

**A Study On Stress Management Procedure With Special Reference To Pnb Metlife Insurance
At Pune.**

Dr. Sachin Chavan¹, Mr. Satish Bagal², Miss. Janki Kantesariya³

1. Head of Department, Department of management, Zeal College of Engineering & Research ,
Narhe, Pune.
2. Asst Professor, Department of management, Zeal College of Engineering & Research, Narhe,
Pune.
3. PG, Student , Department of management , Zeal college of engineering & Research , Pune

ABSTRACT

We all know that modern life is full of frustration, demanding, busy schedules, etc. For many people stress is so common that takes a permanent place in their life. When the stress is less it can help you to motivate, but when these doses of stress increases regularly then your mind and body have to pay for it. Stress directly or indirectly results for nearly 80% of illness in the body causing the serious effects on brain, immune system, & etc.

In this research we attempted to study process of stress management among the individual. This also includes need to study stress management. Here we understand the causes of stress faced by individual and tried to go remedies to get rid of from stressful life. This study will help to give information about different factors responsible for stress and measures to minimize stress.

Key words: Frustration, Stress, stress burst, remedies to minimize stress.

INTRODUCTION

Stress is much contagious; person who does not perform well due to the increased amount of pressure on his work and life. The case may range from in clear or overlapping job description, lack of communications among the employees, poor work conditions in the workplace. Stress is imbalance which takes place due to unfavorable conditions between demand of a situation and the ability of an individual. Dr. Hans Selye, described stress as "the rate of all wear and tear caused by

the body". Stress can be positive or negative. The stress can be said as positive stress when it gives us an opportunity to gain something and work as a motivator, whereas it is a negative stress when it is a force which is negative on persons face, emotions, social and physical problems.

Origin and development of stress: The stress word was founded from physics by the father of stress research Hans Selye in 1920. Walter in 1984 was the first person who described the body reaction toward stress and he identified stress as fight for the human being. Tucker in 1996 after experiencing the full situation of stress determined the mindset, energy level and working abilities at work. There are various types of stress such as internal stress, external stress, chronic stress, Time stress, etc.

1) Internal stress: Stress which is caused by internal factors such as lifestyle, personality, over analyzing, taking things personally is called as internal stress.

2) External stress: Stress which is caused due to external factors such as job location, colleague, Work target, boss, etc is known as External stress.

3) Chronic stress: Chronic stress is the stress caused when an individual is suffering from emotional pressure for a long period of time in which they lose their control is called as chronic stress.

4) Time stress: Time stress is caused when you are worried about time or the lack of time and you fail to achieve something due to time, then such a stress caused is called as time stress.

Effects of stress: Stress can make your body condition poor as well as it can cause psychological and physical illness such as depression, heart diseases, etc. Fact is stress is more dangerous than one thinks. We have heard that it can raise blood pressure, heart disease but health insurance has claimed that 90% of the visitors are suffering from stress related disorders. Stress is not always bad. Sometimes it helps people to motivate and perform better in the workplace. But when it increases it can cause negative effects and more important, in our minds. When we feel anxious, the body releases a adrenaline that is meant for fight or flight the situations. If secretion of such hormone is continuous, then our body needs to pay price for it.

Stress management: The stress can be managed in many ways; some of them are as follow:

Whenever you feel stress, keep a record of stress in the journal. Write down things such as

- What caused you to stress
- Does it affected both , physically and mentally
- What was your action in response
- What were your practices to make yourself better

PURPOSE OF STUDY

- 1) To determine awareness of stress and its management among employees at PNB Metlife insurance.
- 2) To know internal and external factors of stress faced by PNB Metlife employees.
- 3) To know effects of stress experienced by PNB MetLife employees.
- 4) To know practices followed by PNB Metlife employee to reduce stress.
- 5) To suggest what managers/organization need to reduce stress among their employees.

LITERATURE REVIEW

Observing the corporate and modern world, Various arguments take place in the mind of researchers . It is very important to understand the factors which are responsible for a certain phenomenon . The study had been done to represent the research work so far in the field of stress , factors , technique , etc . Asim Masood in the year (2013) had done a study on effects of job on employee relations , a study was held on banking sector in Pakistan . In study objective was to check that does it effect on job stress among employee . With the help of some of the test carried , identification made was that the employee should work with full energy to reduce stress . Angweling in the year (2014) done a study on role of the stress and job satisfaction among the employees of job in kotak bank . The main objective of study was investigation between the relationship of role stress and satisfaction of job among bank employees in Kota with help of frequency tests and some of the regression test. He identified that if the role stress is much high then the job satisfaction will be much less. Asfaq Ahmed in the year (2013) had done study on

effect of job stress on employee's job performance. Study on banking sector with the aim to understand relation between the job stress and performance of the job. Ambika Ponnampalam (2013) has done a study on the effect of stress on performance of employees in commercial bank of Ceylon in the eastern provinces. In his study, the objective was to understand the level and relationship between stress and performance of commercial bank employees. A Shirmilla (2012) has done a study on employees stress management in selected private bank in Salem. In his study the objective was to identify different methods and techniques to reduce job related stress. With the help of percentage analysis methodology, he identified that excess work pressure is the main cause of stress in banking sector.

RESEARCH METHODOLOGY

Statement of the problem: The work has been undertaken with the aim to study the employee stress and ways to minimize that will help the company to maintain a standard and decrease stress by motivating the employees.

Methodology: Primary data: It is one which is collected specifically for project only and can be obtained from the various people working in that organization. For the study, I collected the primary data from the following sources:

- a) Questionnaire: A well prepared questionnaire included daily stress facing problems such as effects, causes of stress and many more. I had given the employees a short idea about the questions in the questionnaire and distributed them, which helped me in gaining the primary data.
- b) Discussion with the manager; a personal discussion with the manager Mr. Nitesh Pardeshi helped to understand the overall schedule of the employees, their payment scale, their work targets and working hours. This also helped me a lot in the collection of primary data.

Secondary data: It is the material which is not originated by investigators. It is also called as second hand data. For these study, the secondary data was collected from the following sources: a) Website of PNB Metlife company b) Books related to stress management

RESEARCH DESIGN : it is design which is used for these study is **DESCRIPTIVE RESEARCH DESIGN** . It is also called as the statistical research, which describes the data and its characteristics about population being studied. It is also used for frequency, average and some other statistical calculations. The main purpose of this research design is description of the state of affairs, as it exists at present. In short, it deals with everything which can be counted and studied.

Sample method: Non probability (Convenience) sampling

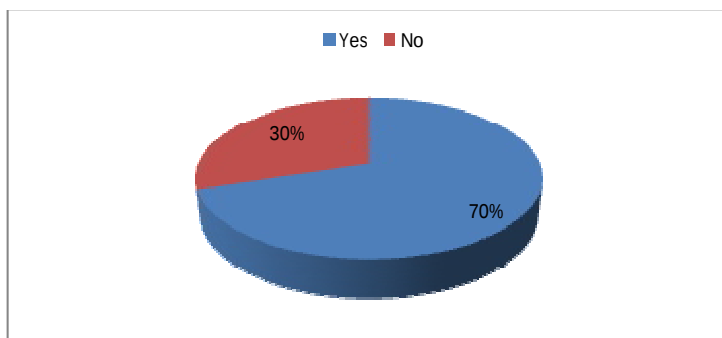
Sample size: 150

Population : 170

DATA ANALYSIS AND INTERPRETATION

1) Are you aware that you can be stressed ?

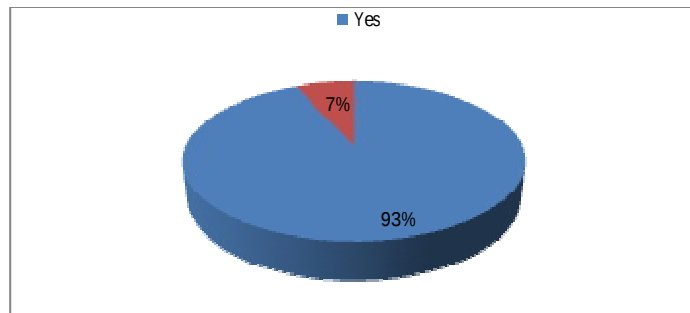
Yes	105 (70%)
No	45 (30%)



Interpretation: Out of 150 respondents , 70% respondents are aware that they can be stressed whereas , 30% respondents are not aware that they can be stressed.

2) Do you know stress can be managed ?

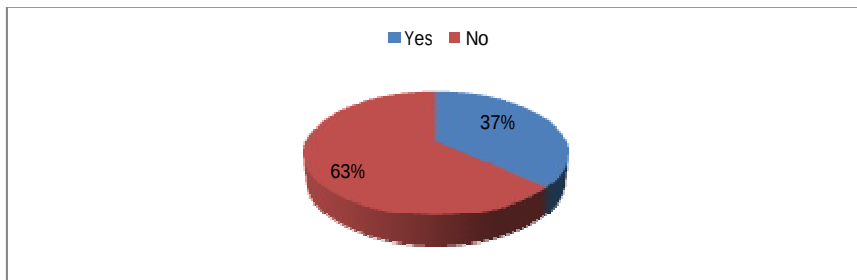
Yes	140(93.33%)
No	10(6.66%)



Interpretation : Among the total respondents, 140 respondents i.e. 93.33% are aware about the stress management whereas 10 respondents i.e. 6.66% respondents are not aware that stress can be managed, still it can be managed.

3) Does your organization arrange stress management session?

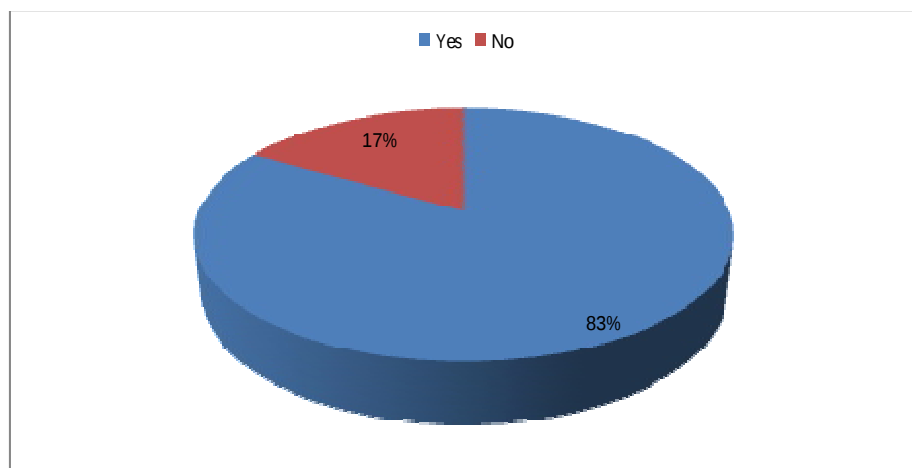
Yes	55(36%)
No	95(63.33%)
Don't Know	0(0%)



Interpretation : Among the total respondents ,95 respondents showed the negative response on the opinion whether organization arrange stress management session or not , whereas 55 respondents agrees that organization arrange stress management session .

4) What is your opinion on statement that “Stress is caused only due to work”?

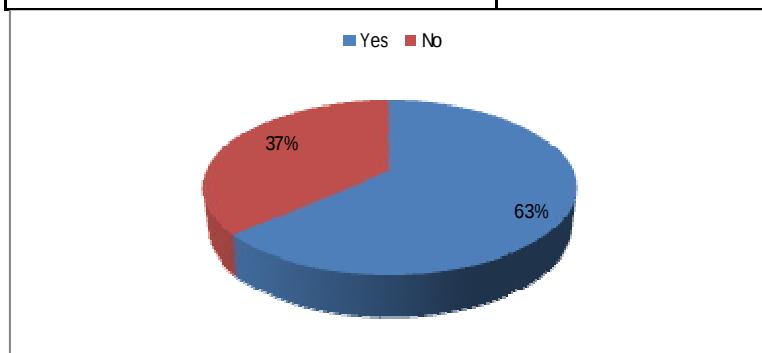
Yes	125(83.33%)
No	25(16.66%)



Interpretation : Among the total respondents ,125 respondents says that statement “stress is caused only due to work” is correct whereas 25 respondents does not agree to the given statement

5) Are there causes of stress other than work ?

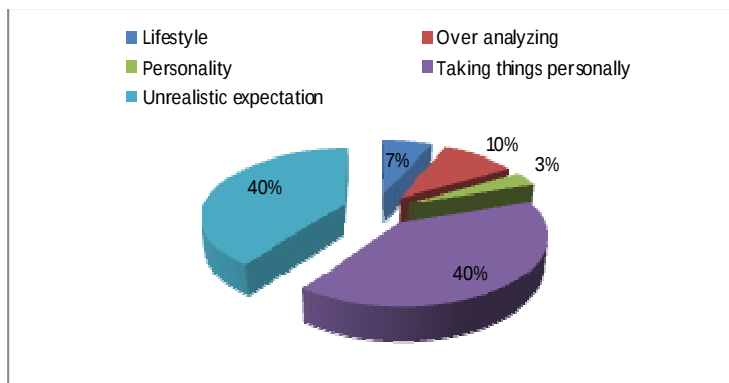
Yes	95 (63.33%)
No	55(36.66%)



Interpretation : From the data collected from 150 respondents , 95 respondents think that there are various causes of stress other than work whereas 55 respondents think that work is only the factor causing stress .

6) According to you , Which one is the prominent internal factor of stress generator ?

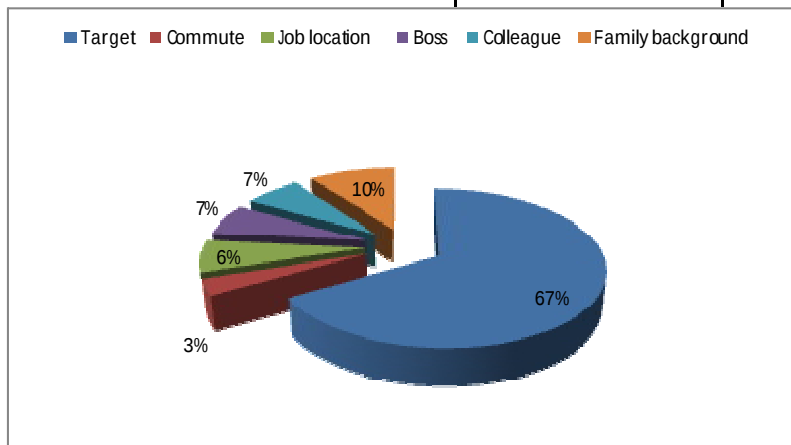
INTERNAL FACTORS	No. of respondents
Lifestyle	10
Over analyzing	15
Personality	5
Taking things personally	60
Unrealistic expectation	60



Interpretation : Among the above stress generating factors among the employees , Taking things personally & unrealistic expectations are the most prominent internal factors causing stress .

7) Which one among the following external factors causes stress among the employees?

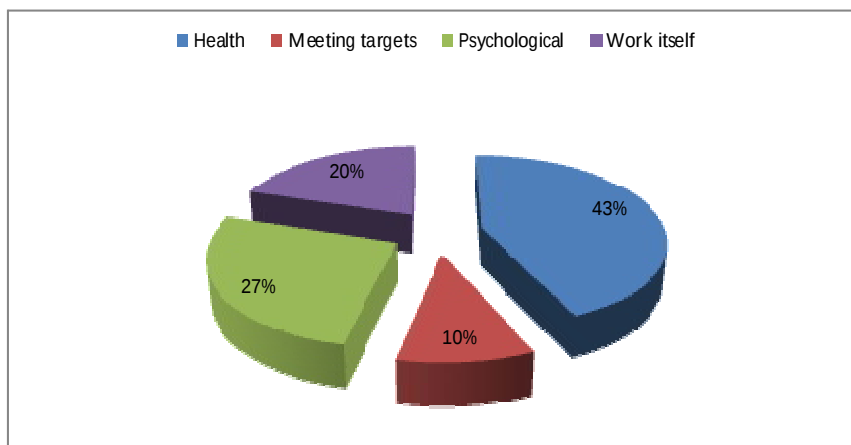
External factors	No. of respondents
Work Target	100
Commute	05
Job location	10
Boss	10
Colleague	10
Family Background	15



Interpretation : Out of the total 150 responses collected , 100 (66.66%) respondents considers target as their prominent external factor causing stress among them .

8) Which among the following problem do you face due to stress ?

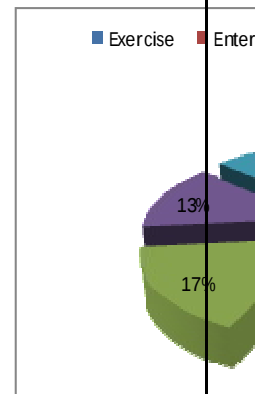
Problems faced due to stress	No of respondents
Health	65
Meeting Targets	15
Psychological	40
Workitself	30



INTERPRETATION : Out of the total respondents , major problem faced by the respondents is health problem whereas 26.66% Respondents face psychological problems due to stress .

9)To reduce stress , which one among the following practices you perform ?

Practices	No. of respondents
Exercise	35
Entertainment	50
Meditation	25
Sports	10
Hobby	10
Nothing	20

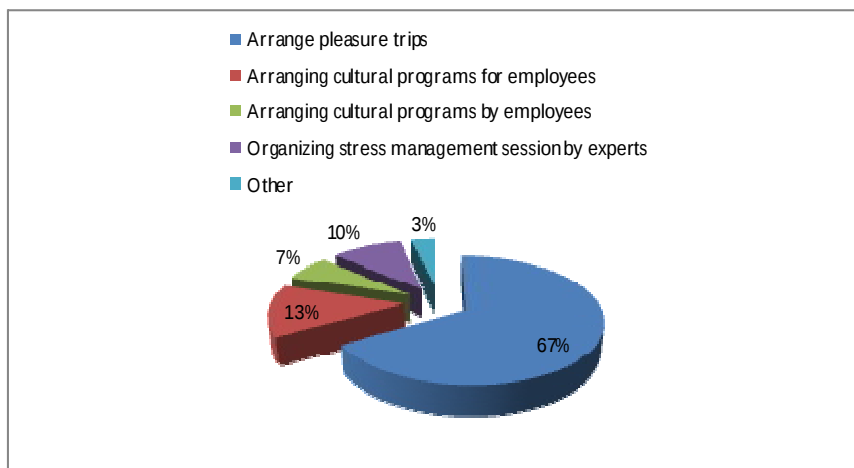


Interpretation : Among the above practices , 33.33% respondents considers entertainment as a stress relieving practice whereas 13.33% respondents perform nothing to reduce stress .

10) Which among the following action should organization do to reduce stress for the employees ?

Actions that must be taken	No. of respondents
----------------------------	--------------------

Arrange pleasure trips at the cost of company	100
Arranging cultural programs for employees.	04
Arranging cultural programs by employees.	02
Organizing stress management session by experts	03
Other	01



Interpretation : From the above data we can analyze that 66.66% employees feel that arranging pleasure trips is the best action performed by the organization for the employee to reduce stress.

FINDINGS

The findings drawn during the project are as follow:

1. Many of the respondents are under impression that stress is causing due to work only
2. But fact is that work is one the reason causing the stress
3. There are many internal as well as external factors causing the stress
4. Many employees are convinced that, stress can be managed.
5. Most of the respondents choose Entertainment as a means of stress relieving.

CONCLUSION

Stress is part and parcel of life. One has to learn to manage their individual stress. One cannot avoid the stress but it has to be minimized by using stress relief techniques. Working employee has to manage his work and family. Stress causing factors are to be kept at its place means at work and at family

BIBLIOGRAPHY

- 1) Human resource management - K. Aswathappa .
- 2) Research Methodology – Naval Bajpai
- 3) Wallace, J. Craig, G Mary, Stephen J. research paper “ Examining the stress forms “ , personal Management , Vol .29 No.4 Winter 20
- 4) Journal of management values and Ethics for the month of July – September 12 Vol. II No. III
- 5) An international peer – Review journal Vol. 13, 2015