



A PROJECT REPORT ON STRESS MANAGEMENT TECHNIQUES AND EMPLOYEE PRODUCTIVITY IN ORGANIZATIONS WITH REFERENCE TO BAJAJ ALLIANZ GENERAL INSURANCE

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<https://doi.org/10.55041/ijssmt.v2i8.079>

Cite this Article: ALI, SHAIK, and DR LAVANYA. "A PROJECT REPORT ON STRESS MANAGEMENT TECHNIQUES AND EMPLOYEE PRODUCTIVITY IN ORGANIZATIONS WITH REFERENCE TO BAJAJ ALLIANZ GENERAL INSURANCE." International Journal of Science, Strategic Management and Technology 02, no. 8 (2026): 1-5. <https://doi.org/10.55041/ijssmt.v2i8.079>.

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ABSTRACT

Workplace stress has become a major concern affecting employee productivity, motivation, job satisfaction, and organizational effectiveness. This study examines stress management techniques and employee productivity at Bajaj Allianz General Insurance. It identifies major workplace stressors and evaluates the perceived effectiveness of counselling, wellness initiatives, organizational support, work-life balance practices, and stress management training. The study also examines how stress influences employee performance, well-being, and job satisfaction. Findings from 100 employees indicate that effective stress management is positively associated with productivity and employee well-being. The study highlights the importance of supportive workplace practices for improving performance and organizational outcomes sustainably consistently.

Keywords: Bajaj Allianz General Insurance, Stress Management, Workplace Stress, Employee Productivity, Employee Well-Being

1. INTRODUCTION

Modern organizations operate in environments characterized by technological change, intense competition, changing customer expectations, performance pressures, and evolving organizational structures. Employees are expected to achieve organizational objectives while adapting to these changing conditions. Such circumstances can create workplace stress, particularly when employees perceive that job demands exceed their ability or available resources to cope. Stress is a natural psychological and physiological response to pressure. A manageable level of stress may encourage employees to remain focused and achieve targets. However, prolonged or excessive workplace stress can negatively influence motivation, job satisfaction, health, concentration, relationships, commitment, and productivity. Employees experiencing persistent stress may face fatigue, emotional exhaustion, burnout, absenteeism, reduced engagement, and declining work performance. Several factors contribute to workplace stress. Workload, strict deadlines, performance targets, customer expectations, role ambiguity, role conflict, interpersonal difficulties, and changing work environments can increase pressure. In the insurance sector, employees may experience additional demands associated with sales, customer service, claims processing, policy administration, risk assessment, regulatory requirements, and competitive performance expectations. Digital

transformation can improve operational efficiency but may also require employees to continuously learn new systems and adapt to changing processes. Stress management refers to techniques and organizational practices used to prevent, control, and cope with workplace stress. Individual approaches include time management, relaxation, meditation, physical exercise, positive thinking, and personal coping practices. Organizational approaches include counselling, employee assistance programs, wellness initiatives, flexible work arrangements, supportive leadership, training, workload management, and effective communication. Bajaj Allianz General Insurance provides an appropriate setting for studying this relationship because employees operate in a competitive, customer-focused insurance environment. The organization emphasizes employee development, wellness, engagement, training, and performance improvement. The present study therefore examines the major causes of workplace stress, evaluates stress management techniques, and assesses their perceived influence on employee productivity, well-being, motivation, and job satisfaction. The findings can help management strengthen employee-support practices and create a healthier workplace that contributes to sustainable organizational performance. Effective management protects employee well-being while supporting organizational performance and service quality. The source report similarly identifies workload, performance expectations, customer demands, role-related issues, organizational support, wellness, counselling, and work-life balance as important aspects of workplace stress and stress management.

2. REVIEW OF LITERATURE

Selye (1976) explained stress as a response to external pressures and emphasized that prolonged stress can damage health and work performance. Cooper and Marshall (1978) identified workload, role ambiguity, organizational structure, and interpersonal problems as important occupational stressors. Karasek (1979) proposed that high job demands combined with limited employee control increase stress. Lazarus and Folkman (1984) emphasized individual appraisal and coping strategies in managing stress. Ivancevich and Matteson (1988) highlighted the value of support networks, wellness initiatives, and counselling. Robbins (2001) observed that excessive stress can reduce productivity and increase absenteeism and dissatisfaction. Grawitch, Gottschalk, and Munz (2006) linked healthy workplace practices, employee engagement, and wellness programs with improved satisfaction and productivity. Ganster and Rosen (2013) associated prolonged workplace stress with burnout, emotional exhaustion, and lower productivity. Quick and Henderson (2016) emphasized proactive organizational stress management and mental health support. Sharma and Sharma (2019) found that training, work-life balance initiatives, counselling, and supportive leadership can improve employee productivity and organizational effectiveness. Collectively, these studies support examining both the causes of stress and organizational techniques for reducing stress and improving employee outcomes. This literature supports evaluating stress management as an important human resource practice for improving productivity in insurance organizations effectively.

3. OBJECTIVES OF THE STUDY

1. **To determine** the main causes of stress at work for Bajaj Allianz General Insurance employees.
2. **To investigate** how stress affects employees' job performance and productivity.
3. **To assess** how well the organization's stress management strategies are working.
4. **To examine** the connection between workplace efficiency and employee well-being.
5. **To make recommendations** for improving employee productivity and stress management techniques.

4. RESEARCH METHODOLOGY

A descriptive research design was adopted to examine stress management techniques and employee productivity at Bajaj Allianz General Insurance. Primary data were collected through a structured questionnaire from 100 employees using convenience sampling. Secondary information was obtained from books, journals, reports,

websites, and earlier studies. Responses were analyzed using percentage analysis. The source specifies descriptive research, primary questionnaire data, convenience sampling, 100 employees, and secondary sources.

4.1 STATISTICAL TOOL

Percentage Analysis

Percentage analysis is selected as the primary statistical tool because the study measures employee responses concerning workplace stress, productivity, counselling, organizational support, wellness programmes, work-life balance, and stress management.

5. DATA ANALYSIS AND INTERPRETATION

Table 5.1: Stress at Work Impacts Employee Productivity

Response	Number of Respondents	Percentage
Strongly Agree	34	34%
Agree	41	41%
Neutral	10	10%
Disagree	10	10%
Strongly Disagree	5	5%
Total	100	100%

Analysis: A total of **75%** of respondents either strongly agree or agree that workplace stress impacts employee productivity.

Interpretation: The result indicates that stress is perceived as an important factor affecting employee performance and productivity. Employees experiencing excessive stress may find it difficult to maintain concentration, motivation, and consistent work output. The source report also interprets workplace stress as having a significant impact on job performance.

Table 5.2: Stress Reduction Through Counselling Programs

Response	Number of Respondents	Percentage
Strongly Agree	32	32%
Agree	43	43%
Neutral	10	10%
Disagree	10	10%
Strongly Disagree	5	5%
Total	100	100%

Analysis: A total of **75%** of respondents either strongly agree or agree that counselling programs help reduce workplace stress.

Interpretation: The finding indicates that counselling is viewed positively as a stress-management mechanism. Confidential counselling can provide employees with an opportunity to discuss professional and personal concerns and develop better coping strategies.

Table 5.3: Stress Is Reduced by Organisational Support

Response	Number of Respondents	Percentage
Strongly Agree	35	35%
Agree	40	40%
Neutral	10	10%
Disagree	10	10%
Strongly Disagree	5	5%
Total	100	100%

Analysis: A total of **75%** of respondents either strongly agree or agree that organizational support reduces workplace stress.

Interpretation: The result shows that employees consider management support and supportive workplace policies important for reducing stress. Organizational support can improve employee comfort, well-being, motivation, and productivity.

6. RESULTS

1. **75%** of respondents agree or strongly agree that workplace stress affects employee productivity.
2. Workplace stress is perceived as an important factor influencing employee job performance.
3. Workload pressures, deadlines, performance targets, and customer expectations are major sources of workplace stress.
4. Excessive stress can negatively influence employee motivation, concentration, productivity, and job satisfaction.
5. **75%** of respondents agree or strongly agree that counselling programs help reduce workplace stress.
6. Counselling is perceived as a useful mechanism for improving employee well-being.
7. **75%** of respondents agree or strongly agree that organizational support reduces workplace stress.
8. Supportive workplace policies can improve employee comfort and productivity.
9. Wellness programs are perceived to contribute positively to employee motivation and performance.
10. Work-life balance is perceived to support employee productivity.
11. Stress-management training helps employees develop greater capacity to handle workplace pressure.
12. Overall, effective stress management is positively associated with employee well-being, job satisfaction, motivation, and productivity.

7. SUGGESTIONS

1. **Strengthen counselling services** so employees can receive confidential support for work-related and personal concerns.
2. **Conduct regular stress-management training** to improve employees' coping skills and resilience.
3. **Implement effective workload management** to prevent excessive pressure and unreasonable work demands.
4. **Promote work-life balance practices** to help employees manage professional and personal responsibilities.
5. **Expand employee wellness programs** covering physical, emotional, and mental well-being.
6. **Encourage supportive leadership** through better communication, guidance, recognition, and problem resolution.
7. **Improve employee assistance programs** to provide timely support to employees experiencing workplace difficulties.

8. **Strengthen employee engagement initiatives** to improve motivation, commitment, and organizational involvement.
9. **Provide suitable training and development opportunities** so employees can handle changing technologies, processes, and job responsibilities confidently.
10. **Regularly assess employee stress levels** and use employee feedback to improve stress-management policies and workplace practices.

8. CONCLUSION

The study concludes that stress management techniques play an important role in improving employee productivity at Bajaj Allianz General Insurance. Workplace stress arises from several factors, including workload pressures, performance expectations, customer demands, deadlines, role-related difficulties, and changing business environments. The findings indicate that excessive workplace stress can negatively affect employee productivity, motivation, job satisfaction, and overall well-being. At the same time, employees recognize the positive contribution of counselling programs, wellness initiatives, organizational support, work-life balance practices, and stress-management training. These practices can help employees cope with workplace pressures and maintain healthier levels of performance. The study therefore emphasizes that stress management should be treated as an important human resource and organizational development activity rather than merely an individual responsibility. Management can strengthen productivity by creating supportive working conditions, providing appropriate employee assistance, improving communication, managing workloads effectively, and encouraging wellness and development programs. A balanced approach to stress management can improve employee satisfaction, motivation, engagement, well-being, and organizational effectiveness. Overall, the study demonstrates that organizations that invest in employee welfare and effective stress-management practices are better positioned to achieve sustainable productivity and long-term organizational success.

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