

**A STUDY ON THE FACTORS THAT CONTRIBUTE TO STRESS  
EXPERIENCED BY THE FIELD OFFICERS OF INSURANCE COMPANIES  
IN TRINCOMALEE TOWN & GRAVETS.**

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## ABSTRACT

Stress is the pattern of emotional states and physiological reactions occurring in response to demands from within or outside of the organization. It is the one of the most important factors that affects the performance of the field officers working in insurance companies. As stress levels have increased, employees faced rising medical bills, more accident insurance claims, increased absenteeism, and declining morale. Therefore, this comprehensive research is carried out to study the factors that contribute to stress experienced by the field officers of insurance companies in Trincomalee Town & Gravets”.

For the purpose of this research study is to find out the factors that contribute to stress for field officers and find out the ways in order to reduce the contribution of such factors to overcome for the purpose of over come the stress for field officers.

This research study considers three variables. Those are individual factors, organizational factors and environmental factors. These three variables were measured by eight appropriate dimensions. Those are family problems, economic problems, personality problems, organizational structure and design, administrative policies and strategies, economic uncertainty, political uncertainty, and technological uncertainty. The structured questionnaire was used to collect primary data for this study from 100 respondents. Collected data was analyzed by univariate analysis and evaluated as low, moderate, high influence of stress.

This study found the variables of individual factors, organizational factors and environmental factors influence stress at moderate level for field officers in insurance companies. Therefore several ways have been suggested as recommendations at the end of the research to reduce the stress level through these three variables for field officers and leads to their better adjustment within the insurance companies in Trincomalee Town & Gravets.

# TABLE OF CONTENTS

	Page No
Acknowledgement	i
Abstract	ii
Table of Contents	iii
List of Figures	ix
List of Tables	x
<b>CHAPTER- 01 INTRODUCTION</b>	<b>1-5</b>
1.1 Background of the study	1
1.2 Problem Statement	2
1.3 Research Questions	4
1.4 Objectives of the study	4
1.5 Significance of the Research	4
1.6 Assumptions of the research	5
1.7 Limitations of the research	5
<b>CHAPTER – 02 LITERATURE REVIEW</b>	<b>6-27</b>
2.1 Introduction	6
2.2 Stress	6
2.2.1 Definitions of stress	7
2.2.2 The Nature of Stress	9
2.2.2.1 The dual nature of stress	10
2.2.2.2 Inevitability of stress.	11
2.2.2.3 Personal reactions to stress	11
2.2.3 Causes of Stress	12
2.2.3.1 Extra organizational stressors	12
2.2.3.2 Organizational stressors	13
2.2.3.3 Group Stressors	14
2.2.3.4 Individual stressors	15
2.2.3.4.1 Role of ambiguity	16
2.2.3.4.2 Role conflict	16
2.2.3.4.3 Role of overload	16

2.2.4 Causes of stress in the workplace	18
2.2.5 The effects of stress on health	18
2.2.5.1 Physical problems	19
2.2.5.2 Psychological Problems	19
2.2.5.3 Behavioral Problems	19
2.2.6 Who is affected by stress?	20
2.2.7 Stress can be both good and bad.	20
2.2.8 How can stress cause diseases?	21
2.2.9 Burnout	21
2.2.10 Performance	21

2.2.10.1 The Relationship between Stress and Performance	23
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2.3 Overview of the insurance companies	24
2.3.1 Introduction	24
2.3.2 Janashakthi insurance company	24
2.3.3 Life Insurance Corporation	25
2.3.4 Sri Lanka insurance Corporations Ltd	25
2.4 Summary	27

## CHAPTER - 03 CONCEPTUALIZATION AND OPERATIONALIZATION 28-34

3.1 Introduction	28
3.2 Conceptualization	28
3.3 Factors influencing the stress	29
3.3.1 Individual Factors	29
3.3.1.1 Family problems	30
3.3.1.2 Economic problems	30
3.3.1.3 Personality problems	30
3.3.2 Organizational Factors	30
3.3.2.1 Organizational structure and design	30
3.3.2.1.1 Role conflict	30
3.3.2.1.2 Role Of overload	31
3.3.2.1.3 Lack of security	31
3.3.2.1.4 Lack of supervisory support	31
3.3.2.2 Administrative policies and strategies.	31

3.3.2.2.1 Competitive pressure	31
3.3.2.2.2 Reward systems	32
3.3.3 Environmental factors	32
3.3.3.1 Economic uncertainties	32
3.3.3.2 Political uncertainties	32
3.3.3.3 Technological uncertainties	32
3.4 Summary	34
<b>CHAPTER- 04 – METHODOLOGY</b>	<b>35-41</b>
4.1 Introduction	35
4.2 Study setting, design, and method of survey.	35
4.3 Population and sample	36
4.3.1 Sample size	36
4.4 Data collection techniques	37
4.4.1 Primary data	37
4.4.1.1 Questionnaires	37
4.4.1.2 Interviewing	39
4.4.1.3 Observation	39
4.4.2 Secondary Data Collection	40
4.5 Data analysis and presentation	40
4.6 Method of Data Evaluation	40
4.7 Summary	41
<b>CHAPTER - 05 DATA PRESENTATION AND ANALYSIS</b>	<b>42-65</b>
5.1 Introduction	42
5.2 Personal information	43
5.2.1 Age distribution	43
5.2.2 Gender distribution	44
5.2.3 Marital status distribution	44
5.2.4 Educational level distribution	45
5.2.5 Working company distribution	46
5.2.6 Monthly income distribution	47
5.2.7 Experience distribution	48

5.3 Research information.	49
5.3.2 Individual Factor	50
5.3.2.1 The Family Problem	51
5.3.2.2 Economic Problem	52
5.3.2.3 The Personality problem	53
5.3.3 Organizational factor	54
5.3.3.1 The Organizational structure & design	55
5.3.3.2 The Administrative policies and strategies	56
5.3.4 Environmental factor	57
5.3.4.1 The Economic uncertainty	58
5.3.4.2 The Political Uncertainty	59
5.3.4.3 The Technical uncertainty	60
5.4 Overall stress	61
5.5 Cross tab analysis (Personal information with stress)	62
5.5.1 Stress relate with the Age	62
5.5.2 Stress relate with sex	62
5.5.3 Stress relate with marital status	63
5.5.4 Stress relate with educational qualification	63
5.5.5 Stress related with income	64
5.5.6 Stress related with years of experience	65
5.6 Summary	65
<b>CHAPTER – 06 DISCUSSIONS</b>	<b>66-78</b>
6.1 Introduction	66
6.2 Discussion on Personal Information	66
6.2.1 Age	66
6.2.2 Sex	67
6.2.3 Marital Status	67
6.2.4 Educational Qualification	68
6.2.5 Monthly income	68
6.2.6 Years of experience	68
6.3 Discussion on Research Information	69
6.3.1 Individual Factors	69

6.3.1.1 Family problems	69
6.3.1.2 Economic problems	70
6.3.1.3 Personality problems	71
6.3.2 Organizational factor	72
6.3.2.1 Organizational structure and design	73
6.3.2.2 Administrative policies and strategies	74
6.3.3 Environmental Factors	75
6.3.3.1 Economic uncertainty	76
6.3.3.2 Political uncertainty	77
6.3.3.3 Technological uncertainty	77
6.4 Summary	78
<b>CHAPTER- 07 - CONCLUSION AND RECOMMENDATIONS</b>	<b>79-86</b>
7.1 Introduction	79
7.2 Conclusion	79
7.3 Recommendations	80
7.3.1 Individual factor	81
7.3.1.1 Family problems	81
7.3.1.2 Economic problem	81
7.3.1.3 Personality problems	82
7.3.2 Organizational factor	82
7.3.2.1 Organizational structure and design	82
7.3.2.1.1 Role of conflict	82
7.3.2.1.2 Lack of security	83
7.3.2.1.3 Lack of supervisory support	83
7.3.1.2.4 Role of work over load	84
7.3.2.2 Administrative policies and strategies.	84
7.3.2.2.1 Competitive pressure	84
7.3.2.2.2 Reward system	85
7.3.3 Environmental factor	85
7.3.3.1 Economic uncertainty	85
7.3.3.2 Political uncertainty	85
7.3.3.3 Technological uncertainty	85
7.4 Implication of the study	86

References

I - II

**Appendix**

Appendix 1- Survey Questionnaire (English)

III-VI

Appendix 1- Survey Questionnaire (Tamil)

VII-X