

Personal Selling Stress And Coping Strategies Among Sales Executives: A Case Of Selected Insurance Companies In Ghana

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Abstract

The changes in the business environment in Ghana have considerably made it possible for more qualified sales executives to target the working class for their incomes and this has resulted in job stress of sales executives. In light of this, the study was to assess work stress among sales executives in Ghana. The main objectives of the study were to identify the causes of stress among sales executives, the coping strategies they adopt to contain the stress and to determine the gender differences in coping strategies of sales executive. The research design for the study was descriptive survey. Questionnaire was employed to collect data from 80 sales executives from four insurance companies in Eastern Region of Ghana. Purposive sampling technique was used in selecting the respondents for the study. The study revealed that sales job is stressful in insurance companies. The study again showed that there is poor demand for insurance products as a result of keen competition. The study further revealed that positive relationships with colleagues and family members help reduce stress in insurance oriented jobs. Again, the study indicated that salesmen are able to cope with sales job stress better than their female counterparts. Therefore, for sales executives to reduce stress, management should redesign sales job tasks in terms of difficulty to enhance the achievement of objectives and to make the insurance job more interesting.

Keywords: *Personal selling stress, Coping strategies, Insurance companies, Ghana*

1.0 Introduction

The work places has become so much complex due to stress and this has resulted in significant effects on employees' job performance (Anderson, 2003). This has led to changes in business strategies under which the insurance companies perform their functions. According to Rajarajeswari (2010) there is therefore, competition and organizational changes in most companies in the developing countries. As a result of this development, responding to an imbalance between demand and resources has led to stressful situations. Despite the central role played by sale executives, occupational stress has been identified as a primary factor militating against the effective performance of insurance sales executives. Dalloway (2007) concedes that stress is an automatic physical reaction to danger, demands or threat.

Therefore, stress reduces the individual's ability to cope with excessive workplace demand or job pressure (Love & Irani, 2007).

Review of existing literature revealed that a number of studies have been conducted on stress among teachers (Dorman, 2003; Evers, Tomic & Brouwers, 2005; Halim, Samsudin, Subahan & Meerah, 2006; Kayode, Obayemi, Oyerinde & Olaitan, 2010; Montgomery and Rupp, 2005; Pandey and Tripathy, 2001; Singh, 2001). However, what has properly not been addressed by researchers are the causes of stress and coping strategies among sales executives in developing economies such as Ghana. This paper is intended to address this research gap.

The study has three major objectives. (i) To identify the

causes of stress among sales executives in Ghana (ii) To identify the coping strategies that could be adopted to contain stress among sales executives in Ghana and (iii) To determine gender differences in coping strategies of sales executive in Ghana. The rest of the paper deals with review of related literature on stress including definitions of stress, personal selling roles, causes of stress among sales executives and coping strategies adopted to contain the stress. The next section looks at the methodology for the study. This is followed by the research findings and analysis of the study. The final section deals with conclusions, limitations and directions for future research.

2.0 Literature Review

A review of literature on stress gives a number of modern definitions. Akinboye, Akinboye, & Adeyemo (2002) refer to stress as the body's response to any undesirable mental, physical, emotional, social or environmental demand. Santrock (2003) on the other hand sees stress as an individual's response to the circumstances and events, called stressors that threaten and tax their coping abilities. Kyriacou (2001) believes that stress arises as a result of unpleasant, negative emotions, such as anger, anxiety, tension, frustration, or depression. According to Van Dick, Phillips, Marburg, & Wagner (2001) stress is considered to be the main factor contributing towards job dissatisfaction, job-related illness and early retirement in England. Stress and its effects are therefore contributing to worldwide employee job dissatisfaction and a major cause of drop in productivity of which salesmen and women are not exempted.

2.1. Role of Personal Selling

Kotler (2003) echoed that personal selling job is face-to-face interaction with one or more prospective purchasers for the purpose of making presentations, answering questions and procuring orders. He intimated that salespeople pay personal visits to prospective customers to unveil their companies' market offerings through product education. He further indicated that they derive benefits and address concerns, comments and unfavourable opinions prospective customers might have against the company's offerings. According to

Jobber and Lancaster (2015) the primary purposes of personal selling as a promotional tool includes educating customers, providing product usage, marketing assistance, providing after-sale service and support to buyers. Compared to other communication elements, personal selling is uniquely capable of performing these functions as a result of the person-to-person interaction mode and the customization of each sales presentation to the specific needs of each buyer Futrell (2006) posit that people who do the selling job go by many names however, no matter the name adopted and used by the salesperson, s/he and the buyer discuss needs and talk about the product relative to how it will satisfy the identified needs. He further stated that if the product is what the person needs, then the salesperson attempts to persuade the prospect to buy to buy it.

Technology enabled marketing has enhanced the capability of customers being bombarded with competing products in every category. The marketplace has now become an intensely competitive environment and fragmented. According to Jobber and Lancaster (2015) there is always pressure on salesmen to sell and in return also pressurize their customers to buy. This has made the selling job very cumbersome and stressful. Therefore, it is not surprising that World Health Organization (2002) observed that stress is gaining ground in every nation. This means that stress has become a global pandemic in the 21st century. Consequently, the traditional sales process is changing and will continue to change dramatically in the future (Sheth & Sharma, 2008). This has resulted in stressful sales jobs because changes in marketing methods, distribution channels and competitive environment have severely changed the role of selling (Donaldson, 1998).

2.2. Causes of Stress among Sales Executives

Doing business today has been very hectic, burdensome as well as stressful due to the dynamic nature of the business environment, role ambiguity and unreasonable group pressure (Pandey & Tripathy, 2001). According to Donaldson (1998) sales operations today involves more than personal selling but represent a range of customer contact positions that consist of telephone selling, customer service activities and technical selling. Alexandros-Stamatios *et al.*,

(2003) believe that the role played by management of an organization is one of the areas that affect work-related stress among workers. Cosgrove (2000) maintain that stress results from excitement, challenge, inspiration to do well and perform at high levels on the other hand, stress also makes individuals fearful, angry, frustrated and unable to relax (Cosgrove, 2000). Therefore, stress can have both positive and negative effects. Rutter, Hezberg and Paice (2002) found that high self-expectation, securing financial support, inadequate salary, role overload, conflicting job demands, numerous interruptions and long meetings are the causes of stress. Stamper and Johlke (2003) emphasize that if the organization or management does not appreciate its employees for their hard work or contribution toward the organization it creates stress and leads to employee's intention to leave the organization. Changes in business dynamics, assessing sales executives based on specific target set, accountability for their performance, client management, field problems, role ambiguity, inadequate salaries and lack of management support can cause stress. According to Kedjidjian (1995) occupational stress can lead to problems in the workplace such as poor morale, job dissatisfaction, absenteeism, lowered productivity and high medical care costs. Hammond and Onikama (1997) opine that minimal administrative support, poor working conditions, lack of involvement in decision making and lack of resource have been identified as factors that can cause stress among workers. Latha and Panchanatham (2007) found in their study that work load acts as major stressors for software professionals. Matud (2004) reported that with the women listed family and health-related events more frequently as stressors for them whereas the men listed relationship, finance and work-related events.

2.3. Stress-Coping Strategies among Sales Executives

The concept of coping is one of the key facets of stress. The coping of a situation or extent of a reaction depends on every individual. A situation that is harmful to one may not be the same for the other so stress is a very complex phenomenon. A study conducted by Randeep and Ravindran (2005) on marketing executives in two private sector mobile phone companies revealed that in coping with stress use

coping styles such as task strategies, logics, home and work relationship, time management and involvement. Panebianco (2003) cite mass media as a natural medicine that helps to manage and reduces stress because listening and watching media after workplace activities serves as a means of relaxation of mind and body. He further believes that obtaining videocassettes, television and newspapers serves as a cushion and a tool that empowers and improves human productivity. In the same vain, Kayode, Obayemi, Oyerinde and Olaitan (2010) found that watching television is a strategy adopted by people for coping with stressful situation. Mueller (2001) concedes that Information and Electronic Technologies (IET) have been employed as a means to reduce workplace stress. Belisle (2003) and Moore (2005) maintain that radio and web-based system can help teachers to prepare and plan their work to reduce stress. Calloway (2003) and Moore (2005) conclude that technology machines serve as a tool in reducing anxiety and nervousness in employees workplaces. Stamper and Johlke (2003) conclude that apparent organizational assistance and management support at the workplace serves as a cushion which acts positively in decreasing work related stress in employees. A study conducted by Lee *et al.*, (2003) revealed that planning and getting one's priorities in order as a major strategy is good for confronting job stress. To reduce stress, Arnold, Randall, Silvester, Patterson, Robertson, and Cooper (2010) recommended that techniques such as behaviour modification, career counseling, relaxation training or attending fitness programmes and improvement in the physical work environment, job redesign, structural reorganization, as well as introduction of management by objectives and planning changes could have a positive effect. Ptacek, Smith, and Dodge (1994) in a study where men and women responded to an identical achievement-related stressor under controlled laboratory conditions, it was found that women seek social support and use emotion-focused coping to a greater extent than men, whereas men use relatively more problem-focused coping than women.

3.0 Methodology

The purpose of the study was to identify the causes of stress among sales executives and coping strategies adopted by the

sales executives to manage stress. The population for the study comprise of all insurance companies in New Juaben Minucipality in Eastern Region.

A sample size of 80 respondents was selected from four insurance companies. In the words of Kreicie and Morgan (1973) larger samples are in generally better than smaller samples but the authors however were of the view that very large samples can lead to erroneous conclusions. Hence, a sample size of sixty (80) respondents was adequate for the study. The purposive sampling technique was employed in selecting the sales executives for the survey. According to McBurney and White (2004) a purposive sample is selected non-randomly but for a particular reason. The reason in this case was that only sales executives of four insurance companies who have experienced stress in their day to day personal selling task were considered suitable for the study. This made it possible for the researcher to assess stress among sales executives and their coping strategies that they adopt to reduce stress.

The study was descriptive survey and according to Sekaran (2000) descriptive analysis transforms raw data into information to describe a set of factors in a situation that will make them easy to understand and interpret. Thus, descriptive research studies are concerned with describing the characteristics of a particular individual or a group. In this case, the data analyses methods encompass the use of frequencies and percentages tables which were drawn from the data obtained for the study.

In collecting data for the study, self-designed questionnaire was employed. The questionnaire had three sections: demographic characteristics of respondents, causes of stress among sales executives and coping strategies adopted to contain the stress. The first section contains data on the background of respondents. The second part also contains eleven (11) items, covered the causes of stress of sales executives. The third section also had eight (8) items that covered the coping strategies adopted by sales executives to

contain the stress. The study relied on closed ended questions, where respondents were requested to pick an option from the five point Likert scale ranging from (1) “Strongly Disagree” to (5) “Strongly Agree” on their level of agreement with a number of statements on causes of stress and coping strategies in insurance business.

Reliability analysis of the variables in this study was conducted. According Nunnally and Bernstein (1994), scales with reliability values within the threshold of 0.70 are acceptable for statistical analysis. The alpha coefficients for the variables in the study were between 0.88 (causes of stress) and 0.86 (coping strategies). Thus, all scales used in the analysis of the study yielded acceptable reliability coefficients (i.e., alpha values).

4.0 Research Findings and Analysis

The aim of every company is for its sales executives to broaden the company’s customer base in order to increase profit. Hence, the effects that stress has on sales executives cannot be down played because the ability of a sales person may be limited due to stress on the sales job.

4.1. Demographic Characteristics

Table 1 shows a summary of the demographic characteristics of the respondents used in the study. Majority (71%) of the respondents were males. Twenty nine (29%) were females. This shows that gender representation among sales personal in the insurance industry is unequal. This might be due to the nature of the sales job which might require people who are more aggressive and energetic. In terms of age, half of the respondents were between the ages of 23-27. Thirty one percent (31%) were between the ages of 18- 22, only 18% were 28 years and above. This further affirms the fact that insurance companies employ people who are energetic. With regards to qualification, majority of the respondents (66%) were Higher National Diploma (HND) holders.

Table 1: Demographic Characteristics of Respondents

Demographic	Frequency	Percentage (%)
Gender		
Male	57	71

Female	23	29
Age		
18 – 22	25	31
23 – 27	40	50
28 and Above	15	18
Qualification		
SHS	16	20
HND	53	66
Degree	11	14
Total	80	100

4.2. Causes of Stress and Coping Strategies among Sales Executives

Sales executives of the four insurance companies who have experienced stress answered the questionnaire. From the responses, it could be summed up that (77.5%) of sales executives agreed that sales job is stressful. However, (50%) of the respondents agreed that the stressful sales job is as a result of keen competition in the insurance working environment (Donaldson, 1998).

Table 2: Causes of Stress and Coping Strategies among Sales Executives

Statement	Responses In Percentage				
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Causes of Stress					
1) The sales job is stressful	9.5%	8.5%	4.5%	30%	47.5%
2) The sales target is too large to handle	5%	22.5%	35%	22.5%	15%
3) The competition is too keen	2.5%	7.5%	12.5%	50%	27.5%
4) Salary received is inadequate	10%	5%	15%	22.5%	47.5%
5) There are no bonuses for sales executives	6.5%	22.5%	8%	12.5%	57.5%
6) The nature of the sales job is too difficult	5%	10%	10%	50%	25%
7) Lack of recognition by office staff	5%	12.5%	15%	27.5%	40%
8) Poor demand for insurance products	5%	5%	10%	45%	35%
9) Inadequate logistics to work with	2.5%	15%	10%	37.5%	35%
10) Autocratic decision making by management	22.5%	15%	12.5%	27.5%	22.5%
11) Role ambiguity and role conflict	10%	27.5%	30%	22.5%	10%
Stress Coping Strategies	-	-	-	-	-
1) I plan ahead to avoid pressure on job	5%	4.5%	7.5%	50.5%	32.5%

2) When involved in decision making in the organization	9.5%	2.5%	15%	48%	25%
3) Regular sales meeting to discuss issues affecting us	5%	2.5%	2.5%	37.5%	52.5%
4) Provision of incentives by management	2.5%	7.5%	10%	32.5%	47.5%
5) I watch television or film to think less about the problem	15%	17.5%	20%	40%	7.5%
6) I engage myself in drinking alcohol or drugs to think less about the problem	75%	5%	7.5%	5%	7.5%
7) Detachment from work after working hours	7.5%	30%	40%	12.5%	7.5%
8) Positive relationships with colleagues and family members	2.5%	7%	6%	30%	54.5%

Money has become an indispensable element in the sales job and for salespeople to work diligently, they must have money. Another critical important finding was that (47.5%) of the respondents strongly agreed that salary received is inadequate and serves as a cause of stress whilst (50.5%) strongly agreed that lack of bonuses for sales executives contribute greatly to their job stress. The respondents further echoed that their work is based on commission and therefore, they do not enjoy bonuses which are usually paid to permanent staff. It is not surprising that employees in organizations tend to leave when management fails to appreciate their (employee's) contributions in the growth of the organization (Stamper & Johlke, 2003).

It was also observed that (45%) of the respondents agreed that poor demand for insurance products had effect towards their sales jobs. Thirty five percent (35%) of the respondents also strongly agreed that low demand for insurance products is a major cause of sales job stress. On the other hand, (72.5%) of the respondents indicated that logistics for salespeople to perform their day to day activities is a key

cause of stress. Thus, the finding is in support of the work of Hammond and Onikama (1997) which showed that lack of resources affects employee performance and reduces morale at work place.

The aim of every firm is to maximize profit and minimize cost of doing business. To achieve this, productivity must increase at an increasing rate. Therefore, to maximize productivity, employees must work to maximize their performance. From the information gathered, sales executives agreed that to maximize profit, there is the need to cope with stress. Fifty four percent (54.5%) of respondents felt strongly that they are able to cope with stress when they have positive relationships with colleagues and family members. Thus, lack of cordial relationships may result in stressful job situations both at the workplace and at home. It is also evident that most of the sales force (50.5%) strongly agreed that regular sales meeting to discuss issues affecting them is one of the best strategies used to cope with sales job stress. This is because sales executives share their problems during such meeting with colleagues and

supervisors. Most of the sales executives agreed that planning ahead of the sales task is a means to avoid pressure on the job. Planning is a means to organize oneself and therefore, identified by the sales executives as a strategy to cope with stress. These findings confirm Randeep and Ravindran's (2005) study that marketing executives could employ coping styles such as task strategies, logics, home and work relationship, time management and involvement to ease stress. Furthermore, decision making in an organization increase employees' participation and reduce anxiety. Forty eight (48%) of the respondents agreed that decision making in an organization is an impetus in reducing sales job stress. This presupposes that organizational growth and survival is dependent on internal decision making involving every entity in the organization. Finally, a substantial number of the respondents representing (40%) agree that watching television is one of the pillars to reduce stressful situation. Few (7.5%) of the respondents strongly agreed that watching television is a stress reduction mechanism. Thus, watching television, listening to radio and web-based system could help to reduce stress in the sales job (Moore, 2005; Belisle, 2003; Calloway, 2003 & Mueller, 2001).

4.3 Gender differences in Coping Strategies

Table 3: Summary of independent t-test results on gender differences in coping with stress

Gender	N	Mean	SD
df	t		p
Males	57	35.39	3.96
	78	7.72	<.001
Females	23	24.65	6.17

Table 3 shows a summary of independent t-test results on the effect of gender on coping strategies among sales personnel. The result shows that there is a significant difference in scores for males ($M = 35.39$, $SD = 3.71$) and females [$M = 24.65$, $SD = 6.17$; $t(7.72)$, $p = .000$] on coping strategies. The magnitude of the differences in the means was of small effect ($\eta^2 = .01$). Only 1% of the variance in coping strategies used by sales men and women is explained by gender. This result indicates that

sales men are better able to cope with their stress levels than sales women. This result confirms the findings by Matud (2004) who reported that women score significantly higher than men on the emotional and avoidance coping styles and lower on rational and detachment coping. Similar findings by Ptacek, et al. (1994) indicated that women seek social support and use emotion-focused coping to a greater extent than men, whereas men use relatively more problem-focused coping than women.

5.0 Conclusions

The purpose of the study was to assess stress and coping strategies among sales executives of insurance companies in New Juaben Municipality. It could be concluded that even though stress is a well-known phenomenon, the problem has not been given the needed attention by insurance companies. This is epitomized by the fact that strategies have not been put in place to manage and salvage the effects of stress on the sales executives. It is evidenced in the literature that stress has become a major concern across a number of occupations including insurance. It is therefore, important for insurance companies to identify the causes of stress in their working environment in order to introduce both individual and organizational measures to reduce stress. According to Arnold et al. (2010) measures to reduce stress include behaviour modification, career counseling, relaxation training or attending fitness programmes and improvement in the physical work environment, job redesign, structural reorganization, introduction of management by objectives and planning changes.

6.0 Direction for Future Study

The study has some major limitations. Firstly, it was carried out in only four insurance companies in New Juaben Municipality. Other municipalities within Ghana have not been captured. Therefore, future studies must include other regions in Ghana so that the findings could be generalized. Finally, since the insurance companies have not done much with regard to how to contain stress among sales executives, future researchers interested in this area should also look at the impact of sales executives stress on performance of

insurance companies in Ghana.

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