CHAPTER-V

DISCUSSION
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The present chapter seeks to interpret and discuss the statistical Values contained in tables of the preceding chapter and the findings of present investigation i.e. occupational stress in relation to emotional intelligence among different levels of managers of insurance field. The succeeding pages contain the interpretation of statistical values in relation to the objectives of the present study. Mean and Anova is calculated for the verification of the significant difference of emotional intelligence and levels of managers (High Executive Managers, Executive Managers and Team Managers) on the various dimensions of occupational stress namely Role Overload, Role Insufficiency, Role Ambiguity, Role Boundary, Responsibility, and Physical Environment. The significant F-values enable us to expect the null hypothesis. The level of significance for this study is 0.01 and 0.05 level. All the calculations are performed on personal computer for accuracy.

THE FIRST HYPOTHESIS IS “THERE IS NO SIGNIFICANT DIFFERENCE BETWEEN HIGH AND LOW EMOTIONAL INTELLIGENCE GROUPS WITH REGARD TO OCCUPATIONAL STRESS.”

With reference to emotional intelligence, occupational stress is found more among the insurance managers of low EI group than high EI group. The findings clearly establish that managers of low EI group have more occupational stress as a whole. Table 4.1 indicates that the main effect for emotional intelligence is found significant. Thus the result does not support the hypothesis and it can be concluded that there exists a relationship between emotional intelligence and occupational stress. The findings establish that the managers who are more innovative, intuitive, self aware, motivated, socially adept, empathetic and manage emotions, exhibit less occupational stress.
In other words the EI competencies play a role to create the abilities in an individual to better control the stress in the workplace. Emotional intelligence enhances the ability of employees to manage their own emotions and other employees’ emotions properly. It also strongly increases their abilities to cope with physiological and psychological stresses in implementing tasks. As a result, it may lead to less occupational stress in organizations.

The findings are supported by Slaksi and Cartright (2002). They found a significant correlation in the expected direction. According to them individuals who score higher in EQ suffered less subjective stress. Ursin & Eriksen’s (2004) cognitive arousal theory of stress also supports the results that if a person’s feelings of hopelessness, helplessness and inability to cope in stressful situations can trigger lower emotional health, which can potentially lead to feelings of frustration, deprivation or discontentment. For example, if a person feels that he/she is not able to cope with stressful conditions this may invoke his/her feelings of dissatisfaction with job. Bandura’s (1977) self-efficacy theory proposes that if a person has high self-efficacy (i.e. belief to his/her ability to manage emotions) this will effectively decrease his/her job stressors, and increase his/her emotional health and lower level of psychological stress. This situation can potentially result in higher job satisfaction (Antoniou et al., 2003; Mansor et al., 2003; Zhong et al., 2006).

There are some models of emotional intelligence to support the findings of the research. Bar-On’s (1997) model of emotional-social intelligence speculates that the level of emotional intelligence will increase individuals’ competencies and this may help them to decrease external demands and pressures, as well as increase human well-being. Salovey & Mayer’s (1990, 1997) ability based model of emotional intelligence explains that the level of emotional intelligence will increase individuals’ competencies and this can
increase their ability to decrease stress situations and increase positive individual attitudes and behaviors.

Thus regarding the effect of high and low emotional intelligence on occupational stress on the basis of mean score, it is found that that insurance manager belonging to low emotional intelligence group (M=163.2) exhibits more occupational stress than high emotional intelligence group (M=152.52). The whole inventory is found highly significant. So these findings assure that the first null hypothesis is rejected.

*The first sub-hypothesis 1.1 is that there is no significant difference between high and low emotional intelligence groups with regard to Role Overload, the first dimension of occupational stress.*

The first dimension of the OSI-R is role overload. Role Overload measures the extent to which job demands exceed resources (personal and workplace) and the extent to which the individual is able to accomplish workloads. According to Marini et. al. (1995), role overload can result in an employee experiencing anger and frustration toward persons believed responsible for the overload in work. This study has deliberated the impact of high and low EI on role overload.

Table 4.6 demonstrates that impact of emotional intelligence on role overload is found highly significant among insurance managers. It reveals that the levels of emotional intelligence affect the role overload. These findings ascertain that the insurance manager who can manage their emotions and be acquainted with other emotions aptly, show signs of a lesser amount of role overload. It is clear that insurance managers belonging to low EI group exhibit more role overload than the insurance managers of high EI group (Table 4.8).
Work overload is one of the leading sources of stress and anxiety. Findings expose that some people thrive on stressful situations while others are overwhelmed by them. What accounts for the varying ability of people to handle role overload, depends upon emotional response to a particular situation that makes the difference. EQ helps to handle with stressful situations. Hence the result rejects the first sub hypothesis and retains the substantive hypothesis that there would be significant difference in Role Overload of high and low emotional intelligence group.

**The second sub-hypothesis 1.2 is that there is no significant difference between high and low emotional intelligence groups with regard to Role Insufficiency, the second dimension of occupational stress.**

Role Insufficiency is the second dimension of the used inventory. It is also affected by high and low emotional intelligence of managers. Role insufficiency is the greatest amount of variance in general job satisfaction. It measures the extent to which the individual’s training, education, skills, and experiences are appropriate to job requirements (Osipow, 1998). Summary of analysis of variance for this variable reveals significant effect of emotional intelligence on Role Insufficiency (Table 4.12). Means reveal that low emotional intelligence group (M=24.73) exhibits more Role Insufficiency than high emotional intelligence group (M=22.94).

The outcome specifies that Emotional intelligence, an essential factor responsible for determining success in life and psychological well-being. Emotional intelligence play a role to create the abilities in an individual’s to better control the stress in the workplace. It plays an important role in shaping the interaction between individuals and their work environment. The previous studies reveal that the emotionally intelligent individuals have strong emotions and attitude to deal stressful events in a positive way. Emotional
intelligence generates the skill in individual to choose various courses of action to deal stress without collapsing, to be positive to solve a problem, and feel that one can control the situation (Slaski and Cartwright, 2002). Therefore the second sub Ho is rejected.

*The third sub-hypothesis 1.3 is that there is no significant difference between high and low emotional intelligence groups with regard to Role Ambiguity, the third dimension of occupational stress.*

Role ambiguity is related with the degree of clarity of priorities, expectations, and evaluation criteria to the individual. Insurance sector is an area whereas priorities, expectations, and evaluation criteria have to be clear to the employee because the job graph ups and down with the level of achievement of targets. The findings of this study reveal that high and low EI subjects differ significantly from each other in exhibiting role ambiguity. The significant F value enables us to reject the hypothesis. Table 4.17 confirms that low EI insurance managers (M=22.53) exhibits more Role Ambiguity than high emotional intelligence group (M=19.18).

On the basis of findings it is assumed that the emotionally intelligent individuals able to handle the negative feelings in a way to express it positively, allowing people to interact and work together without friction to meet their targets. This ability facilitates the individual to notice timely and redirect their unconstructive stressful reactions, emotions and impulses. It is the ability to deter and to think about their reactions to events before starting work.

An emotionally intelligent individual is a consistent and dedicated employee; open to everything new, even in the most uncertain prospects and sudden changes such as people tend to perceive as a new opportunity rather than as a threat to personal safety and suffer in stress. Emotionally intelligent individual can keep the strike in the worst
circumstances, never surrender and don’t fall into panic but react carefully (Goleman, 1998). These competencies of emotional intelligence may give assistance to insurance’s employees to deal stress effectively. Hence the third sub-hypothesis is rejected that there is no significant difference between high and low emotional intelligence groups with regard to Role Ambiguity, the third dimension of occupational stress.

*The fourth sub-hypothesis 1.4 is that there is no significant difference between high and low emotional intelligence groups with regard to Role Boundary, the fourth dimension of occupational stress.*

Role boundary is the experience of conflicting role demands and loyalties in the work setting by the individual. Role boundary is synonymous with role conflict (Aitken & Schloss, 1994; Ryan, 1996; Trivette, 1993). For role boundary, Suliman and Al-Shaikh (2007) found that employees with higher levels of EI tended to report lower levels of intra-individual conflict. But the present study found the contradictory outcome. On the basis of Anova summary of present study it is initiate that role boundary is not affected by high and low emotional intelligence. On the basis of mean score there is no difference between high and low EI group for role boundary in insurance managers. Both groups exhibit quite equal on Role boundary. Thus the fourth sub hypothesis is accepted that there would be no significant difference in Role Boundary of high and low emotional intelligence group. It is asserted that a difference in Role Overload of high and low emotional intelligence group is due to chance.

*The fifth sub-hypothesis 1.5 is that there is no significant difference between high and low emotional intelligence groups with regard to Responsibility, the fifth dimension of occupational stress.*
Responsibility is the factor in this inventory in which the individual has, or feels, a great deal of Responsibility for the performance and welfare of others on the job. Working in Insurance field for the managers is not the individual effort. Every manager has to push his team to hit upon the targets again and again. It gives them the feeling of team work. Being capable of participating effectively in a team environment is an important consideration for success in work life. Sue-Chan and Latham’s (2004) study indicated a high positive correlation between emotional intelligence and team playing behavior. Langhorns’s (2004) research showed that managers’ emotional intelligence was able to predict team satisfaction with a reasonable degree of accuracy. Welch (2003) proposed that teams high on EI are likely to have far more initiative in dealing with organizational challenges and are sensitive to change. A perfect team work fill up the team with enthusiasm. They have the responsibility for their team. Team work always reduces the stress and the efforts are only for increasing the target. Now the stress turns positive for the team.

The results of the present study are also comparable to these studies. Summary of analysis of variance reveals significant effect of high and low emotional intelligence on Responsibility. The significant F value enables us to reject the fifth sub-hypothesis As per all the above findings, the present investigation also exposes that low emotional intelligence group of insurance managers (M=36.18) exhibits more Responsibility than high emotional intelligence group (M=34.4) (table 4.26). The reason is found that emotionally intelligent managers tend to develop high commitment towards their careers and high affective commitment for the organizations where they work. So, employees’ emotional intelligence affects the behavior and attitude they usually hold within their organizations (Carmeli, 2003). It is also found that employees with higher levels of EI were found to report higher levels of readiness to create and innovate (Suliman and Al-
Shaikh, 2007). At contrast low scores on EI are associated with poor quality peer relations (Brackett, Mayer and Warner, 2004). Poor peer relations are the root cause of occupational stress.

*The sixth sub-hypothesis 1.6 is that there is no significant difference between high and low emotional intelligence groups with regard to Physical Environment, the sixth dimension of occupational stress.*

The OSI-R includes Physical Environment as the sixth dimension of occupational stress which measures the extent to which the individual is exposed to high levels of environmental toxins or extreme physical conditions. Anova summary reveals significant effect of emotional intelligence on physical environment (Table 4.30). Means reveal that insurance managers belonging to low emotional intelligence group exhibits more stress for physical environment than high emotional intelligence group. Kernbach and Schutte’s (2005) study revealed that higher emotional intelligence in service providers lead to greater customer satisfaction. Carmeli (2003) asserted that emotional intelligence was negatively related to withdrawal intentions from the organization.

**THE SECOND HYPOTHESIS IS THAT THERE IS NO SIGNIFICANT IMPACT OF LEVELS OF MANAGERS ON OCCUPATIONAL STRESS.**

In the present study the impact of three levels of insurance manager i.e. High Executive Managers, Executive Managers and Team Managers, is studied on Occupational stress. In the era of competition it is noticeable that employees at every level are experiencing increased tension and uncertainty, and are updating their resumes. Dealing with strict supervisors, chances of a demotion, whether one can get his job done on time and ultimately, the fear of getting fired can really give every worker something to be anxious about. The result of the present study with reference to different levels of managers
indicates that the main effect for different levels of managers is found significant (table 4.1). All three groups are found differ significantly on occupational stress. Occupational stress is found more among the team managers than the other two groups. The findings establish that the managers who are at higher level exhibit less occupational stress than the managers of lower grade to him. The findings clearly establish that team managers have more occupational stress as a whole. The lowest occupational stress is found in High Executive managers.

The findings are supported by various studies. V. Balakoteswari, and Zafrul Allam,(2005) examined the Job stress for different levels of managers working in different organizations. They also found the effect of age and length of service on the job stress. The results revealed that most of the managers experienced high level of job stress. Younger and low experienced managers have more job stress. Singh (1986) revealed in his study that relatively younger executives who lacked preference for certainly and autonomy experience high stress. Thus the result of the present study does not support the hypothesis and it can be concluded that there exists an impact of manager's grade on occupational stress.

**Sub-hypothesis 2.1 is that there is no significant impact of levels of managers with regard to Role Overload, the first dimension of occupational stress.**

Role Overload is a definite imbalance between job tasks required and time allocated to complete those tasks resulting in increased levels of job stress. A significant main effect of different levels of manager on Role Overload is obtained (Table 4.7). Thus the hypothesis that there would be no significant impact of levels of manager on Role Overload is rejected. All three groups differ significantly on role overload. Mean score of Role Overload for Team Managers (M=35.27) is higher than the other two groups (Table
High Executive Managers exhibit less Role Overload (M=29.85) among these three groups. Recently studies support the findings. K. Chandraiah, S.C. Agrawal, P. Marimuthu and N. Manoharan (2003) found in their study that the young adults and the early middle aged were experiencing more stress due to role overload, role ambiguity compared to late middle aged. It has been shown that role overload is a significant source of job stress for customer service representatives in the insurance sector (Singh, Goolsby, & Rhoads, 1994). Role overload is believed to be a significant concern for frontline service personnel in social service organizations.

**Sub-hypothesis 2.2 is that there is no significant impact of levels of managers with regard to Role Insufficiency, the second dimension of occupational stress.**

Table 4.12 specifies that there is a significant main effect of different levels of managers on Role Insufficiency. Thus the hypothesis that there would be no significant impact of levels of manager on Role Insufficiency is rejected. All three groups differ significantly on Role Insufficiency. Mean score of Role Insufficiency for Executive Managers is higher than the other two groups (Table 4.14). The lowest Role Insufficiency is found in High Executive managers. Team Managers exhibit less Role Insufficiency than Executive Managers and more than high Executive Managers.

The study of Nina Poloski Vokie (2007) supports this finding. In her study hierarchical level is found to relate significantly with the occupational stress level. With middle managers experiencing the highest level of stress and low level managers experiencing the lowest level of stress. This could be a consequence of middle managers’ intermediate position, as they are responsible for lower levels, and report to higher levels. Generally, it is also found that Middle level managers have extensive interactions with others in the
organization as they need to deal with many different parties and fulfill the expectations of users, customers, clients, managers and departments.

**Sub-hypothesis 2.3 is that there is no significant impact of levels of managers with regard to Role Ambiguity, the third dimension of occupational stress.**

Role Ambiguity is the perception of uncertainty about what his or her tasks are in carrying out his or her job. The result is an increased level of job stress. The result of Anova summary of the present study indicates the significant main effect of different levels of managers on Role Ambiguity. It is concluded that all three groups differ significantly on Role Ambiguity. On the basis of table 4.18, mean score specifies that Team Managers exhibit more Role Ambiguity than other two groups (Executive Managers and High Executive Managers). However, some studies suggest this relationship does not exist for other job types, such as clerical workers, police sergeants, and university professors (Lord, 1996; Narayanan et al., 1999). These conflicting findings suggest that role ambiguity may be a function of job type.

Bettencourt and Brown (2003) found role ambiguity to be a significant source of job stress that has an indirect negative influence on job performance of frontline service personnel (i.e., low grade personnel). Therefore, the study of role ambiguity as a source of high occupational stress is relevant for team mangers.

**Sub-hypothesis 2.4 is that there is no significant impact of levels of managers with regard to Role Boundary, the fourth dimension of occupational stress.**

Role Boundary or Role Conflict is the degree of perceived incongruence or incompatibility of organizational expectations associated with job performance that result in increased levels of job stress. Effect of different levels of manager on Role Boundary is
found highly significant. Table 4.20 shows that F ratio for Role Boundary variable is significant. It shows that two means stands apart. The Mean score reflects that Team Managers exhibit the highest score on Role Boundary. High Executive Managers exhibit less Role Boundary among these three groups.

It is well known that conflict is the inability to satisfy all expectations from multiple members of the role set. For instance, being a front line service provider every team manager must answer to external customer wants and needs, satisfy government regulations, special interest groups, and management’s expectations. The expectations of all of these possibilities often conflict. Kahn et al. (1964) found in his study that Role conflict is a factor in the work environment that creates psychological conflict for frontline service personnel. So the findings of the study sustains that the team managers of insurance field have highest Role Boundary among the three groups. The significant F value enables us to reject the hypothesis and retain the substantive hypothesis that there would be no significant impact of different levels of manager on Role Boundary.

**Sub-hypothesis 2.5 is that there is no significant impact of levels of managers with regard to Responsibility, the fifth dimension of occupational stress.**

Responsibility is the dimension of this inventory in which the individual has, or feels, a great deal of Responsibility for the performance and welfare of others on the job. It is based on relationship. Relationships at work, which include the nature of relationships and social support from one’s colleagues, superiors and subordinates, have been related to job stress (Cooper and Payne, 1980). Good relationships are a central factor in individual and organizational health. French and Caplan (1972) defined poor relations as those, which include low trust, low supportiveness, and low interest in listening and trying to deal with problems that confront the organizational member. The different
relationships to consider include those superiors, subordinates, and colleagues. Having a supportive social network where problems can be openly expressed and discussed is an important insulator against stress. Problems are exacerbated at highly competitive management levels, where problem sharing can be inhibited for fear of appearing weak and inadequate.

As far concern for the result of the present study a significant main effect of different levels of manager is found on Responsibility (Table 4.25). Mean score of Responsibility for Team Managers (M=39.51) is higher than the other two groups (Table 4.27). High Executive Managers exhibit less Responsibility (M=30.28) among these three groups. Thus the hypothesis that there would be no significant impact of levels of managers on Responsibility is rejected. All three groups differ significantly on Responsibility.

*Sub-hypothesis 2.6 is that there is no significant impact of levels of managers with regard to Physical Environment, the sixth dimension of occupational stress.*

On calculation of Anova summary, significant main effect of different levels of managers on physical environment is found (Table 4.30). Thus the hypothesis that there would be no significant impact of levels of managers on physical environment is rejected. All three groups differ significantly on physical environment. Team Managers response more on physical environment than the other two groups (table- 4.32).

**THE THIRD HYPOTHESIS IS THAT THERE IS NO SIGNIFICANT INTERACTIONAL EFFECT OF EMOTIONAL INTELLIGENCE AND DIFFERENT LEVELS OF MANAGERS ON OCCUPATIONAL STRESS.**

The interactional effect of both the independent variables is also calculated on dependent variable. It is also made an effort to uncover that High and low emotional intelligence
shape the degree of occupational stress of all the three levels of insurance managers or not. It is positively considered that Stress does not have the same impact on every one. There are individual differences in coping with stressful situations. Some people go to pieces at the slightest provocation; while others seem unflappable even in extremely stressful conditions. It is here Emotional Intelligence come to our rescue and guides us to respond appropriately to different stressors. The results are also related with this perception.

On the basis of mean score (table 4.2) of the present study it is found that high Emotional Intelligence group of High Executive manager exhibit less occupational stress than the Executive and Team Managers. Low Emotional Intelligence group of High Executive managers also exhibit less occupational stress than the Executive and Team managers. Summary of analysis of variance shows significant Interactional effect between Emotional Intelligence and levels of manager on occupational stress. Thus the hypothesis that there would be no significant interactional effect between of these two variables (Emotional Intelligence and three levels of managers) on occupational stress is rejected.

**Sub-hypothesis 3.1 is that there is no significant interactional effect of emotional intelligence and different levels of managers on Role Overload, the first dimension of occupational stress.**

Role overload is the perception that there is an imbalance between job tasks requirements and time allocated to complete those tasks. Sometimes it gives the impression that the work is too difficult and the job exceeds the technical and intellectual competence of the individual. Anyone may be competent at his or her job but time pressure, long hours, unrealistic deadlines, frequent interruptions, and lack of appropriate rest intervals can elicit a stress reaction. Summary of analysis of variance shows significant Interactional
effect of EI and levels of manager on Role Overload. Thus the hypothesis that there
would be no significant interactional effect between these two variables (EI and levels of
managers) on Role Overload is rejected. On the basis of mean score, it can be said that
High Executive managers of high EI group exhibit less Role Overload than the Executive
and Team Managers. Executive managers of Low EI group high also exhibit less Role
Overload than the Executive and Team managers. (table 4.6)

*Sub-hypothesis 3.4 is that there is no significant interactional effect of emotional
intelligence and different levels of managers on Role Boundary, the fourth dimension
of occupational stress.*

Role boundary is the experience of conflicting role demands and loyalties in the work
setting by the individual. Summary of analysis of variance shows significant Interactional
effect between EI and levels of manager on Role Boundary. Thus the hypothesis that
there would be no significant interactional effect between of these two variables (EI and
levels of manager) on Role Boundary is rejected. It is also established that high EI group
of High Executive managers exhibit less Role Boundary than the Executive and Team
Managers. Low EI group of High Executive managers also exhibit less Role Boundary
than the Executive and Team managers. High EI Team managers exhibit more Role
Boundary than Low EI Team managers. *Lazarus (1995)* explored that stress depends
upon the balance power as judged subjectively, between environmental demands,
constraints and resources and the ability of the person to manage them.

*Sub-hypothesis 3.5 is that there is no significant interactional effect of emotional
intelligence and different levels of managers on Responsibility, the fifth dimension of
occupational stress.*
In the present study summary of analysis of variance shows significant interactional effect between EI and levels of managers on Responsibility. Thus the hypothesis that there would be no significant interactional effect between of these two variables (EI and levels of manager) on Responsibility is rejected. Goleman also says that executives, in particular, need high EQ because they represent the organization to the public, they interact with the highest number of people within and outside the organization and they set the tone for employee morale. The success of an individual working within an organization is a function of emotional intelligence. Much of this success depends on the abilities of individuals to motivate them and to accomplish tasks by forming teams from a loose network of fellow workers with specific talents and expertise. On the basis of mean score, it can be said that High Executive manager of high EI group exhibit less Responsibility than Team Managers of high EI group. High EI Team managers exhibit less Responsibility than Low EI Team managers. Executive managers of high EI group exhibit more Responsibility than Executive manager of low EI group (table- 4.24).

Sub-hypotheses 3.2, 3.3 and 3.6 are that there is no significant interactional effect of emotional intelligence and different levels of managers on Role Insufficiency, Role Ambiguity and Physical Environment the second, third and sixth dimension of occupational stress.

Interactional effect between EI and levels of managers on Role Insufficiency, Role Ambiguity and Physical Environment is not found significant. Thus F ratio confirms the hypothesis regarding interactional effect of these two variables on Role Ambiguity Thus the hypothesis that there would be no significant interactional effect between of these two variables (EI and levels of managers) on Role Insufficiency is confirmed.
Comparative study of all six dimensions of occupational stress on the basis of both independent variables

In order to know as which type of group has maximum and minimum score on occupational stress; comparative mean scores of all six dimensions of occupational stress of high EI group and low EI group and all the three groups of insurance managers i.e. High Executive Managers, Executive Managers and Team Managers are calculated. On the basis of comparison these major findings are scrutinized:

MAJOR FINDINGS

- Insurance manager of low EI group are found exhibiting more occupational stress on all the dimensions of inventory and overall occupational stress than high EI group.
- Team manager of insurance field exhibit highest occupational stress on all the dimensions of occupational stress excluding Role Insufficiency. Overall occupational stress is also found greater in team managers than the other two groups.
- High executive manager of insurance field exhibit lowest occupational stress on all the dimensions of occupational stress including overall occupational stress.
- Executive manager of insurance field exhibit highest occupational stress on Role Insufficiency. For the other dimensions including overall occupational stress, Executive manager exhibit higher occupational stress than high executive manager and lesser than the team managers.
- Executive manager of high EI and low EI group exhibit more Role Insufficiency than the high executive and team managers.
- High EI team manager exhibit more Role Boundary than low EI team managers.
- Executive manager of high EI group exhibit more Responsibility than executive manager of low EI group
On the basis of these major findings, when all six dimensions of occupational stress of both groups of emotional intelligence are compared, mean score leads us to put forth that subject belonging to low EI group exhibits more occupational stress than the subject belonging to high EI group (table- 4.33). It is also specified that insurance managers exhibit highest scores on Responsibility as a dimension of occupational stress and lowest scores on role ambiguity. So the study discloses that the high emotionally intelligent individuals have strong emotions and attitude to deal stressful events in a positive way. EI generates the skill in individual to choose various courses of action to deal stress without collapsing, to be positive to solve a problem, and feel that one can control the situation. The studies conducted by Oginska et. al., (2005), Matthews et. al., (2006), Montes-Berges et. al., (2007), Naidoo et. al., (2008) etc. also reveals similar results. So it can be said that 'emotional intelligence,' is the ability to restrain negative feelings such as anger, self-doubt, stress, anxiety and instead focus on positive ones such as confidence, empathy and congeniality. So one should emphasize on developing emotional intelligent to overcome stress at workplace and to get success in life.

When we talk about the three levels of managers, the comparative statement of mean score leads us to put forth that Team Managers exhibits more occupational stress than the other two groups. It is also originated that insurance managers exhibit highest scores on Responsibility as a dimension of occupational stress and lowest scores on role ambiguity (table- 4.34). The results revealed that most of the younger and low experienced managers have more job stress. Singh (1986) also supports the findings that relatively younger executives who lacked preference for certainly and autonomy experience high stress. K. Chandraiah, S.C. Agrawal, P. Marimuthu and N. Manoharan (2003) also sustained the findings of the present study that the young adults and the early middle aged were experiencing more stress due to role overload, role ambiguity compared to late
middle aged. It is concluded that stress largely depends upon striking on emotional balance between a potential stress condition and the reaction to it. Researchers have also proved this fact in a variety of studies. That is to say, people who believe they can exercise control over their situations make greater attempts to do so. They also exhibit better learning, seek new information more actively when the information has personal relevance, use information better, and seem more concerned with information rather than with social demands or situations. Some people seem to have the ability to stay in control of their emotions and to handle job frustrations without becoming worn out, irritable or depressed. These people are able to handle stress, having ways of taking the rough with the smooth, keeping a sense of humor and renewing their energy and resources so that working life continues to bring pleasure and reward.