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An exploratory study to assess the stress and coping pattern among the employees of insurance company at Gwalior (M. P.)

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ABSTRACT

An exploratory study to assess the stress and coping pattern among the employees of the insurance company at Gwalior (M.P). To assess the levels of stress among the employees of the insurance company. To assess the coping pattern among the employees of the insurance company. To find out the relationship between the stress and coping pattern among the employees of the insurance company. To find out the relationship of stress level with variables such as age Religion, education, type of family, marital status, head of the family and economic status. To find out the relationship of coping pattern with variables such as age, religion, education, type of family, marital status, head of the family and economic status. For the present study, exploratory approach was considered appropriate. The purposive sampling method was adapted to collect the sample. Majority of employees have moderate stress (95%) and (5%) have mild stress. Majority of employees in insurance company have a positive coping pattern (82%) and (18%) have a negative coping pattern. Relationship between stress and coping pattern among employees of the insurance company was having a negative correlation (-.142) and statistically non-significant. The employees from selected insurance company have positive coping pattern as there age advances. The findings were also statistically significant at p level. The employees from joint family have positive coping pattern as compared to nuclear and extended family. These findings were also statistically significant at p level. The employees who are head of the family their coping pattern was negative as compare to others. These findings were also statistically significant at p level. Those employees who are (separated, divorced, spouse not living, spouse living) clubbed together as separated, had positive coping pattern as compared to married. These findings were also statistically significant at p level. The employees with adequate economic status their coping pattern was positive as compared to those who have inadequate economic status. These findings were also statistically significant at the p level.

Keywords— Coping, Stress, Musculo-Skeletal, Neuroskeletal

1. INTRODUCTION

Stressful events are a common part of life. Stress is the internal or external force that causes a person to become tense, upset or anxious. They may be social, psychological, or biological in nature and there is often little that a person can do to prevent them. Stress is the emotional and physical strain experienced by a person caring for someone with a chronic debilitating disease or life threatening conditions.

The elements of perception indicate that humans stress responses reflects differences in personality, as well as differences in physical strength or general health. Stress-related illnesses are a mix of personal, interpersonal, and social variables. These factors include lack or loss of control over one's physical environment and lack or loss of social support networks. People who are dependent on others or who are socially disadvantaged (because of race, gender, educational level, or similar factors) are at greater risk of developing stress related illness. A psychological condition occurring when individuals feel unable to cope with the demands being made on them. They also believe that this failure will have important consequences. This condition is sometimes called distress, to distinguish it from the positive or pleasant aspects of stressful situations. Stress is usually associated with feeling a lack of control and involvement in the decisions which affect life and work.

When you are stressed your body produces some chemicals. Which prepare your body for emergency adrenaline and non-adrenaline raise blood pressure, increases the rate at which your heart beats and increase the rate at which your perspire. They can also reduce your stomach activity. Stress is a person's physical and psychological relationship to a perceived or actual demand for change. The demand it self is called stressor. The step we take to resolve or avoid the stressor are referred to as coping stressor,

stress and coping can be healthful or somewhere between. The presence of a stressor doesn't automatically result in disability stress symptoms. The degree to which any stressful events or situation impacts our daily functioning depends partially on the nature of the stressor itself and partly on your personal and external resources. The top ten stressful life events are spouse's death, Divorce, Marriage separation, Jail term, Death of a close relative, injury or illness, marriage, fired from a job, marriage reconciliation and retirement, job conditions etc. Not all stress is caused by external pressure and demand. Stress can also be self-generated. Internal causes of stress include; uncertainty of worries, pessimistic attitude, self-criticism unrealistic expectation or belief, perfectionism low self esteem, excessive or unexpressed anger and lack of assertiveness.

Since Stress is both physical and mental, we can lower our stress through physical and psychological means typically it is not the small stuff that wears us down. But the cumulative impact of small stressors or major events like a serious accident or losing a relationship. Followings are some reliable strategies for both lowering your baseline stress and recovering from stress that arises:

- Exercise
- Sensory nurturing such as warmth, good food, hot tub or bubble bath.
- Relaxation & Imaginary practices.
- Meditation & Yoga.
- Sleeps gives your mind and body a chance to recover.
- Laughter watch a comedy, tickle with a friend.
- Music Dance or other expressive creative activities.
- Assertiveness training
- Reward yourself for work accomplishes or hurdles crossed.
- Express your emotions to your friend or loved ones.
- Avoid using drugs etc.

Together these strategies can be summarized as creating more balance in your life. These results will not only lower your stress but will enhance your quality of life. The majority of insurance sales agents are employed in local offices or independent agencies, but some work in the headquarters of insurance

1.1 Need for the study

Job stress is the harmful emotional and physical reactions resulting from the interaction between the worker and her/his work environment where the demands of the job exceed the worker's capabilities and resources. When we are under stress our bodies prepare for a "fight or flight response" adrenaline, cholesterol, and sugar is released into the blood stream. Some are commonly felt experiences are anxiety or panic attacks, migraine headaches, dizziness, sweaty hands, and dry mouth. A certain amount of stress is required to live and enjoy life, however, when we are under unremitting stress or if we do not deal with it properly, we cause wear and tear our bodies leading to physical and psychological problems such as depression and hypertension. At work employees face numerous psychological stressors that can undermine their work performance. These stressors, stemming from a variety of possible causes, have enormous health and financial impacts on employees as well as employers. Stress has been shown to be one of the factors leading to musculoskeletal disorders such as include back pain, carpal tunnel syndrome, shoulder or neck tension, eye strain, or pain. Yoga is an ancient form of exercise that can reduce stress and relieve muscular tension or pain. Practising yoga at the workplace teaches employees to use relaxation techniques to reduce stress and risk of injury on the job. The employees of insurance company work with acutely stress full situations, is related to their personal hardiness and the effects of uncertainty. Recent studies suggest that they are stressful regardless of the environment and that all experience stress. The stress of the employees of the insurance sector hard physical work.

Work-related stress accounts for \$200-300 billion a year in the American workplace. Worker stress is implicated in 60-90% of medical problems. Violence at work is a growing problem: in the EU, 3 million workers reported being subjected to sexual harassment, 6 million to physical violence, and 12 million to intimidation and psychological violence. In the U.S., almost 1000 workers each year are murdered on the job with homicide being the leading cause of death for women in the workplace.

The survey conducted in the United Kingdom. 70% said they suffered from physical or mental health problems linked to work-related stress. 44% said their sex life was suffering, 25% drinking more, 10% smoking more, 33% increased sick leave. An RCN poll last year found more than 25% of nurses surveyed had been physically attacked at work, 50% had been bullied or harassed by a manager.

Job stress is a chronic disease caused by conditions in the work place that negatively affect an individual's performance and/or overall well-being of his body and mind, one or more of a host of physical and mental illnesses manifests job stress. Some are usually required to validate the reason and degree of work related stress. Individuals with work stress usually experience an unpleasant awareness of their internal or external environment when they are at work, anticipating going to work, or just thinking about work. An individual may experience work stress without awareness, however, and in this case, its presence may be suspected by others who note changes in the individual's behavior mental or physical status.

Rapid changes in health care technology, diversity in the workforce, organizational restructuring and changing work systems can place stress on employees. Burnout occurs as a result of chronic stress. Job stress and coping behaviors among employees of the insurance company provide information useful for nursing administrators to design programs to assist staff to deal with job stress. Programs to help staffs to properly handle the difficulties generated by job pressures are needed to improve the quality of nursing care. From various studies, it is evident that job stress is present among employees of the insurance company and job

stress may lead to various other complications on physical and mental health, which in turn may affect personal and professional life. Where by reducing the quality of care provided.

1.2 Objectives

- To assess the levels of stress among the employees of the insurance company.
- To assess the coping pattern among the employees of the insurance company.
- To find out the relationship between the stress and coping pattern among the employees of the insurance company.
- To find out the relationship of stress level with variables such as age Religion, education, type of family, marital status, head of the family and economic status.
- To find out the relationship of coping pattern with variables such as age, religion, education, type of family, marital status, head of the family and economic status.

1.3 Assumption

Insurance employees experience stress and also have a varying degree of coping ability.

2. REVIEW OF LITERATURE

Review of literature plays an important role in the development of a research project. An intensive review of the literature provides the investigator with a deeper insight into the problem. A review of the literature was done keeping in view, problems under study and the objectives, to develop the research design, selection and construction of tool collection and analysis of data. An extensive review of literature has been done from published and unpublished articles, study documents and repo.

Steven L. Sauter, chief of the Applied Psychology and Ergonomics Branch of the National Institute for Occupational Safety and Health in Cincinnati, Ohio, states that recent studies show that "the workplace has become the single greatest source of stress".[4] Michael Feuerstein, professor of clinical psychology at the Uniformed Services University of the Health Sciences at Bethesda Naval Hospital states, "We're seeing a greater increase in work-related neuroskeletal disorders from a combination of stress and ergonomic stressors".

It is clear that problems caused by stress have become a major concern to both employers and employees. Symptoms of stress are manifested both physiologically and psychologically. Persistent stress can result in cardiovascular disease, sexual health problems, a weaker immune system and frequent headaches, stiff muscles, or backache. It can also result in poor coping skills, irritability, jumpiness, insecurity, exhaustion, and difficulty concentrating. Stress may also perpetuate or lead to binge eating, smoking, and alcohol consumption.

According to James Campbell Quick, a professor of organizational behavior at the University of Texas-Arlington, "The average tenure of presidents at land-grant universities in the past ten years has dropped from approximately seven to three-and-a-half years".

The feeling that simply working hard is not enough anymore is acknowledged by many other American workers. "To get ahead, a seventy-hour work week is the new standard. What little time is left is often divvied up among relationships, kids, and sleep." This increase in work hours over the past two decades means that less time will be spent with family, friends, and community as well as pursuing activities that one enjoys and taking the time to grow personally and spiritually. [Citation needed]

Texas Quick, an expert witness at trials of companies who were accused of overworking their employees, states that "when people get worked beyond their capacity, companies pay the price." [8] Although some employers believe that workers should reduce their own stress by simplifying their lives and making a better effort to care for their health, most experts feel that the chief responsibility for reducing stress should be management.

According to Esther M. Orioli, president of Essi Systems, a stress management consulting firm, "Traditional stress-management programs placed the responsibility of reducing stress on the individual rather than on the organization-where it belongs. No matter how healthy individual employees are when they start out, if they work in a dysfunctional system, they'll burn out.

The study conducted on the effect of a cognitive and a physical stress-reducing program on psychological complaints. One program was a cognition- focused program, the other was a newly developed intervention in which physical excursive and relaxation combined. Both programs consisted of four sessions in a period of 10 weeks. 130 participants entered the study (response rate 33%) out come measured consisted of three self-reported questionnaires on psychological complaints.

The result shows that both interventions revealed a positive impact on psychological complaints, burnout and fatigue, both at short-term and at 6-month follow-up No statistical interaction effects between the two interventions were found. The data indicate that intervention was equally effective on psychological complaints, burnout and fatigue.

A study conducted on stress, relaxation techniques and creativity in Chicago. 114 participated in 4 groups practiced 25 minutes of progressive muscle relaxation, yoga stretching, imaginary, or a control task. Before and after training, participants were assessed by Smith quick test (which measures somatic stress, negative affect, and worry) and Smith R-state inventory (which measures the relaxation- related stress disengagement, physical relaxation, mental relaxation, strength and awareness, joy, love and thankfulness, prayerfulness). Both physical relaxation and progressive muscle relaxation trainees displayed higher scores on self-reported yoga stretching and imaginary trainees than the controls. Progressive muscle relaxation trainees had higher scores on somatic stress than controls.

3. METHODOLOGY

An exploratory approach was considered appropriate for the present study. An exploratory research design is utilized. The study includes dependent variables i.e. stress and coping pattern among employees of the insurance company. The present study was conducted in a selected insurance company of Gwalior i.e. Birla sun Life Company limited.

The study population consists of all the employees who are willing to participate in the study from a selected insurance company of Gwalior. The purposive sampling method was adapted to collect the sample. A total of 100 employees were interviewed

4. DEVELOPMENT AND DESCRIPTION OF THE TOOL

A structured interview questionnaire was developed after a review of the literature to design the appropriate tool for the collection of data. Review of Literature, expert's opinion and personal experience of the investigator in the field helped in the formulation of the tool. The structured interview questionnaire had three parts:

Part I: Personal information background

Part II A: Stress Rating Scale

Part II B: Coping check list (Dr Kiran Rao)

4.1 Part I

This part consisted of items for obtaining information about background variables i.e. Age, religion, education, type of family, marital status, head of the family status, economic status.

4.2 Part II A

This part consisted of 30 closed ended stress questionnaire to assess the level of stress among employees from a selected insurance company of Gwalior. The content area was classified into two categories:

(a) Physical

(b) Psychological

The 1-3 scale was used to obtain the stress score. The maximum score for stress was 90. The stress score was classified into 3 levels. That is:

- 90-61: Severe stress
- 60-31: Moderate stress
- Below 30: Mild stress

4.3 Part II B

A standardized coping checklist (Dr Kiran Rao) is used to identify a coping pattern among the employees of the insurance company. This part consists of 75 items concerning coping pattern. There were 45 positive and 30 negative statements. Items are scored dichotomously i.e. Yes/No. The responses were qualified by giving a score as follows. Each item in the structured questionnaire was allotted one mark for each positive response and zero marks for negative purpose. The positive finding was interpreted by positive scoring i.e. higher the score positive the coping pattern lower the score negative coping pattern.

4.4 Reliability of the tool

The reliability of the tool was calculated by applying split half method reliability. Stepped up reliability was calculated by using Spearman-Brown's prophecy formula and thus the reliability for the stress rating scale was $r = 0.76$ and coping check list items reliability was established 0.84.

5. ANALYSIS AND INTERPRETATION

5.1 Organization of Data for Analysis

For the convenience of analysis and interpretation, the data is presented in parts

- Sample characteristics
- Analysis of stress score.
- Percentage distribution of stress score of employees from the selected insurance company.
- Analysis of coping score
- Percentage distribution of coping score of employees from the selected insurance company.
- Relationship of stress and a coping score of employees from the selected insurance company.
- Analysis of the relationship of stress score with selected variables of the employees from the selected insurance company

Analysis of relationship coping score with selected variables of the employees from the selected insurance company.

Table 1: Percentage distribution of sample characteristics, N=100

Group	N	%
Age in years		
20-35	36	36
36-45	56	56
Above 46	8	8
Religion		
Hindu	78	78
Muslim	22	22

Education		
Upto 10+2	21	21
Graduate	17	17
Post-Graduate	31	31
M.B.A	31	31
Type of Family		
Nuclear	76	76
Joint	15	15
Extended	9	9
Head of the family		
Self	93	93
Other	7	7
Marital Status		
Unmarried	5	5
Married	84	84
Spouse not living	3	3
Spouse living	3	3
separated	2	2
Divorced	3	3
Economic Status		
1500-20000	34	34
20000-25000	39	39
Above 25000	27	27

Table 1 Shows that 100 employees from the selected company were interviewed the majority of these (36%) were between the age of 20 to 35 years followed by (56%) and (8%) were between the age of 36-45 years and 45 above. Among these (78%) belong to Hindu & (22%) belong Muslim.

Majority of (31%) of employees were post graduate and M.B.A (21%) were upto10+2 and (17%) were graduate.

Majority of the Respondents were from Nuclear family i.e. (76%) and (15%) were from Joint (9%) were from extended family.

The majority (84%) of the respondents were married (5%) unmarried (3%) spouse not living (3%) spouse living (2%) separated and (3%) divorced.

The majority (93%) was head of the family (7%) were others, Majority (39%) of respondents belongs to the income group between 20,000 and 25,000, (34%) belong to the income group between 15,000- 20,000 and (27%) above 25,000 income group.

Objective 1: To assess the stress level among the employees in a selected insurance company

Table 2: Percentage distribution of mean stress score of persons retired from selected community, N = 100

Stress Level	Stress Score	
	n	%
Moderate	95	95
Mild	5	5

Maximum Score = 90

Table 2 Show that majority (95%) of employees have moderate stress and (5%) had mild stress among employees from the selected company so it can be concluded the majority of employees have moderate stress.

Objective 2: To assess the coping level among the employees in a selected insurance company

Table 3: Percentage distribution of mean coping score of employees from the selected insurance company, N = 100

Coping pattern	Coping Score	
	N	%
Negative <30-45	18	18
Positive >45	82	82

Maximum Score = 90

Table 3 Show that the majority (82%) of employees have Positive coping response and (18%) have a Negative coping response. Hence it can be concluded that the majority have a negative coping ability.

Objective 3: To find out the relationship between stress and coping pattern among employees in a selected insurance company.

Table 4: The relationship between stress and coping pattern among employees in a selected insurance company, N = 100

Relationship between	Stress and Coping pattern
	R
Stress/Coping pattern	r = -0.142

Maximum Score = 75

Table 4: Demonstrate low negative co-relation between stress and coping pattern so it can be concluded that employees with stress will have the low-negative coping capacity.

Objective 4: To find out the relationship to stress with variables such as age, religion, education, marital status, head of the family, type of family and economic status.

Table 5: Mean Coping Score of the employees from the selected insurance company according to age, N=100

Age in years	Coping Score				
	N	Mean	S.D.	t	df
a) 20-35	36	56.94	8.39	(a+b) 2.08*	90
b) 36-45	56	60.67	8.35	(b+c) 1.82*	62
c) Above 45	8	66.12	2.69	(c+a) 3.03**	42

*Significant at 0.05 level

Maximum Score = 75

**p < 0.01

Table 12 Show that the mean coping score (60.67) for respondents in the age group 36-45 years was higher than the mean coping score (56.94) that of respondents aged 20-35. Also, mean coping score (66.12) for respondents aged 45 and above was more than that of the corresponding score for respondents aged 45 -46 years.

The difference between the three pairs of group means was also statistically significant. The results indicate that as the age increases mean coping ability of a person increases.

6. CONCLUSION

The area in which social science can offer perspective on the broad impact of job stress concern mental health whether stress was among the major precipitants of mental illness in employees of the insurance company. Physical problems were seen as involved in the decision-making that led to the psychiatric ward in approximately two thirds of the cases and precipitated the psychiatric illness in 10%. Even for those persons diagnosed as suffering from the psychogenic disorder, studies of health history showed that physical problems often preceded the development of the psychiatric disorder, studies of health history showed that physical problems often preceded the development of psychiatric symptoms. Consequently, Family life and relationships also have been described in crisis terms in relation to the history behind this idea is that working stress is an emotionally charged event that damages or destroys the continuity of earlier family pattern (Haynes et al 1978). This made the investigator to assess the level of stress and coping pattern among employees from a selected insurance company of Gwalior.

6.1 Major findings

- Majority of employees have moderate stress (95%) and (5%) have mild stress.
- Majority of employees in insurance company have a positive coping pattern (82%) and (18%) have a negative coping pattern
- Relationship between stress and coping pattern among employees of the insurance company was having a negative correlation (-.142) and statistically non-significant.
- The employees from selected insurance company have a positive coping pattern as their age advances. The findings were also statistically significant at the p level.
- The employees from the joint family have a positive coping pattern as compared to nuclear and extended family. These findings were also statistically significant at the p level.
- The employees who are head of the family their coping pattern was negative as compared to others. These findings were also statistically significant at the p level.
- Those employees who are (separated, divorced, spouse not living, spouse living) clubbed together as separated, had a positive coping pattern as compared to married. These findings were also statistically significant at the p level.
- The employees with adequate economic status their coping pattern was positive as compared to those who have inadequate economic status. These findings were also statistically significant at the p level.

7. LIMITATIONS

- The study was limited to employees of the selected insurance company of Gwalior.
- The result may be biased due to the homogeneity of the sample.
- The size of the sample was only 100. Hence it was difficult to make a broad generalization.

8. IMPLICATION

The findings of the study have its implication in nursing education, nursing practice, nursing administration and nursing research. Implication on Nursing Education:

- Nurse educator needs to lay more emphasis on mental health nursing to train students to work with groups of insurance company agents to be a support group for people.

- (b) As an educator, the nurse must also assume responsibility for teaching personnel about matters relating to the health and psychosocial well being of the resident. This personnel would include staff members in the service department other than nurses.
- (c) Community colleges and other continuing education programme should offer courses that can teach such skills.
- (d) A nurse educator can give emphasis to remove misconceptions about the aging process, stereotyping and negative attitudes need to be addressed to bring about changes in this area.

8.1 Implications for nursing administration

Stress counseling should commence guiding the employees towards realistic planning for certain essential high investment future needs such as housing, the marriage of children and education. To keep there stress low and to promote coping ability, keeping in view the present and expected resources they should be counseled to mentally prepare for accepting and plan for realistic family goals in these areas.

8.2 Implications for nursing practice

Nurses can take a leading role in promoting health and reduce stress and enhance their coping abilities and prevent psychological and physical problems by giving good health care.

Nurses can work at adult day care centre, multipurpose senior citizen centers, foster care centers and they can look after their safety and physical health and hence can prevent physical and psychological problems and promote the health people.

The findings of the study imply that there is a need for a psycho educational programme to be carried out by nurses when working with employees of insurance companys. Insight into this complicated process may be gained by considering the phases of planning during the remote phase. Early in the occupational career future need is anticipated but rational preparation is seldom done.

8.3 Nursing research

- This study helps the nurse researcher to develop insight into the development of the teaching module and materials for employees working in insurance company towards the prevention of stress and promotion of stress management ability.
- The study will be a motivation for budding researchers to conduct similar studies on a large scale.
- The study will be a reference for research scholars.

9. RECOMMENDATIONS

- The study can be replicated over different banks, hospitals, institutions, health centers and old age home to correlate and validate the finding.
- A comparative study can be done to assess the level of stress among share merchants, other target related fields, banks, other insurance companies.
- An exploratory study can be done to find out the attitude towards job satisfaction.
- A comparative study can be done to assess the level of stress among male and female subjects.

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