

## **ABSTRACT**

Job stress, also known as occupational stress, which has been defined as the experience of negative emotional states such as frustration, worry, anxiety and depression attributed to work related factors. occupational stress takes place when job demands exceed the person's adaptive resources. Therefore, stress refers to the temporary adaptation process that is accompanied by mental and physical symptoms, and is caused by a disturbance in the equilibrium between job demands and the ability of the worker to respond.

This study looks into the prevalence of stress and causes of stress affecting the insurance consultants in Dindigul District. It is an attempt to investigate the factors contributing to stress among consultants. The factors which include work related variables such as social support, work-life balance, work-family and family-work conflicts, organizational commitment, job satisfaction, job stress, absenteeism, life satisfaction and strategies implemented by the consultants. If the work environment changes than the scale of operations and stress increases.

The present study attempts to explain the concept of stress, causes of stress, reasons for stress and the consequences of stress, it is descriptive in nature. The study focuses on the cause-and-effect relationship between the work stressors and role stressors, its impact on family and work place and the impact of coping strategies, it is diagnostic in nature. Hence, the applied research design of the study is descriptive and diagnostic research. The sampling design used was convenient sampling and the sample size was 877 consultants.

Stress among the consultants is high, and has an impact on role stressors such as role overload, role conflict, role autonomy and role ambiguity. Also, stress is stimulated through the family conflict. By solving their family conflict and adjusting with the work environment may reduce the work stress considerably. The most important factor in the stress management is work life balance. Work-life balance is high among Public insurance companies. Due to family to work conflict, Private insurance company consultants are having less work life balance. But Private insurance company consultants are having more job involvement. The work environment for the consultants for Public insurance companies is better than Private insurance companies.

Higher implementation of coping strategies results the better performance for the consultants and better job satisfaction and better work life. Hence management should seek the way to enrich the work life balance among the consultants.