCH METHODOLOGY

Research Design	: Exploratory Investigations lead to Descriptive study
Sampling Method	: Stratified Random Probabilistic
Sampling Unit	: Middle Level Marketing Executives working in the particular service sector i.e. Public & Private Life Insurance companies
Size of the Sample	: 500 Units (250 each for public & private Life Insurance Companies)
Data Sources	: Both Primary and Secondary
Data Collecting Tool	: Questionnaire/Scale
Scope of the Study	: All public and private sector life insurance companies in the areas of Punjab, Haryana and Chandigarh (U.T.)

All the Middle Level Marketing Executives working in the particular service sector i.e. Public & Private Life Insurance companies constitutes the population of the study. The sample would be selected using Stratified Random Sampling. The total sample thus would be 500 units i.e 250 each for public & private Life Insurance Companies. A questionnaire/scale has been designed to gather primary data.

### REVIEW OF LITRATURE

Ivancevich and Matteson (1950) indicate, "Lack of group cohesiveness may explain various physiological and behavioural outcomes in an employ desiring such sticks together." Workplace interpersonal conflicts and negative interpersonal relations are prevalent sources of stress (Dewe, 1993; Lang, 1984; Long et al.,

1992), and are existed with negative mood depression, and symptoms of ill health (Israel et al., 1989; Karasek, Gardell and Lindell, 1987; Snap, 1992).

Caplan et al., (1975) concluded that lack of participation in the decision making process, lack of effective consultation and communication, unjustified restrictions on behaviour, office politics and no sense of belonging are identified as potential sources of stressors. Lack of participation in work activity is associated with negative psychological mood and behavioural responses, including escapist drinking and heavy smoking.

Mcgrath, J.P. (1976) in his book "Stress and Behavior in Organizations" has explained that the role ambiguity is a most common source of job related stress. According to him, role explained that the role ambiguity is a most common source of job related stress. According to him, role ambiguity occurs when people are uncertain about the scope of their responsibilities, what is expected of them and how to divide their time between various duties. Most people dislike such uncertainty and find it quite stressful but it is difficult to avoid.

Harry Levinson (1978), in his article 'A psychoanalytic view of occupational stress' published in *Occupational Mental Health* referred two elements of personality the ego id and the self image which interact to cause stress. Harry Levinson emphasized that stress results from the discrepancy between idealized self e.g. id and the real self image, the greater the discrepancy, the more stress a person experiences.

John H. Crump, Cary L. Cooper and Mike Smith (1980), "Investigating Occupational Stress : A Methodological Approach", One of the main methodological difficulties in carrying out research in the field of occupational stress is the use of pre-designed health and behavioural questionnaires. This has the serious disadvantage of either not including important stressors at work or distorting the importance of those that are included. This article describes the use of the Repertory Grid technique in identifying sources and manifestations of occupational stress which overcomes this obstacle. A detailed description of the Grid technique as it was applied to air traffic controllers is provided.

Terry L. Conway, Ross R. Vickers, Jr., Harold W. Ward and Richard H. Rahe (1981), "Occupational Stress and Variation in Cigarette, Coffee, and Alcohol Consumption", The impact of occupational stress on self-reported cigarette, coffee, and alcohol consumption was investigated in a longitudinal field study. Substance consumption and subjective stress indicators were measured repeatedly for 34 men performing a job with known systematic variation in stress. Habitual cigarette smoking and coffee drinking were positively associated with chronic tendencies to perceive high stress; no associations were found between chronic alcohol



consumption and stress perceptions. Consumption of all three substances varied significantly across days that differed in perceived stress level. On the average, there was more cigarette smoking and more coffee drinking, but less alcohol consumption, under high stress. These general effects of stress appeared to depend largely on the behavior of only a few of the participants, as the association between subjective stress indicators and substance consumption within individuals was not consistent across all of them. These findings suggest that there can be important individual differences in the tendency to increase or decrease habitual substance consumption in response to varying levels of stress. This possibility should be considered when constructing models that include behavioral responses to stress.

Oullete-Kobasa (1983), in his article 'Personality and social resources in stress resistance' published in the journal of Personality and Social Psychology stated (based upon his study on Managers) that the managers who felt they had the support of their immediate supervisors reported fewer physical symptoms associated with stress than those who did not have such support.

Richard Lazarus and Susan Folkman (1984) in their book "Stress Appraisal and Coping" proposed that stress can be thought of as resulting from an "imbalance between demands and resources" or as occurring when "pressure exceeds one's perceived ability to cope". Stress management was developed and premised on the idea that stress is not a direct response to a stressor but rather one's resources and ability to cope mediate the stress response and are amenable to change, thus allowing stress to be controllable.

Arvinder Kaur (1992) in a study of "Stressful life events and social support among the patients of Depression" recognized that stressful life events make a person depressed. Depressive mood is familiar to most of us in the sense of 'experience of happiness' or 'distress'. It may involve feelings of being fed up or guilt, worthlessness, self-depreciation and apathy. It is concluded from the study that the females experience more stressful life events, which produce more depression than males. Another view is that the percentages of depressive patients are high in rural areas than urban areas. After conducting this study investigator gave a suggestion that same psychological variable i.e., stressful life events and social support can be studied in the patients of other psychiatric illness, life anxiety etc.

Janice T. S. Ho (1995), "The Singapore Executive : stress, personality and well-being" examines the Singapore executive in the service sector - insurance, financial and banking - in terms of the level of stress experienced, coping styles, and personality (Type-A/Type-B). Tests the relationship between personality type,

perceptions of stress and psychological well-being. Also examines the level of stress and psychological well-being across the three industries. Although Type-A executives reported a significantly higher level of stress than Type-B executives, they were not psychologically less healthy than their Type-B counterparts. Executives across the three industries did not differ in terms of reported stress; executives in the finance sector tended to be more worn out and uptight than executives in the banking and insurance sectors. Work overload, role ambiguity and relationships with colleagues were cited to be the major stressors, while "switch-off", exercise and quiet control were the most common coping techniques. Discusses interventions aimed at changing work and task variables and changing characteristics of executives.

Michael R. Manning, Conrad N. Jackson and Marcelline R. Fusilier (1996), "Occupational Stress, Social Support, and the Costs of Health Care", Relationships among health care costs, social support, and occupational stress are investigated. Health care cost data were collected over two years for 260 working individuals. Multiple regression analyses were used to control for initial health care costs, age, and gender in predicting later costs; independent variables were stress, strain, social support, and their interactions. Main effects and interactions each accounted for significant proportions of the variance in various health care costs.

Mohan, Jatindra and Riar Manpreet (1997) investigated into the job satisfaction of prison officers in relation to eysenckian personality dimensions; self-esteem alienation and quality of work life. The sample size comprised of 80 senior and middle level prison officers of Punjab in the ratio of 10 superintendents, 15 Deputy superintendents and 55 Assistant superintendents. The results showed that satisfaction was positively correlated with most of quality of working life dimensions. Job satisfaction was negatively correlated to alienation and self-esteem. Hierarchical level analysis showed that superintendent scored highest on alienation and quality of working life dimensions. Assistant superintendents were higher on extroversion. Religion-wise analysis revealed that Hindu officers were higher on extroversion, while Sikh officers were higher on quality of working life dimensions.

Rutledge, John Edvord (2000) studied organizational role stress in two small law enforcement agencies. A total of 86 officers were surveyed as part of this study. The objectives of the null hypothesis are to examine compare the self reported existence of role stressors that exist within the agencies and between the agencies. The research found that there is a difference between the agencies new questions wise from the study as to the nature and cause of the organizational stress differences that warrant further research.



C. R. Snyder (2001) in his publication "Coping with Stress" Effective People and Processes" Oxford University Press, has addressed the key questions in the literature like Why do some of us learn from hardship and life's stressors? And why do others fail and succumb to depression, anxiety, and even suicide? What are the adaptive patterns and behaviors of those who do well in spite of the obstacles that are thrown their way? He has focused on exercises as a way of coping with stress, body imaging, the use of humor, forgiveness, control of hostile thoughts, ethnicity and coping, sexism and coping aging and relationships, constructing a coherent life story, personal spirituality, and personal growth.

Sadhana Mahajan (2002) in her study "Organizational Stress on the Employees" in clerical cadre at the offices of Life Insurance Corporation of India situated in Shimla division of HP, while measuring the Organizational Role Stress concludes that the age, gender and the different types of role has a significant effect on the stress levels of the employees or The results show higher role stress in male employees than female employees.

Kumaresan, S. (2005), in his study "Organizational stressors and job stress among managers: the moderating role of neuroticism", determined the influence of organizational variables (conflict, blocked career, alienation, work overload, and unfavourable work environment) on job stress among managers and to examine whether this relationship varies according to the individual's level of neuroticism. Analysis of 285 responses using hierarchical regression revealed that three of the five organisational variables (conflict, blocked career, and alienation) had significant positive effects on job stress. Neuroticism was found to moderate the effects of the three organisational stressors (alienation, work overload, and unfavourable work environment) on job stress. Implications for managerial practice and future research are discussed.

Kulkarni GK. (2006) in an article "Burnout" published in Indian Journal of Occupational and Environmental Medicine said that rapid change of the modern working life is associated with increasing demands of learning new skills, need to adopt to new types of work, pressure of higher productivity and quality of work, time pressure and hectic jobs are increasing stress among the workplace. Further he added that privatization and globalization has ignited mergers, acquisitions, and precarious employment has critically affected the domestic industry.

N. Muthu & Dr. N.R.V. Prabhu (2007) in their study "Work Place Stress: Problems and Prospects" states that Equity theory addresses a worker's perception of fairness, including the sense that work is being assigned equally among all workers. Feeling of inequity lead to discontent that often causes stress. High stress coupled with a sense of job meaninglessness can lead to bun-out. Although

burn-out is difficult to measure, it is usually accompanied by well defined symptoms such as a high turnover rate which can be measured. Stress in the workplace need to be managed. Stress management programmes often include music, physical exercises, and various relaxation techniques. They can also include meditation and biofeedback techniques. In conclusion, building general awareness about occupational stress is the first step in prevention. Securing top management commitment and support for the program will only lend to more positive results. Reduction in occupational stress is a worthwhile time investment for managers and supervisors, as it will only stand to improve productivity, morale, and overall organizational climate.

Stephen Palmer in his paper "Occupational Stress: Legal Issues and Possible New Directions for Rational Emotive Behavior Counselors and Trainers" has outlined some of the legal issues involved in claims against employers for occupational stress with reference to the recent John Walker versus Northumberland County Council case. Guidance for employers and resource information for rational emotive behavior counselors, therapists and trainers is provided. It is likely that litigation and further claims against employers for stress leading to psychological damage will increase over the next 10 years. Occupational stress counseling and stress management services are two areas in which qualified and experienced REBT counsellors are in an ideal position to offer their skills, knowledge and expertise. In particular, helping individuals to manage internal demands and external pressures thereby reducing stress related disorders and preventing burnout.

#### FINDINGS

Stress is an inherent and inescapable part of modern society all over the globe. Stress can wreak havoc on both your body and your mind, contributing to everything from irritability, heartburn, and tension headaches to chronic depressions, heart disease and possibly even cancer. While you can't eliminate all stress, you can get rid some of it and you can certainly learn to better control your physical, mental and emotional response to the rest.

What makes this factor particularly dangerous is that we generally accept stress as an integral part of our professional life and do not even think of taking any steps to minimize or eliminate it. Everybody feels that he is too strong and capable to handle the stress perfectly well and nothing physical or mental damage can happen to him.

There are certain demographic and psychographic factors and other attributes which affect the stress level of an individual. Every individual is a unique personality in himself. What is stressful to one person may be refreshing



challenge to another depending upon individual's perception of the situation as well as his own ability to cope with that situation. Even though a situation is perceived as demand or threat, it may still not mobilize a stress response if the individual thinks that he is able to cope with it adequately either on his own or with the help of external resources or support from other people in his life.

Personality or behavior traits are critical in the chain of events which lead from excessive stress to the development of specific stress-related disorders. When life events cluster and this level of stress score is high, these personality or life long behavior patterns are important determinants of how that stress is likely to manifest itself.

Personality of a person is the most dominating factor which influences the way he or she responds to all events and situations. In personality, we include values, attitudes and behavior patterns that make up the uniqueness of an individual and ultimately make him more or less vulnerable to stress.

The origin of much personal stress lies within our perception or our concept of self. Low self esteem can lead to number of stress inducing problems, inability to adapt, willingness to place excessively high demands on our self and lack of assertiveness. It can also lead to poor self expression, so that we harbor negative emotions such as anger, fear, aggression and anxiety rather than giving vent to them.

Those with high self esteem handle stress with ease since a high self concept and confidence in their abilities allows them to develop positive attitudes towards the management of stress and enables them to deal with stressful situation with calmness and clear thinking.

For the investigative purposes related to the research study, certain important demographic factors have been studied in detail. The demographic factors like age, gender, annual family income, working spouse, number of children studying in higher classes and nature & type of occupation have been deeply studied to understand the psyche of the respondents and varied effects on them under different situations.

To arrive at a meaningful conclusion, this comprehensive study has been conducted in public and private insurance sectors. The various demographic and other factors are accountable for wider dispersion in the responses.

The parameters on which the study has been conducted include the extra organizational factors, organizational and social factors. The political, economical and technological changes have direct bearing on the attitude of a person. Similarly various organizational factors which include job related factors like role or job ambiguities, tense inter-personal relations at the work place equally affect the

behavior of the person. Social factors include the responsibility towards family and society is important aspects affecting the state of mind of the person.

This review has highlighted the fact that costs associated with stress in the workplace and claims for psychological injury are spiraling. As a result, occupational stress and workplace health have become issues of great concern over the last decade, both internationally and nationally.

The purpose of this review was to synthesize the vast array of literature that exists on the topic of work stress and draw some relevant conclusions regarding (1) the factors that are believed to contribute to the occurrence of stress and/or a claim for psychological injury and (2) the management strategies that are currently adopted in response to occupational stress. The review also aimed to identify areas where further research was necessary and the methodological flaws in existing research that needed to be addressed in that research.

To fully understand the phenomenon of work stress, the review first documented the process that most commonly occurs for workers who experience work stress. In identifying this process, a plethora of contributory and exacerbatory factors were identified. These factors included individual vulnerabilities, job demands, the organisational climate, the person-environment match, the appraisal and perceptions of the worker, human resource management practices, the medicalisation and legalization of stress and some rehabilitation practices.

Researchers remain unclear about the types of relationships that exist between stressors and outcomes. This information about processes may be more useful in informing interventions as it instructs researchers about 'how' variables change, rather than simply indicating 'if' they change.

The work stress process is a complicated, multi-dimensional, systemic and temporal process that is difficult to encapsulate in quantitative, empirical terms. Effort may be wasted in trying to simplify and fully understand such a complex phenomenon, rather than accepting its complexity and developing the most useful combination of management strategies.

While personality characteristics show the greatest propensity to predict stress outcomes, they offer little in the way of foci for intervention and management activities.

Probably the most significant conclusion to be drawn from this review is the fact that the entire area of work stress is plagued by methodological difficulties. Some of these difficulties are not easily addressed, particularly those in relation to the measurement and conceptualization of stress. Clearly, formed and standardized measures of stress in the workplace are required if research in this area is to advance. The Stress and Support Survey (Gutierrez, 1999) represents one attempt



to develop an international tool. However, while this tool has been validated in many countries, it is necessary to conduct large studies on normative populations. With standardized population data, it is possible to benchmark organizations and plot their progress against international criteria. With such an instrument, researchers can begin to identify healthy and unhealthy organizations, allowing the implementation of primary prevention.

### RECOMMENDATIONS

The following recommendations are made to reduce the stress level among marketing executives in insurance sector :

1. There are different types of role stressors which have been found to be causing stress. Inter-Role Distance is the main stressor causing stress among marketing executives in insurance sector. It is experienced when an individual usually performs more than one role and there exists a conflict between these roles. The organizations should endeavour to give the specific roles to executives according to their job. Proper job specifications should be formed. There should not be contradictory demands from the role played by individuals/executives.
2. Another stressor causing stress is found to be Role Erosion. It is experienced when there arises a feeling that some important functions of a role occupant have been given to others. The organizations should assign a specific job to each employee explaining his rights and responsibilities clearly. There should be challenging functions to be performed by marketing executives in insurance sector, so that they do not feel that their job functions are shared by others.
3. In the insurance companies another major stressor causing stress among executives is role Stagnation. It is experienced when an individual feels that his roles are not changing and growing. The companies should adopt suitable promotion policy to remove stagnation. The jobs of marketing executives in insurance sector should be challenging so that they become motivated to work. Promotions should be on time and there should be advancement in the roles performed by marketing executives in this sector. There should be quick promotions.
4. Other stressors causing stress mainly among marketing executives in insurance sector are Role Overload and Resource Inadequacy. They attend every kind of client complaint in any regard. They feel over

burdened with work and lack of support required to perform their functions further adds to their problem. There should be a suitable arrangement to supply adequate assistance required by the marketing executives in insurance sector.

5. Another factor causing stress among marketing executives in insurance sector is Inadequacy of salary, which is mainly felt by middle level executives. Suitable policy of remuneration according to job demands should be adopted by these companies to manage stress.
6. It is also found that working more than normal hours and working on weekends and holidays are also causing stress among the executives. They do not get enough time for their families and leisure activities. The organizations should take immediate steps to reduce work overload or make extra payment for the time spent by the employees after normal hours of duty, so that they do not feel stressed.
7. There are many other causes found to be causing stress which include political and organizational pressure, problem of recognition, and non-involvement in decision-making process. The companies should find ways to keep political and organizational pressure away from the employees. Excellent job performers among them should be rewarded suitably. They should be more involved in the decision-making process.

## CONCLUSIONS

There are different hierarchical levels in life insurance companies as in the various service sector organizations. The stress level also varies among the employees at various levels. Individual & organizational factors causing stress among the marketing executives in these type of companies are lack of time for leisure activities, lack of time for family, work on weekends and holidays, working more than normal hours, security of the job, too heavy workloads, role ambiguity, high expectations of the superiors, low personal growth, sometimes over qualification as related to present job, promotion policy of the organization, impossible standards/quotas, working in the change circumstances etc. It has been also found that the marketing executives working in private sector life insurance companies experience these problems more than the public sector counterparts. However, these problems do exist in public sector organizations also now-a-days.



Working conditions also have an impact on the level of stress found among the marketing executives. The respondents recognize that they feel that they are stressed out from their behavior in general, e.g. overreact and get frustrated with people, more arguments, having less energy than usual etc. It has also been found that some of the respondents have suffered from number of diseases in the recent past like headache, high blood pressure, ulcer etc. The emergence of stress among the executives is also due to shift work, inadequate break times, unsocial hours of working, unfair distribution of work, under utilization of skills etc. The general stress generators like poor relations with superiors and peers, discrimination/harassment etc. also exist in the list of the reasons/causes of occupational stress among the marketing executives in the life insurance companies.

The above discussed causes have a great impact on the efficiency of the marketing executives working in the life insurance companies. The causes no doubt have more impact on the private sector respondents. The various coping up mechanisms and techniques advocated by the respondents are that the organizations should provide an open environment and share in the decision making process when ever required. The adequate training to the employees should be a regular feature in the organization along with other stress-relievers like improving diet of employees, exercise, yoga, meditation etc. The persons should be equipped with the powers to utilize the financial and other resources of the organization up to a certain level freely whenever they are required. The employees should be given a free holiday package with their families, so that they can rejuvenate their energy level when they come back to the work. The working conditions and schedule must be fixed as accordance with the employees needs.

Hence we can conclude that there are a number of individual and organization factors causes stress among the marketing executives in the life insurance companies, which has a high level and huge impact on the employee efficiency. These factors are present in both types of the industry, but more in the private industry as there is a cut-throat competition in this sector. These stressors could be managed well through a proper and scheduled manner, which is again more possible in the private sector organizations than in the public sector organizations. There are a number of techniques available to address this problem as listed above. But the use of these will depend upon the situation and the nature of the work and employee.

The implications for the future research could be that the studies can be conducted to analyze the effect of each coping up strategy/technique/method

on the stress of an individual employee in the organization e.g. the role of yoga etc. to address the problem of stress among the modern employees. Various methods need to be developing to address the modern stress as it is different from the traditional stress factors and also varies from individual to individual. The technique to determine the level of the stress among the employees should be developed. The role of the modern social pattern, changed lifestyle, new working environment etc. in developing the stress among the employees can be researched further.

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