

EFFECTS OF OCCUPATIONAL STRESS ON EMPLOYEE PRODUCTIVITY – A STUDY WITH REFERENCE TO INSURANCE SECTOR EMPLOYEES IN CHENNAI

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ABSTRACT

There is no job without stress in today's modern world. Each and every organisation gave their workers a challenging task to complete in order to meet their deadline. All of the employees are under stress at work as a result of that task. Employees, particularly in the insurance sector, are required to meet their goals within the allotted time. Employee stress levels rise as a result of such frequency, which also alters their way of life. Extreme stress has a negative impact on people's work and personal contributions. The goal of the study is to identify the factors that contribute to occupational stress experienced by employees of insurance companies and its impact on their productivity level.

Keywords: Stress, Insurance Sector, Productivity, Job Stress, Work Demand, Employee Performance

Introduction

Any organization's ability to accumulate capital, and create economic, social, and political organisations depends greatly on the competence, efficiency, capacity, and level of development of its HR (human resources). No organisation can foresee its existence and success without making good use of its people's resources. Human resources are therefore the most crucial resource and are regarded as the foundation of every organisation. Effective human resource management has grown to be a difficult task in light of the rapidly changing socioeconomic, political, and legal environments as well as the technological ones. The dishonours and discomforts connected with work are ostensibly absent these days due to the management's increasing acceptance of the "human relations approach," yet stress, tension, and worry are still deeply ingrained in it as intangible vulnerabilities and dangers.

Stress is a natural by-product of modern living. Stress is constant in every socio-economic environment and was probably a part of prehistoric man's existence. Stress results from an unbalanced relationship between an individual and his environment, as well as from the perception of being unable to handle the challenges and demands that arise. A typical psychological and physiological response to life's growing concerns is stress. Because it may enhance mood, strengthen immunity, prolong life, and allow more effective living, reducing stress in everyday life is crucial for sustaining overall health. When someone lets their stress get the better of them, they put themselves at danger of getting a variety of diseases, from the average cold to serious heart disease.

Given that stress is a real reaction that starts in workers' minds, it has a powerful impact on wellbeing. In the world, there is no job that is free from stress, and the insurance industry is not an exception. The insurance industry extended significantly in the 19th century as a result of express trade, industrial growth, urbanisation, and standard education, leading to rivalry and intense competition between companies. The insurance industry employees are affected by this competitiveness by experiencing generalised opinion of anxiety, mistrust, and strain in interpersonal relationships, interpersonal conflicts, and jealousy from coworkers managing with ongoing pressure to perform/produce.

The insurance industry underwent quick and noticeable changes during the earlier time period as a result of globalisation and liberalisation, increased competition brought on by the entry of new private insurance companies, downsizing, the adoption of new technologies, and other factors. The employees in the life insurance industry are under a lot of stress as a result of this modification. The life insurance industry was forced to change and adapt in order to maintain a competitive edge in today's environment, which is dominated by

multinational corporations, due to globalisation and privatisation. The economic, social, and psychological spheres of life insurance employees and their relationships have been impacted by the aforementioned changes.

Background of the Study

Workplace stress is now a reality. To maintain the demanding work environment, corporations have begun to place more emphasis on positive stress in the workplace. Stress is brought on by organisational challenges like targets, the newest technological updates, and occasionally even the organisational structure. Work and absenteeism are indicators of how stressed out a company is. Both an individual and an organisation can be impacted by stress. Stress can be seen in an organization's high absenteeism rate, rising staff turnover, poor safety record, deteriorating customer relations, or declining quality control. Being an invisible factor, stress may have an impact on company employees. This study is required to examine how stress affects employee productivity among those working in the insurance industry. This study analysed how workplace stress affects employee productivity and how employee performance is affected by the work stress factor. Employers must know how much stress their employees are experiencing in order to plan appropriately for how to reduce it and increase productivity while achieving organisational objectives. In light of this, the research has chosen to examine how occupational stress affects employee productivity in the insurance industry.

Stress And Occupational Stress - Overview

Any stress that generates pressure in the person and pushes a psychological or physical aspect beyond its point of stability is referred to as a stress. Putting oneself at risk means knowing that stress is likely to occur. A danger may make someone anxious because of what it means to them. Stress is a complex phenomenon that has a negative impact on one's psychology, behaviour, emotions, and thought processes. The effects of excessive stress on the human body are negative. It occurs when an individual's ability to adequately handle the demands they are facing is outweighed by those demands. Different people experience stress at different levels, and the results can vary from person to person. When anything positive happens in a stressful situation, it's called an Eustress situation, and when something negative happens, it's called a distress situation, which lowers and affects employee productivity.

Stress is defined in terms of how it affects a person physically and physiologically. It might cause stress on the mind, body, or emotions. Additionally, it might be a stressful situation, tension, or other element. An individual experience disconnects between the expectations of the environment or employment; it may cause occupational stress and their capacity to meet those demands. There is evidence that stress has a significant impact on an organization's productivity.

Occupational stress is the emotional reaction and harm that happens when a job's requirements do not match the workers' skills, needs or resources. It may result in ill health or even injury. The majority of organisations are concerned about stress. It is one of the main causes of the low productivity, rising costs, increased errors, increased absenteeism, and high turnover rate. Employees who are under stress make less original and wiser decisions. Working under stress can result in physical and psychological impairments. However, it can also result in subtle morbidity symptoms that can harm one's well being and productivity.

Types of Stress

Positive stress, negative stress, internal stress, external stress, eustress, and distress are a few examples of common types of stress. There are various other types of stress, including the following:

- **Acute Stress:** It is the most prevalent type of stress among all others because it denotes a response to an immediate threat, pressure from the past, or impending pressure from the future. This type of stress is typically short-lived and lacks the time to cause the extensive harm associated with long-term stress.
- **Chronic Stress:** Stressful situations that last a long time are referred to as chronic. The most damaging scenario is when a person cannot see a way out and, as a result, loses hope and gives up looking for a solution.
- **Episodic Stress:** A worker experiences episodic stress when they attempt to meet too many goals at once and are unsuccessful. Short temper, irritation, and tension are some of the common effects of episodic stress.

Causes of Occupational Stress

An individual may be unable to actively participate and fulfil all of their obligations due to personal circumstances. The following are some examples of work-related stressors that people may experience:

- **Working Hours:** Working long hours can make employees stressed out in the workplace. Sitting at a desk for long periods of time not only causes stress, but also has an impact on one's physical and mental well-being.

- **Use of Technologies:** Lack of access to appropriate and current technology for employees raises employee stress levels and lowers performance levels.
- **Time Pressure:** Another significant contributor to stress is time pressure. Employees are forced to multitask due to time constraints, which can occasionally lead to stressful situations. Therefore, when employees are given goals, they should be given enough time to reach those goals.
- **Work overload:** Work overload is an employee's organization-wide overabundance of work pressure. It is one of the most typical workplace stressors for workers. An employee who has too much work cannot simultaneously balance his personal and professional life.
- **Touring/travelling:** Some jobs require significant amounts of travel in order to complete any given task. Travelling to various locations can therefore be viewed as a stressor given the employee's demanding work schedule and its potential to disrupt their ability to maintain a healthy balance between work and life.

Stress in Life Insurance Sector

Workplace stress and its negative effects have been identified in all fields, organisations, and sectors. The life insurance industry is one such sector that has undergone significant changes over the past 15 years. The financial sector of any economy's insurance sector is its most significant component. It has a significant impact on economic development and growth. The employees must remain vigilant due to the intense competition in introducing novel products and services to meet the bizarre customer needs. Working conditions, training resources, job satisfaction, motivational tools, performance evaluation and appraisal, and social security are all work factors that contribute to occupational stress. The employees' minds are under pressure and strain as a result of the rapid rise in stress in the life insurance industry.

Employees unquestionably serve as a differentiator for life insurance companies, which are essentially a human-intensive industry. One of the recalcitrant segments of the service sector in India is the life insurance industry. The rising adoption of the human relations approach in contemporary organisations is said to have lowered the discomforts and degradations connected with work today, but the intangible susceptibility and risks in the form of pressure, stress, strain, and anxiety are still firmly established in it. Stress at work will cost the organisation through increased ill health, decreased job satisfaction, decreased productivity, and monotony at work. The psychological, economic, and social spheres of the insurance professionals and their relationships have been impacted by the aforementioned transformations.

Causes of Stress in Life Insurance Sector

Employees in the insurance industry experience the effects of this competition in the form of generalised feelings of mistrust, tension, strain in interpersonal relationships, and jealousy from coworkers, interpersonal conflicts, and coping with ongoing pressure to produce/perform. The competition has risen as a result of the growth of insurance companies and the influx of new businesses into the industry. Today's insurance companies offer a variety of services in addition to insurance, including loans for vehicles, homes, education, and mutual funds, among other things. This has increased stress among insurance industry employees.

Job Stress and Employee Performance

Work stress studies focus on its detrimental consequences on employee performance. Stressed workers avoid high turnover and absenteeism. Difficult-to-leave employees may generate management challenges including inadequate performance, waste of operational resources, subordinate obstruction, etc. This may be the worst situation for the company. Workplace problems that lead to poor performance or health issues may also cause stress. Workplace stress lowers productivity and organisation performance. An organisation must make strategic choices since stress and performance are difficult.

Organizational Strategies for Managing Stress

- Improving employee-organizational communication to avoid job confusion. Good communication also changes employees' views. Managers may utilize better, less misconstrued signals and symbols.
- Promote employee input into decision-making. Thus, role stress will be decreased.
- Assign employees with more responsibility, meaningful and timely feedback, and independence.
- Organizational objectives should be precise, motivating, and practical. Employees need feedback on their progress toward these objectives.
- Promote decentralization
- Have a just and equitable salary structure and distribution of incentives.
- Encourage job enrichment and job rotation.

- Establish a fair and secure work environment.
- Implement an efficient hiring and orientation process.
- Congratulate the staff for achieving and exceeding their goals.

Rationale of the Study

The study's rationale is that it will help life insurance companies understand the actual work demands placed on their employees, the sources of their stress, how stress affects their perceptions of their productivity and job satisfaction, and how to develop strategies to reduce employee stress. The results of this study will be helpful to life insurance managers, officers, employees, and agents of life insurance companies in identifying workplace stressors, employee development, job satisfaction, career advancement, and their perceived productivity.

Review of Literature

Mbinya (2022) examined how working under stress affected Kenya's Judicial Service Commission employees' performance. The study specifically sought to ascertain the effects of workload stress on employee performance at the Kenyan Judicial Service Commission, the effects of role ambiguity stress on employee performance at the Kenyan Judicial Service Commission, the effects of working conditions stress on employee performance at the Kenyan Judicial Service Commission, and the effects of work relationships stress on employee performance at the Kenyan Judicial Service Commission. A descriptive research design method was employed in this study. The study comes to the conclusion that employee performance at the Kenyan Judicial Service Commission is significantly impacted by workload stress. The study also comes to the conclusion that employee performance at the Kenyan Judicial Service Commission is significantly impacted by stress in the workplace. According to the findings, the study advises the management of the judicial service commission to make sure that to enhance employee performance, methods for controlling workload stress are created and implemented.

Mathews (2022) analysed the origins and triggers of occupational stress in female academics working at a South African university. A focus group of chosen female academics from the UoT was used as part of the study's qualitative research methodology. This study found that resources, a lack of care and empathy, poor HR, bullying and imposition, a lack of professionalism, nepotism and favouritism, retrenchments and instability, as well as poor recognition and appreciation, all contributed to workload and performance management, as well as family and personal life, teaching vs. research and administration, Covid-19 and online teaching and learning, holidays and leave and lack of leave, meetings and support deficiency, holidays and leave and lack of leave, meetings. According to the study, the UoT should implement efficient interventions to help these female academics manage their stress and lessen its detrimental effects on both themselves and the institution.

Suresh (2020) identified the stress management practices among workers in a few Chennai-based auto component manufacturing industries. The study outlined the factors that contribute to stress, the signs that employees experience, and the organisational strategies that are most successful at reducing employee stress in the workplace. The study uses a survey methodology, giving employees self-administered questionnaires to collect information about their attitudes toward stress management. Primary and secondary data are used to gather the data. According to the study's findings, stress is caused by a number of factors, including workload and meeting goals. Other symptoms of stress include tension headaches. The practises of stress management are effectively handled by organisation. Employees can better manage their stress by participating in effective training and employee assistance programmes, and they can be motivated to work effectively through wholesome compensation plans and performance-based incentives.

Harry (2020) discussed the association between worker performance and stress management. The study looks at how workload, management, role conflict, role ambiguity, stress, commitment and effectiveness affect employee performance. 80 samples were obtained through a questionnaire. The study recommended management design tasks and jobs in ways that would make for efficiency, commitment and effective and bring about an increase in the workforce's performance. The researcher came to the conclusion that stress management significantly and favourably affects employee performance.

Vinothini (2020) conducted research on the use of stress management techniques by private sector life insurance companies' employees in Chennai. This study's goal is to learn more about workplace stress and its effects on workers. 500 employees were used as the sample pool, and KMO, the chi-square test and Bartlett's test were the statistical tools used. The researcher concluded that employee commitment was negatively impacted by job stress, which in turn decreased performance.

Patro (2019) conducted a study to determine how workplace stress management techniques affected workers' productivity. The study's goal was to determine the efficacy of stress management techniques used by private businesses and how they affected worker productivity. A one-way ANOVA was used as the statistical tool, and the sample was drawn from 240 employees. The researcher came to the conclusion that development and training programmes and interventions in stress management have a significant impact on employees' productivity. Due to this, private businesses must commit the necessary resources to creating plans and interventions to lessen workplace stress.

Research Gap

Similar studies among employees working in the insurance sector are rare in the literature, and no such study has been found to have been undertaken in Chennai, despite the fact that there is a wealth of literature that explores the causes of workplace stress and how it affects workers' performance and productivity in various sectors of the economy. To take appropriate action to lessen the negative effects of stress, insurance companies and the government need to understand how job stress affects the performance of the employees in the sector. By identifying the aspects of occupational stress that have an impact on employees' productivity level, this study seeks to fill a gap in the literature. As a result, the study is highly pertinent and timely from the perspectives of academics and the insurance sector.

Statement of the Problem

The insurance industry has experienced rapid and noticeable changes over the past ten years, including policy changes brought on by liberalisation and globalisation, increased competition brought on by the entry of more private insurance companies, downsizing, the introduction of new technologies, etc. The economic, social and psychological spheres of the life insurance employees and their relationships have been impacted by the aforementioned transformations. Consequently, the causes of work stress among the employees of insurance companies and the impact of the performance and productivity level of the employees are at question. As a result, the current study will contribute to the development of more effective coping mechanisms for dealing with occupational stress, and these coping mechanisms could be included in a more comprehensively integrated set of HR (human resource) policies for better performance of life insurance employees. In this context, the researcher has attempted to study the level of occupational stress experienced by the employees of the Insurance sector in Chennai city.

Significance of the Study

The effects of stress are widespread in society and include low productivity, increased absenteeism, high rates of job turnover, depression, mental instability, cardiovascular disease, as well as issues with an employee's overall wellbeing. The purpose of this study is to identify the factors that contribute to occupational stress among the employees of select insurance firms and to investigate the impact on performance and productivity level of the employees. Any industry's success is largely influenced by the productivity of its workforce. It is more crucial to advise the employees to reduce their stress and boost their productivity because Insurance firms are essential to the development of a nation. In this way, the study gains national significance. The study also adds to the body of knowledge in this field by contributing to the literature in the field of occupational stress.

Research Objectives

1. To identify the level of stress undergone by the employees of insurance companies
2. To determine the factors responsible for occupational stress among employees of insurance companies
3. To evaluate the impact of occupational stress on employee productivity

Research Methodology

The road map or itinerary this researcher uses to attain the objectives of this research is known as the research methodology. This chapter explains the research design that was used in this study, as well as the various methods and techniques used to gather and analyse data.

Research Design The focus of this study is on workplace stress and how it affects workers' productivity. The current study uses both a descriptive and analytic research design. This research study has been modified to determine the level of occupational stress experienced by staff members at an insurance firm in Chennai. Every effort was made to conduct a thorough analysis in order to reach the conclusions and offer specific recommendations.

Study Area and Study Units With advancements in trade, commerce, and service industries like banking, education, hotel, hospital insurance, etc., Chennai district has experienced tremendous growth since 1990. Over a dozen life insurance companies have flooded the study area with individual, group, and pension products. As a result, this study has only looked at Chennai in the state of Tamil Nadu. Tata AIA Life Insurance Company

Limited, Aditya Birla Sun Life Insurance Company Limited, Max Life Insurance Company Limited and HDFC Life Insurance Company Limited are the chosen study units.

Sample population Data for the study were gathered from four life insurance companies Max Life Insurance Company Limited, Aditya Birla Sun Life Insurance Company Limited, Tata AIA Life Insurance Company Limited and HDFC Life Insurance Company Limited that are operating in the Chennai district. All employee categories, including branch heads, field officers or development officers, officers, and accountants, office assistants, clerks, and other supporting staff employed by the chosen life insurance companies are surveyed for the field data.

Sampling Method Since it is affordable and time-saving the non-probability convenience sampling method has been adapted for the current study.

Sample Size 145 sample respondents were recruited from the four insurance firms in Chennai city for the current research. 120 surveys were completed and returned. 120 questionnaires were gathered and determined to be eligible for analysis.

Data source both secondary and primary data are gathered for fulfilling the study objectives.

Primary Data A self-administered questionnaire is used to gather primary data on the connections between factors affecting occupational stress and employees' perceptions of their productivity. In order to investigate the connection between independent and dependent variables (Work demand, Role ambiguity, Resource Constraint, Job Stress and Productivity Level), this study employs the survey method and a questionnaire. The branch manager, field officer, or development officer, other officers, accountants, office assistants, clerks, and other supporting staff of one public life insurance company and eight private life insurance companies operating in Chennai, Tamil Nadu, make up the study's universe. We personally visited each of the four life insurance companies under investigation.

Secondary Data The secondary data needed for the study has been gathered and compiled from published works, journals, annual reports, journals like Business World, life insurance companies' reports, publications, etc., and articles that are relevant to this study as well as from life insurance companies.

Statistical Analysis and Data Analysis In order to analyse the data, various statistical methods and tools were used. Through the use of statistical tools and logical inferences made for the study's objectives, the data thus gathered is categorised, analysed, and interpreted. The data were analysed and explained using the SPSS (statistical package for social sciences). A few pertinent and suitable statistical tools and techniques were used for data analysis and interpretation in order to give the survey data a quantitative touch. They are Analysis of Variance (ANOVA) and correlation.

One-way ANOVA Test (Analysis of variance) – Age

H_{01} – Age has no significant relationship with Work demand, Role ambiguity, Resource Constraint, Job Stress and Productivity Level

Factors	F-Value	P-value	Inference
Work Demand	0.598	0.617	Not Significant
Role Ambiguity	2.259	0.004	Significant
Resource Constraint	0.159	0.924	Not Significant
Job Stress	3.828	0.002	Significant
Productivity Level	0.198	0.898	Not Significant

Table – 1: One-way ANOVA Test- Age

Source: Computed by the researcher @5% Level

To ascertain if there was a noteworthy relationship between the study variables Work demand, Role ambiguity, Resource Constraint, Job Stress, and Productivity Level, and age factor the one-way ANOVA approach was utilised. We accept the null hypothesis for the variables "work demand," "resource constraint," and "productivity level" since the p-value for all variables is greater than 5%. Since the value of p is less than the 5% threshold, the null hypothesis is rejected for both role ambiguity and job stress. As a consequence, there is no significant variance between age and work demands, resource constraints, or productivity levels; yet, there is a discernible connection between age and job stress and role ambiguity.

One-way ANOVA Test (Analysis of variance) – Education

H₀₂ – Education has no significant relationship with Work demand, Role ambiguity, Resource Constraint, Job Stress and Productivity Level

Factors	F-Value	P-value	Inference
Work Demand	1.109	0.346	Not Significant
Role Ambiguity	2.195	0.009	Significant
Resource Constraint	1.685	0.170	Not Significant
Job Stress	4.486	0.004	Significant
Productivity Level	3.707	0.000	Significant

Table – 2: One-way ANOVA Test- Education
Source: Computed by the researcher @5% Level

To ascertain if there was a significant connection between the study variables Work demand, Role ambiguity, Resource Constraint, Job Stress, and Productivity Level and education factor, the one-way ANOVA approach was utilised. We accept the null hypothesis for the variables "work demand," and "resource constraint," since the p-value for the variables is greater than 5%. Since the value of p is less than the 5% threshold, the null hypothesis is rejected for role ambiguity, job stress and productivity level. As a consequence, there is no significant variance between education and work demands and resource constraint; yet, there is a significant connection between education and role ambiguity, job stress and productivity level.

SEM Analysis (Structural Equation Modelling)

Variables Relationship	Estimation	SE	CR	P-Value
Job Stress <--- Work Demand	0.095	0.033	2.922	0.003
Job Stress <--- Role Ambiguity	0.287	0.028	10.230	0.000
Job Stress <--- Resource Constraint	0.283	0.039	7.202	0.000
Productivity Level <--- Job Stress	0.860	0.039	21.995	0.000

Table – 3: Estimates
*Significant at 1% level
Source: Computed by the researcher

Hypothesis Discussion

H₀₃ – The work demand has no significant impact on job stress

Table 3 demonstrates that the null hypothesis is rejected since the value of p is smaller than 0.01(significant value). Therefore, the work demand has an impact on job stress.

H₀₄ – The role ambiguity has no significant impact on job stress

According to table – 3, the value of p is at a significant level (0.01), which indicates that the null hypothesis should not be accepted. Therefore, the role ambiguity does impact the job stress.

H₀₅ – The resource constraint has no significant impact on job stress

Table 3 demonstrates that the p-value is smaller than the significant value (0.01), thereby rejecting the null hypothesis. Therefore, the resource constraint affects job stress.

H₀₆ – The job stress has no significant impact on productivity level

Table 3 shows that the p-value is significant (0.01), indicating that the null hypothesis is rejected. Thus, job stress has an effect on productivity.

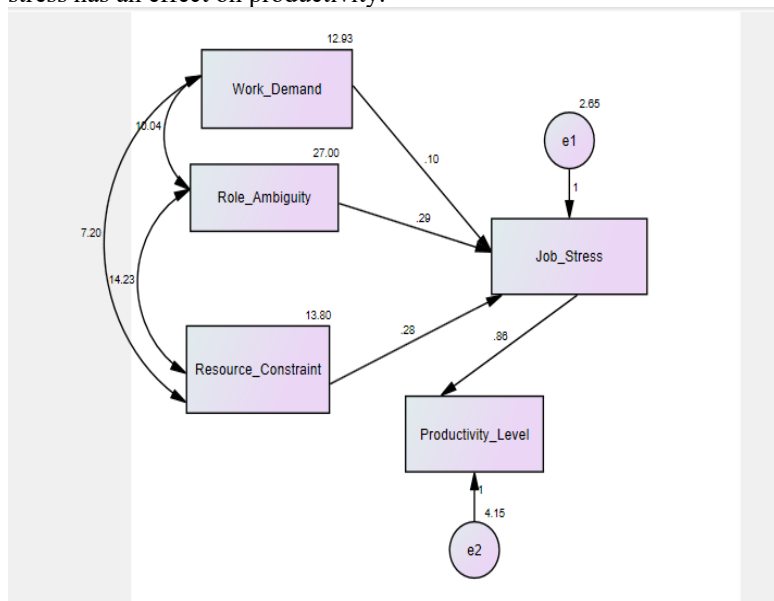


Figure – 1: SEM Path diagram

Source – AMOS Output

Parameters	Accepted value	Values on model
Goodness of fit (GFI)	More than 0.9	0.984
CFI (Comparative fit index)	More than 0.9	0.991
Root mean square error of approximation (RMSEA)	0.06 to 0.08	0.069
CMIN/df	Less than 5	3.999

Table – 4: Model Fit

Source: Computed by the researcher

Result

SEM analysis is used to examine the overall model's suitability, and the research evaluated the indicators of overall fit. CMIN/df should be less than 3.0, RMSEA may range from 0.06 to 0.08, GFI and CFI measurements should be more than 0.90, and RMSEA can be less than 0.08 in preference, according to the research. Thus, the score above indicates that the model is well-fit.

Key Findings

- One-way ANOVA test shows that there is no significant variance between age and work demands, resource constraints, or productivity levels; yet, there is a discernible connection between age and job stress and role ambiguity. For the education factor there is no significant variance between education and work demands and resource constraint; yet, there is a significant connection between education and role ambiguity, productivity level and job stress.
- SEM analysis was used in the research to examine how well the metrics of overall fit represented the entire model. RMSEA may range from 0.06 to 0.08, CMIN/df should be less than 3.0, GFI and CFI measurements should be more than 0.90, and RMSEA can be less than 0.08 in preference, according to the research. Thus, the score above indicates that the model is well-fit.

Recommendations

Depending on the level of employees, the organisation can introduce EAPs (Employee Assistance Programmes) and stress control workshops; frequent counselling can be given to the employee to handle the stress. In order for employees to keep up with the company's rapid technological change, effective training and development programmes on various departments should be improved. This also aids in proper time management. It is possible to implement job rotation in an organisation, which will help to lessen stress by reducing repetitive and monotonous work. When it's necessary to remove role ambiguity, adequate role clarification can be made. The business can host retreats that include relaxation techniques like yoga, meditation, and other relaxation techniques to help employees feel less stressed. To help employees in the insurance industry manage their stress, management may try to involve them in effective training and Employee Assistance Programs. The company needs to be highly effective at managing stress management practises. To do this, the company can offer performance-based incentives and healthy compensation plans that will encourage employees to work hard.

Study Limitations

This research has a few limitations, but not many. The scope of the study was constrained as there are other factors that influence how well employees perform. The respondents to the data collection process were not particularly receptive to discussions and were reluctant to answer the questionnaire, taking a long time to do so despite repeated calls and numerous scheduled meetings. Financial and time constraints were a factor in this study as well. Moreover, this study is limited only to Insurance sector in Chennai city and hence the results of the study may not be applicable for other sectors.

Conclusion

In conclusion, stress management has emerged as the most significant and beneficial strategy for increasing employee productivity and morale in the workplace. Each and every organisation gave their workers a challenging task to complete in order to meet their deadline. All of the employees are under stress at work as a result of that task. Employees, particularly in the insurance sector, are required to meet their goals within the allotted time. Employee stress levels rise as a result of such frequency, which also alters their way of life. Extreme stress has a negative impact on people's work and personal contributions. Additionally, ongoing workplace stress impairs the mental and physical health of insurance company employees. The areas that significantly reduced the employees' organisational productivity were identified as those that contributed to workplace stress, such as Work demand, Role ambiguity, Resource Constraint and Job Stress. These elements affect the employees' physical illnesses who work for insurance companies. Because it has a direct impact on the health of the employee, lowers their level of commitment, and lowers productivity, occupational stress cannot be viewed as merely an individual problem. Every organisation demands increased productivity from its workers. To protect the organisation from the impacts of occupational stress, both the employee and, it is advised that the organisation pay attention to the impact on factors that contribute to it. Due to increased competition and business expansion in India, the insurance industry needs a more active and effective workforce. There should be efforts made at both the individual and organisational levels. Therefore, organisations must take the necessary steps to combat stress management in order to increase employee commitment and have a greater impact on the sector's financial productivity.

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