

Evaluating Employees Stress Level

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Abstract

Feeling stress is a fact of life for most people. But it affects everyone differently. High stress levels over a long period of time (chronic stress) can cause serious health problems such as high blood pressure. Moreover, the high stress can weaken immune system and make it difficult for body to fight against diseases. Stress is linked to health conditions such as depression, heart disease, and asthma. The evaluation of stress levels among employees plays very important role for the organizations to frame suitable stress management strategies for their employees. This paper evaluates the causes and level of stress among employees working in insurance companies under study.

Key Words : Evaluating Stress, chronic stress, disorders

Introduction

Stress is considered number one killer today. It is an unavoidable part of everyday life. In today's world everybody is facing stress, whether he/she is at home or at workplace. Stress is like an insidious force that depletes the health. Stress disturbs a person's healthy mental and physical well-being. It occurs when a body is required to perform beyond its normal range of capabilities. The basic concept is that stress relates both to an individual's perception of the demands being made on them and to their perception of their capability to meet those demands. A mismatch will mean that an individual's stress threshold is exceeded, triggering a stress response (Clancy & McVicar 2002). Work related stress is the response that people may have when presented with work demand and pressure that are not matched to their knowledge and abilities. Workplace stress is having a greater impact on today's workforce (McGowan 2001). An individual's stress threshold, sometimes referred to as stress 'hardiness', is likely to be dependent upon their characteristics, experiences and coping mechanisms, and also on the circumstances under which demands are being made. A single event, therefore, may not necessarily constitute a source of stress for all nurses, or for a particular individual at all times, and may have a variable impact depending upon the extent of the mismatch (Lees & Ellis 1990). Stress is associated

with impaired individual functioning in the workplace. Negative effects include reduced efficiency, decreased capacity to perform, dampened initiative and reduced interest in working, increased rigidity of thought, a lack of concern for the organisation and colleagues, and a loss of responsibility (Greenberg and Baron, 1995). High levels of work stress are associated with low levels of job satisfaction (Landsbergis, 1988, Terry et al., 1993) and job stressors are predictive of job dissatisfaction and a greater propensity to leave the organisation (Cummins, 1990). A number of aspects of working life have been linked to stress. Aspects of the work itself can be stressful, namely work overload (DeFrank and Ivancevich, 1998, Sparks and Cooper, 1999, Taylor et al., 1997) and role-based factors such as lack of power, role ambiguity, and role conflict (Burke, 1988, Nelson and Burke, 2000). The quality of the social environment in the workplace is associated with stress (Sparks and Cooper, 1999) as are certain behaviours of the leader (Carlopio et al., 1997; Cooper and Marshall, 1976). Threats to career development and achievement, including threat of redundancy, being undervalued and unclear promotion prospects are stressful (Nelson and Burke, 2000). The conflict between home and work and the work impact on personal relationships is stressful (Sparks and Cooper, 1999). Also, physical conditions such as high noise levels, overcrowding

in the workplace or a lack of privacy have been associated with stress (Burke, 1988). Employers cannot usually protect from stress arising outside of work, but they can protect them from stress that arises through work. Stress at work can be the real problem to the organization as well as for its workers.

Objectives of the Study

The following are the objectives of the study:

- 1) To identify the causes of stress among the employees working in insurance companies under study.
- 2) To analyse the occurrence of disorders due to stress among employees working in companies under study.
- 3) To evaluate the level of stress among employees working in the organizations under study.

Research Methodology

The sample of the study includes the employees of five insurance companies namely, LIC, Max New York life insurance, Bharti AXA life insurance, Birla sun life insurance, ICICI prudential. The sampling design adopted for the study is simple random sampling. The total numbers of respondents surveyed for the purpose of study were 60. Both primary and secondary data were collected for carrying out the research study. The primary data was collected through structured questionnaire. The data is analysed calculating simple percentage analysis, Chi square test and average mean of responses.

Results and Analysis

Table1: Genderwise Classification

Gender	No of respondents	Percentage
Male	34	56
Female	26	44

It is evident from table 1, that 56 % respondents are males and 44% respondents are females.

Table 2: Attributes Causing Stress

Attributes Causing Stress	Avg. Mean	Great Extent	Good Extent	Some Extent	Little Extent	No Extent
Work Load	1.25	45	15	0	0	0
Job Insecurity	1.52	36	17	7	0	0
Financial Problem	2.00	24	14	20	2	0
Lack of Promotional Prospects	2.37	20	10	18	12	0
Strict working schedule	1.77	32	15	8	5	0
Lack of cooperation from superiors	1.77	31	19	7	4	0
Role confusion	3.47	13	5	7	11	24
Routine job	3.13	9	7	15	25	4
Interpersonal conflicts	1.67	30	20	10	0	0
Lack of freedom	3.93	0	0	18	28	14

Table 2 presents the analysis of attributes responsible for stress, which shows that the majority of respondents claim work overload (avg. mean 1.25) as the major cause of stress followed by job insecurity (avg. mean 1.52), interpersonal conflicts (avg. mean 1.67) and strict working schedule & lack of cooperation from superiors (avg. mean 1.77).

Furthermore, respondents also consider financial problems (avg. mean 2.00), lack of promotional prospects (Avg. mean 2.37) routine job, role confusion (avg. mean 3.47) and lack of freedom (avg. mean 3.93) as also the causes of stress among individuals.

Table 3: Occurrence of Disorders Due to Stress

Disorders	No of respondents	Percentage
Headache	8	13
High B.P.	23	38
Digestive Problem	5	8
Hypertension	3	5
Nervousness	0	0
Sleeplessness	21	35

Table 3 presents the analysis of disorders occurred due to stress, which presents that 38% respondents suffer from high B.P, 35% respondents complaint of sleeplessness 13% respondents suffer from headache and 8% respondents suffer with digestive problem and 5% respondents have complaint of hypertension.

Table 4: Level of Stress

Level of Stress in job	No. of respondents	Percentage
Very High	39	65
High	18	30
Moderate	3	5
Low	0	0
Very Low	0	0

The table 4 presents that 65% of the respondents suffer with very high level of stress, 30% respondents answered that level of stress is high and remaining 5% respondents suffer from moderate level of stress.

Table 5: Chi-Square Tests: Gender Vs. Level of Stress

H0= There is no significant relation between gender and level of stress.

Observed Frequency

Gender	Level of Stress					Total
	Very High	High	Medium	Low	Very low	
Male	4	12	9	5	4	34
Female	10	8	6	2	0	26
Total	14	20	15	7	4	60

Expected Frequency

Gender	Level of Stress					Total
	Very High	High	Medium	Low	Very low	
Male	8	11	8	4	2	33
Female	6	9	7	3	2	27
Total	14	20	15	7	4	60

The calculated value of X^2 (9.49) is greater than the table value (3.841), therefore hypothesis is rejected hence there is a significant relation between gender and level of stress.

Findings

- Majority of the respondents suffers from disorders like headache, high BP and sleeplessness due to stress. Moreover, some respondents complain of high blood pressure and digestive problems also.
- There is a significant relation between gender and level of stress. Level of stress among women working in insurance companies is high as compare to men.
- Work overload, job security and interpersonal conflicts are considered as the major causes of stress among employees. In addition to this, low promotional prospects, Lack of cooperation from superiors and strict working schedule followed by role confusion and routine job also causes stress among employees.

Suggestions

- Work should be properly delegated to employees, it would help them in reducing stress arising from work overload.
- Organisations must introduce stress control workshops and seminars to reduce level of stress among employees.

- Organisations should improve employees' control over the way they do their work.
- Employers should detect the problems as early as possible and should take corrective measures to prevent them from becoming serious.
- There should be proper communication system in the organization, which would reduce the stress causes due to ineffective communication.

Conclusion

Stress is caused by an imbalance between the demands upon an individual and his/her ability to cope with those demands. The demands are perceived as challenges which may arise from either external or internal sources. It has been observed that a stress level among female employees is on much higher side as compare to males. A number of factors may contribute to the elevated stress levels that are work overload, job security and interpersonal conflicts etc. The evaluation of stress levels of employees imparts plenty of advantages to the organization. In conclusion, it is the responsibility of organisations to adopt suitable strategies to reduce stress. An initial step in this process is an evaluation of causes and levels of stress. Only then can appropriate stress management strategies be adopted by organizations.

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