



## Stress Management through 'Yoga Practices' in Indian Insurance Sector

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### ABSTRACT

*The executives of today's globalised era are under great tension, stress and anxiety due to heavy competition, innovation and change. Only hardworking, disciplined, punctual and mentally alert executives can survive the work pressures and strike a balance between work life and personal life. They are exposed to stress and tension for long periods which may manifest in the form of many ailments like hypertension, high/low blood pressure, insomnia, depression, backaches, migraine, spondylitis, etc. This in turn results in overall decrease in the executive's efficiency and productivity; consequently, there is a deterioration of human capital in the organization. Yoga is the answer for healing stress among working men and women. This all-in-one formula acts as a soothing agent for the burned-out Indian corporate and is fast growing on the popularity charts. It serves as reviver of mind, body and soul. It enhances energy of the person and develops a positive attitude. Thus, realizing the impact in many organizations when regular session of yoga is conducted, according to their employees' requirements, an attempt is made in this paper to analyze how yoga practices help overcome stress among the executives of insurance companies resulting in a positive impact on the organization.*

**KEYWORDS:** Job Stress, Yoga, Insurance sector

### Introduction:

Today workplace stress is becoming a major issue and a matter of concern for the employees and the organizations. The word 'stress' is defined in the Oxford Dictionary as, "a state of affair involving demand on physical or mental energy". A condition or circumstance (not always adverse), which can disturb the normal physiological and psychological functioning of an individual. Organisational stress arises due to lack of person-environment fit. When organizational stress is mismanaged, it affects the human potential in the organization. Occupational stress has become an important topic for study of organisational behaviour for several reasons. First, stress has harmful psychological and physiological effects on employees, second, stress is a major cause of employee turnover and absenteeism, third, stress experienced by one employee can affect the safety of other employees, and fourth, by controlling dysfunctional stress, individual and organisation can be managed more effectively.

'Yoga' is one stress management technique. In Sanskrit the term 'Yoga' is derived from the two roots, one is 'Yujir' which means to join, to combine. So Yoga is meant for union where the body, senses, organs of action, unite with the body, senses, organs of action, unite with the mind and mind unites with the intelligence, intelligence with the consciousness, consciousness with the soul. The second root is 'Yuj Samadhai' means yoga is Samadhi. When you reach a higher level of consciousness, the consciousness transcends its own boundaries, almost reaching to the regime of the soul. There remains parity between the consciousness and the soul. When the disparity vanishes, 'Samadhi' happens.

Dennis (2005) paper defines constructs of pure spirituality, applied spirituality and spiritual development. In this study, five indications of spirituality – health, happiness, wisdom, success and fulfilment are identified as research instruments on which measurements have been made and assess the practical applications of spirituality for the individual, organisation and society.

According to Sonia (2004) managers can be trained to identify the beginnings of mental stress among their workers. This is according to the 'Managing Stress' reported by Sydney University's ACIRRT. The study warns managers that stress issues must be addressed if they do not want to face workers' compensation claims.

Chitra (2007) explains the biggest occupational hazard at most workplace today is stress. After surveying 81 companies, a recent study by Alka et al. 2007 of the New Delhi based research group, ICRIER says that if corrective action is not taken quickly, the losses from occupational stress-induced diseases could total a staggering \$200 billion (approx.. Rs. 7,800 trillion) in the next 10 years).

During the past decade, the insurance sector had under gone rapid and

striking changes like policy changes due to globalisation and liberalisation, increased competition due to the entrance of more private insurance companies, downsizing, introduction of new technologies, etc. Due to these changes, the employees in the insurance sector are experiencing a high level of stress. The advent of technological revolution in all walks of life coupled with globalisation, privatisation policies has drastically changed conventional patterns in all sectors. The insurance sector is of no exemption. The implications of the above said transformations have affected the social, economic and psychological domains of the insurance employees and their relations. Although a lot of studies have been conducted on the psychosocial side of the new policy regime in many sectors, there are only few studies, as far as the insurance sector is concerned, while the same sector has been drastically influenced by the new policies.

At this juncture, the present study is undertaken to address specific problems of insurance employees related to occupational stress and to identify how specific yoga practices helps them in overcoming the stress.

### Objectives of the Study:

1. To trace the reasons behind stress in selected insurance companies
2. To analyse how stress affects their health, relationships, works and family.
3. To analyse how yoga helps in handling stress and enhancing performance.

### Methodology:

**Research Design:** The study is explorative as well as descriptive in nature.

**Population:** The population selected for this particular study is employees from Public sector insurance companies (both life and non-life) in Vijayawada, Andhra Pradesh. These include Life Insurance Corporation of India, The Oriental Insurance Co., Ltd., New India Assurance Co., Ltd., and United India Insurance Co., Ltd., Questionnaire were distributed and collected personally by the researcher.

**Sample Size:** 120 employees working in selected insurance companies.

**Sampling Method:** Convenience sampling method

### Results and Discussions:

**Table 1. Yoga helped the employees to deal with stress.**

Scale	Frequency	Percentage
Strongly Agree	53	44
Agree	53	44
Can't Say	6	5

Disagree	4	3.5
Strongly Disagree	4	3.5

Table 1 reveals that maximum percentage of employees, 44% strongly agree that yoga helps insurance sector to deal with stress. Yoga is the answer for healing stress among working men and women. This all-in-one formula is not only acting as a soothing agent for the burned-out Indian insurance sector but is fast growing on the popularity.

**Table 2. Yoga helps in solving the basic problems at work place**

Scale	Frequency	Percentage
Strongly Agree	5	4
Agree	35	29
Can't Say	18	15
Disagree	57	48
Strongly Disagree	5	4

The maximum percentage of employees 48% disagree that yoga helps in solving the basic problems at work place as because basic problem might relate to their personnel life which could not be solved through yoga (Table 2).

**Table 3. Yoga helps in unraveling the hidden dimensions of human potential.**

Scale	Frequency	Percentage
Strongly Agree	57	48
Agree	53	44
Can't Say	5	4
Disagree	5	4
Strongly Disagree	0	0

Table 3 depicts that maximum percentage of employees 48% strongly agree that yoga helps in unraveling the hidden dimensions of human potential. As one regularly practices yoga, the person becomes mentally, physically fit and alert, his thought process is activated and consequently he becomes innovative and works with a positive frame of mind.

**Table 4. Yoga helps in personality development.**

Scale	Frequency	Percentage
Strongly Agree	49	41
Agree	53	44
Can't Say	8	7
Disagree	5	4
Strongly Disagree	5	4

Table 4 shows that maximum percentage of employees 44% agree that yoga helps in personality development.

**Table 5. Yoga must be a part of every corporate sector to overcome stress.**

Scale	Frequency	Percentage
Strongly Agree	71	59
Agree	49	41
Can't Say	0	0
Disagree	0	0
Strongly Disagree	0	0

The Table 5 presents that the maximum percentage of employees, 59% strongly agree that yoga must be a part of every corporate sector to overcome stress.

**Table 6. Yoga helps in determining the weakness of people working in corporate sector.**

Scale	Frequency	Percentage
Strongly Agree	13	11
Agree	36	30
Can't Say	40	33
Disagree	26	22
Strongly Disagree	5	4

Table 6 shows that maximum percentage of employees 33% can't say that Yoga helps in determining the weakness of people working in corporate sector.

**Table 7. Yoga is beneficial for performance enhancement.**

Scale	Frequency	Percentage
Strongly Agree	36	30
Agree	66	55
Can't Say	8	7
Disagree	10	8
Strongly Disagree	0	0

Table 7 reveals that maximum percentage of employees 63% strongly agree that Yoga is beneficial for performance enhancement in corporate sector as high levels of stress due to extreme pressure give rise to sleep disorders, digestive, eyesight and spinal problems.

**Table 8. Yoga act as motivator and helps in improving the work efficiency of people.**

Scale	Frequency	Percentage
Strongly Agree	40	33
Agree	57	48
Can't Say	10	8
Disagree	8	7
Strongly Disagree	5	4

Table 8 shows that maximum percentage of employees 48% agree that Yoga acts as a motivator and improves the work efficiency of people working in insurance sector.

**Table 9. Yoga can affect the human relationship, work and family.**

Scale	Frequency	Percentage
Strongly Agree	57	48
Agree	45	37
Can't Say	10	8
Disagree	8	7
Strongly Disagree	0	0

Table 9 shows that maximum percentage of employees 48% strongly agree that yoga can affect human relationships, and help to cope up with striking balance between work and family.

The causes of stress specified by the respondents were:

- Staff inefficiency and staff not dedicated to work
- Work flow deficiency
- Self indiscipline
- Relationship problems
- Workload
- Demanding deadlines
- Extending working hours
- Imbalance in work and family life leads to stress
- No recognition on reward of a good performance
- Lack of clear job description
- Individual personality factors
- Presence of physical illness
- Faulty time management
- Inadequate rest
- Inadequate exercises
- Inadequate coping skills
- Faulty dietary habits.

### Conclusion:

To conclude yoga is a very important therapy in coping up stress. As yoga is the answer for healing stress among working men and women, this, all-in-one formula is acting as a soothing agent for the burned-out Indian corporate. The insurance companies should invest time and resources in a company-based wellness culture, with the focus on "maintenance" rather than "repair". Upbeat, energetic employees result in a healthy, relaxed environment with less absenteeism. It is not necessary to keep the yoga session long, it can be customized as per requirement. Even 15 minutes rapid session can yield good results, there is no need to dedicated separate session. Yoga can be done while sitting on the

chair or standing in the desk space area. Thus, it is clear that the corporate jobs are becoming more challenging and demanding, stress is a burning issue in every organization and yoga would be the stressing solution.

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