MENTAL HEALTH OF
YOUTH AT WORK

KERALA STATE YOUTH COMMISSION

MENTAL HEALTH OF YOUTH AT WORK

Research Report

2024-25

ACKNOWLEDGEMENT

M. Shajar
Chairman
Kerala State Youth Commission

RESEARCH TEAM

Chairperson

DR. LIMA RAJ
Faculty, Department of Psychology
Sree Sankaracharya University of Sanskrit, Kalady, Kerala

Members

DR. M.S. JAYAKUMAR
Assistant Professor, Department of Sociology &
Director, Centre for Diaspora Studies, University of Kerala

MS. DALIYA R CHANDRAN
Assistant Professor, Master of Social Work, Department of Sociology
University of Kerala

DR. ANIL CHANDRAN S
Assistant Professor, Department of Demography, University of Kerala

MR. PRAVEEN PARAMESWAR
Chief Executive Officer at Lifology & Chief Lifologist

DOCUMENTATION ASSISTANTS

Ms. Haneena Sulthana K P
Research Scholar, Department of Psychology, Sree Sankaracharya University of Sanskrit, Kalady, Kerala

Ms. Ameesha S,
M.Sc Psychology, Sree Sankaracharya University of Sanskrit, Kalady, Kerala

Ms. Elizabeth Nikitha Joseph
M.Sc Psychology, Sree Sankaracharya University of Sanskrit, Kalady, Kerala

EXECUTIVE SUMMARY

In recent years, workplace mental health and stress have become critical topics of concern across the globe. Studying the mental health of the workforce is crucial for both individual well-being and organizational success. Youth represents one of the largest shares of workforce in Kerala, especially in private firms. Kerala State Youth Commission has taken a proactive approach to address the mental health challenges faced by young employees in the state. The present study was conducted in order to understand prevalence of mental health issues and stress among youth at work. The study also examined important coping strategies that the employees adopt in order to deal with work related stress. About 1,548 employees in the age group of 18-40 years, from five sectors – IT, Gig economy, Media, Retail/industrial, and Banking/insurance have participated in the survey. The major findings of the study are as follows:

- Employees working in IT sector (84.3%) and Media (83.5%) have reported comparatively higher levels of work stress.

- The present study shows that highest level of work stress is reported by employees in the age group 30-39 years.

- The findings shows that work stress is found to be slightly higher among female (74.7%) employees as compared to males (73.7%)

- Based on the marital status, employees who are widowed/divorced/separated reported highest level of stress as compared to married employees and unmarried employees.

- A significant majority of both female employees and male employees reported that their work-life balance is compromised (68.25%) due to workload with slightly higher among females

- Financial insecurity and issues with work-life balance are found to be the most common personal factors contributing to work stress reported by female and male employees.

- Among the work related stressors, nature of work (characterized by various demands and resources specific to work, time pressure, deadlines, work environment and schedule), is found to be the most significant contributor of stress reported by both males and females.

- Discrimination at work is reported as the most common stress contributing factor among employees of non-binary category.

- The study indicates that male employees reported low salary and poor company allowances as the main work related stressor.

- Majority of the employees use social media as a coping strategy to deal with work stress. Engaging in physical activities such as jogging, yoga, meditation etc. also serves as a means to reduce stress.

- A significant proportion of employees reported that they engage in either consuming alcohol or smoking as a means to get relief from work load and stress.

- A significant proportion of employees reported that they suffer health problems, both physical and psychological, because of the work overload and stress. Among them male employees are found to have more health issues than female employees.

- Despite of reporting mental health issues, very few employees sought professional help to address it whereas a large majority pays little attention to it.

    Based on the findings of the study, important recommendations and strategies were put forward to create a more supportive and inclusive work environment for young employees, where mental health is prioritized.

- Establish more efficient and active **recreational corners** in workplaces can mitigate work stress and provide relief from hectic work schedule.

- Conducting **stress audit** in the organizations in proper intervals will help to track the stress level and overall mental health status of its employees.

- The state government should encourage organisations/establishments to adopt strict **work-life balance policies** preventing excessive work hours and restricting non-urgent after-hours communication.

- Stress management and coping skills needs to be included in **school curriculums**, to equip upcoming generations with enhanced stress tolerance and resilience to deal with challenges in both personal and professional life.

- Allocating at least an **hour weekly for the mental wellbeing** of the employees, where they can discuss and share mental health concerns and other related issues.

CONTENTS

CHAPTER 1

YOUTH AND MENTAL HEALTH AT WORK

"You don't have to burn yourself out to be successful."–Arianna Huffington

1.1 Introduction

India's 145 billion people make it the most populous country in the world, but with an average age of 29 years, it has one of the youngest population globally. Being the most vibrant and productive section of the society, the youth population of a country is considered as an invaluable asset for their potential to contribute to the growth and development of a nation. It can be undoubtedly said that today's youths are tomorrow's innovators, creators, builders and leaders. In order to equip and engage youth as the positive force of development, they should be supported with good health, education, training, and opportunities to acquire knowledge and skills to transform the future. In this ever-changing world of globalization and liberalization, the experiences of youth accommodating the transitions and uncertainties has emerged as a major challenge that they face in all domains of life. Empowering youths to direct life's challenges with confidence and purpose requires good mental health.

Mental health, encompassing emotional resilience, psychological stability, and social wellbeing, is the key which helps a person realize their potential, cope with normal life stressors, work productively and to make significant contributions to the community. To nurture a productive and efficient youth population, different factors affecting mental wellbeing need to be addressed through research, awareness campaigns, government projects etc. by taking into consideration of the prevailing socio-cultural contexts. If we examine the work spaces of our country, it is evident that a large majority of the workforce constitute youths, especially in private firms. Though organizations have facilities to promote activities for employee wellbeing, apparently it is not given due priority by the authorities. Several reports of national and international agencies had given considerable attention on the status of youths at work which underscores the emerging significance of this issue. According to World Health Organization (WHO, 2019), "work is good for mental health, but a negative working environment can lead to physical and mental health

problems.", thus implying the importance of having a job being crucial for both mental well-being of the individual and their social well-being which is given in the context of our society especially for the economic growth of the nation's productivity. Mental health which is our state of social, psychological, and emotional well-being is an integral part of our overall wellness.

Employees across sectors face pressures that affect their mental health, including workload, work-life balance, job insecurity, and workplace culture. Addressing mental health at work is crucial for creating a more supportive and productive environment. If neglected, it can even lead to self- harming behaviors or employee suicides. A 26-year-old CA from Kerala named Anna Sebastian Perayil committed suicide reportedly due to high stress and over work is a recent incidence to cite among many such cases. Organizations and companies are predominantly profit oriented and hence there exist a system where employee wellbeing is given least priority. This is more pronounced in the case of MNCs and IT sectors. However, some organizations and establishments such as IT firms like Infosys, TCS and Bank sectors like HDFC, SBI provide a more comprehensive and systematic approach towards prioritizing mental health of employees and recognize the value of human contribution facilitating the physical and psychological wellbeing of the employees. Despite of a few such examples, generally it is found that a majority of organization do not even have a well-established HR system or practices to monitor the status of the psychological conditions of its employees, appraise the employee wellbeing policies and grievances, or to address issues at workplace. Work-life balance, family conflicts, financial issues, relationship issues etc. are found to have a compounding effect on the overall work-related mental health of an employee.

Recent statistics reveal significant challenges related to mental health among youth in the workplace globally (Mental Health America, 2024) like workplace stress and health impacts, mental health driven job changes, barriers to support systems, disproportionate impact on minority groups like LGBTQ+, workplace culture and psychological safety. The report of '2023 Asia Mental Health Index' provides an in-depth analysis of mental health trends across various countries in Asia. It highlights key challenges such as workplace stress, youth mental health issues, and the impact of socio-economic factors on mental

well-being. The report also explores best practices in mental health care, including policy interventions, support systems, and innovative programs by both state and private sectors (Aon & TELUS Health, 2023). The growing emphasis of work and mental health is also evident in many studies conducted internationally. Van Veen et al. (2023) highlight that young workers experience high job demands, job insecurity, and workplace bullying, leading to stress, anxiety, and burnout. Additionally, low job control, sexual harassment, and poor psychosocial job quality are associated with mental health complaints, with younger workers being more vulnerable to instability and workplace conflicts than their older counterparts. In the gig economy, Sugumaran and Vishwanathaan (2023) report that gig workers, primarily young individuals, face low wages, lack of social security benefits, and job insecurity due to undefined employer-employee relationships, with their income often tied to performance ratings, causing significant stress. Despite the flexibility that attracts young workers to the gig economy, many endure exploitation and poor working conditions, particularly in delivery and transport services. The American Psychological Association (APA, 2024) reveals that younger workers feel more stressed, lonely, and undervalued than older colleagues, often due to a lack of recognition and support from managers, with weaker workplace relationships further exacerbating their sense of isolation.

Research studies focusing on the issues faced by young individuals in Indian workplaces highlight several significant challenges.

1. Prevalence of Issues: Over 50% of Indian youth aged 18-24 report poor mental health, with the pandemic exacerbating stress, isolation, and reduced social interactions. This decline is reflected in the Mental Health Quotient (MHQ), which dropped significantly from 28 in 2020 to 20 in 2023 for youth, compared to a more stable average for older age groups

2. Impact on Productivity: In the workplace, mental health struggles are causing tangible productivity losses:

37% of employees report concentration issues.

28% struggle to complete tasks on time.

27% face decision-making difficulties

3. Widespread Struggle: According to Gallup's 2024 report, 86% of Indian employees (including youth) are either "struggling" or "suffering" mentally. Factors like stress, financial pressures, and limited work-life balance contribute to this situation.

In its "Mental Health in the Workplace" report (2022), WHO noted that *1 in 5 workers* worldwide are affected by depression or anxiety, which significantly impacts their job performance, leading to absenteeism, presenteeism (working while sick), and reduced efficiency. Considering the significance of promoting mental health well-being of the youth and the people at work across the globe, WHO has chosen the work-related theme on the Mental Health Day for the two consecutive years. The Mental Health Day theme in 2025 is "It is Time to Prioritize Mental Health in the Workplace"; and "Mental Health at Work" was the theme of the day in 2024. In its document, the WHO (2024) states that safe, healthy working environments can act as a protective factor for mental health. Unhealthy conditions including stigma, discrimination, and exposure to risks like harassment and other poor working conditions, can pose significant risks, affecting mental health, overall quality of life and consequently participation or productivity at work. With 60% of the global population in work, urgent action is needed to ensure work prevents risks to mental health and protects and supports mental health at work. It is essential for governments, employers, the organizations which represent workers and employers, and other stakeholders responsible for workers' health and safety to work together to improve mental health at work. Action to address mental health at work should be done with the meaningful involvement of workers and their representatives, and persons with lived experience of mental health conditions. By investing efforts and resources in evidence-based approaches and interventions at work, we can ensure that everyone has the opportunity to thrive at work and in life.

WHO and ILO in 2022 have jointly conducted a survey on mental wellbeing of youth at workplace outlining the overall prevalence and impact.
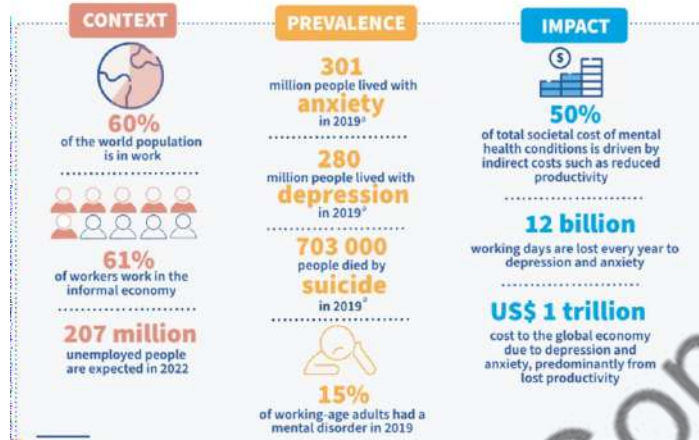
A notable survey conducted by Kerala State Youth Commission (KSYC) in 2024 (for report visit https://ksyc.kerala.gov.in/on) on youth suicides in Kerala reported that among multiple causes, work related factors found to be a strong reason for the youths to commit suicide. With increasing stress levels, long working hours, the impact of digital connectivity, and socio- cultural challenges, mental health concerns have emerged as critical issues that impact the productivity, well-being, and overall satisfaction of employees. Hence the Kerala State Youth Commission, with its mandate to address issues that impact the youth and their future, has a key role to play in initiating research and action around mental health in the workplace, particularly focusing on young professionals. Based on various district *adalats* conducted by the commission for youths and the rising number of cases of work places stress and other related issues, KSYC is proposing a scientific empirical study to understand the mental health issues faced by young employees working in various sectors across Kerala.

1.2 Mental Health and Workforce

The World Health Organization (WHO) and the International Labour Organization (ILO) recognize the importance of mental health in the workplace and encourage working environments that are conducive to supporting the well-being of employees. WHO defines mental health as the condition of a person that allows him or her to cope with life's

demands, work at maximum capacity, and contribute to the society at large. In the context of work, this means that employees should be able to manage work-related demands and challenges while maintaining their psychological health.

The WHO outlines three key aspects of workplace mental health: protecting mental well-being, preventing mental health disorders, and supporting employees experiencing mental health difficulties. The ILO also recognizes mental health as an integral component of overall well-being, where work should not harm but enhance the mental health of employees. It advocates for an occupational health approach that includes mental and emotional well-being with physical health and safety. Both the agencies have provided reports of guidelines for promoting and managing mental health.

Source: World Health Organization (WHO) & International Labour Organization (ILO) (2022). "Mental health at work: Policy Brief"

Examining the survey reports of status of youth and mental health in our country, it is found that, India faces a significant mental health crisis, with an early 15% of the population suffering from mental health disorders, including depression, anxiety, bipolar
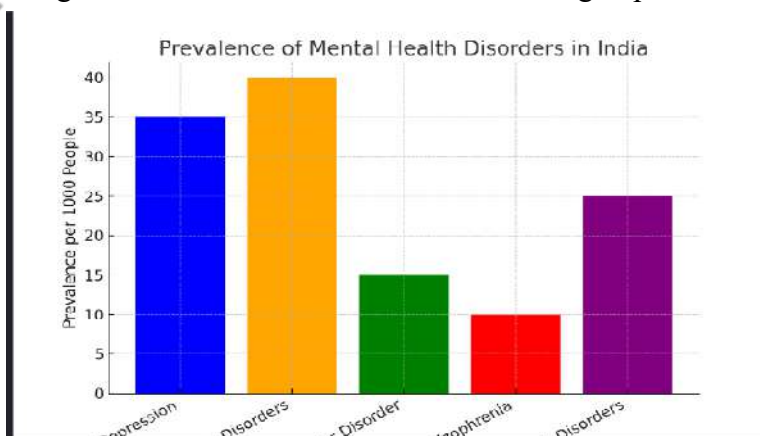
disorder, schizophrenia, and substance use disorders (Meghrajani et al.,2023). These disorders have the consequence of lowering quality of life, imposing an economic burden, and affecting the domains of work, relationships, and education.

In the context of Kerala, the state has experienced a significant increase in mental health morbidity over the years. The prevalence of mental illness in the state has been consistently higher than the national average, with a rapid increase between 2002 and 2018 (Joseph et al., 2021).
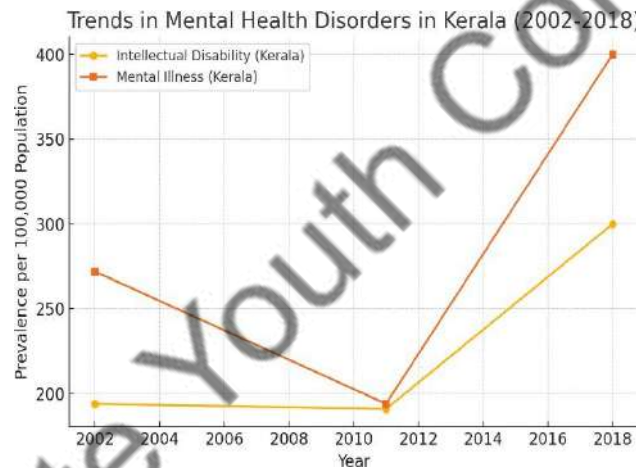
1.3 Contributing factors to mental health at work

Several factors can contribute to mental health at work, influencing how employees feel, cope, and perform. These factors can be both positive and negative, shaping the overall well-being of individuals in the workplace. Research indicates that employees who perceive their workplace culture as supportive report higher levels of mental well-being (Bakker & Demerouti, 2017). Supportive environment and work culture fosters open communication and reduces stigma associated with mental health issues (Schnall et al., 2016; Sun et al., 2023)). However, in many workplaces, cultural norms and pre-existing power structures may reinforce stress by discouraging open dialogue and feedback. Significance of transparent communication is highlighted in several studies as a crucial factor contributing to mental health. Clear and open communication channels mediate the relationship between organizational culture and employees' mental health, leading to

reduced stress and improved well-being (Ten Brummelhuis & Bakker, 2012) while poor communication can lead to ambiguity, misunderstandings, and increased stress levels.

Leadership plays a pivotal role in promoting healthy work environment and employee wellbeing. Leaders who prioritize mental well-being create environments where employees feel safe to express concerns (Kelloway et al., 2017). However, a lack of leadership support or poor managerial practices can lead to stress. Employees may feel unsupported in their roles, experience excessive workloads, and struggle with unrealistic expectations. Consistent and open leadership support influences workplace climate and employee attitudes toward mental health. Workplace mental health policies cannot be implemented without the support of leadership at all levels. Making mental health an integral part of corporate leadership is essential in destigmatizing mental health issues and providing employees with the resources they need.

Social support from colleagues and supervisors is linked to improved mental health outcomes. Studies have shown that strong social support networks within the workplace can reduce symptoms of depression and anxiety, enhancing overall well-being (Halbesleben, 2010). Conversely, a lack of support can lead to feelings of isolation and increased stress. Psychological safety is another important factor contributing to mental health wherein work cultures that neglect this can increase stress and anxiety among employees (Edmondson, 1999). In this context, the role of transparent and open communication is significant as job layoffs are a constant concern of employees especially working in private firms and contract employment. Employers should provide clear communication regarding job expectations and financial benefits to reduce uncertainty and support employees' mental well-being.

The physical and social environment of a work is another important factor influencing mental health of employees. Office location, layout, and workspace impact workers' mental and physical well-being. By optimizing the fit between employees and work environments through ergonomic system design, occupational risk factors for musculoskeletal, mental, and cardiovascular health can be minimized. Creating an inclusive and connected work environment is a social process that involves organizational

responsiveness to achieve mutual understanding and make accommodations for employees. Stress recovery opportunities, such as quiet rooms, vacation days, and proper lunch breaks, are associated with positive mood, reduced fatigue, and lower burnout rates. However, when these facilities are not utilized properly, it does not give intended benefits.

Several employee-centred initiatives can also promote overall wellness such as nutrition and fitness programs, recreation activities etc. Mental health awareness campaigns, competitions in sports and cultural events, and short trips arranged by the establishments should be utilised by the employees as not only a means to recreation but also for their overall wellness. Life style modifications and healthy diet along with physical exercises can promote physical and psychological fitness.

Government, employers, the organizations which represent workers and employers, and other stakeholders responsible for workers' health and safety can help to improve mental health at work through action to, prevent work-related mental health conditions by preventing the risks to mental health at work, protect and promote mental health at work, support workers with mental health conditions to participate and thrive in work, and create an enabling environment for change. Worker involvement and lived experiences are essential in shaping mental health strategies. World Mental Health Report (WHO, 2022) emphasized the workplace as a critical setting for transformative mental health action. In Kerala, improving workplace mental health requires addressing socio-economic influences, enhancing job quality, integrating mental health services, and fostering supportive environments with increased mental health literacy. Moreover, aactions to address mental health at work should be done with the meaningful involvement of workers and their representatives, and persons with lived experience of mental health conditions.

1.4 Work and sector

Work encompasses the tasks or responsibilities, whether physical or intellectual, which an individual fulfills in their role within an organization, regardless of whether they have a physical workplace or not. It generally encompasses a series or set of duties, actions, and functions in support of the creation of goods, the delivery of services, or the operation of systems and institutions. For the present study purpose, 5 major sectors of work were

identified and collected data. The working atmosphere and the expectation of work vary from one sector to another. Employees' good mental health is always desirable condition in many respects, especially from the stand point of the establishments, employees, communities, economy and people who are directly and indirectly affiliated to such institutions or establishments. The well-being of the employees is essential to the success of any organization; and the achievement of the same is very much complicated in different sectors. The enabling atmosphere in such institutions may vary from one sector to another.

1. *Media and Journalism*

Media and journalism are an important sector in India that is undergoing rapid shifts due to the impact of digitalization on consumers' habits. Digital channels have caused traditional print media to take a decline as the majority of people started reading news more frequently online. Nowadays journalists are expected be multi-tasked with doing multimedia storytelling, data journalism, and audience interaction on social media. Additionally, there is this now developing trend of freelance journalism that gives more flexibility but presents challenges on employment security and benefits. The media industry is characterized by its fast-paced nature, with professionals often working under tight deadlines to deliver timely news and content. Journalists and media personnel may experience irregular working hours, exposure to distressing events, and the constant pressure to produce engaging stories. These factors can contribute to heightened stress and anxiety, potentially impacting their mental well-being.

2. *Information Technology (IT)*

The IT sector, which has been at the heart of India's economic development, undergoes a transformation with new technologies such as AI, ML, and Block chain. A recent report highlights that AI is severely disrupting India's technology outsourcing sector, and the major companies are adopting AI to remain competitive, which can be a potential threat to low-end operations such as call centres (AIIs Coming for India's Famous Tech Hub, 2024). Therefore, the demand for professionals who are trained in these new-age technologies has increased, changing the hiring strategy and talent development processes. India's IT sector is renowned for its rapid growth and significant contribution

to the economy. However, this expansion often comes with high expectations and demanding work schedules. Employees frequently face long working hours, stringent deadlines, and the pressure to continuously update their skills to keep pace with technological advancements. This environment can lead to increased stress levels and burnout among IT professionals.

3. *Retail and Industrial*

The industrial sector in India is increasingly turning towards automation and smart manufacturing, also known as Industry 4.0. This change involves the incorporation of IoT devices, robotics, and data analytics in the manufacturing process. The requirement for a workforce that is capable of using these technologies has, therefore, become more significant and requires reskilling and upskilling. Sustainable and green manufacturing is becoming a norm and is changing the nature of training and development of the workforce. Retail sector is increasingly changing with e-commerce and online channel retailing. There is an increase in the demands of seamless experience in shopping on both online and offline platforms by consumers. Therefore, new types of roles for digital marketing, supply chain analytics, and customer relationship management are emerging.AI and data analytics in understanding the behaviour of a consumer are bringing about a revolution in the form of requirements that are being imposed on the retail industry, especially in terms of data scientists and IT professionals.

Workers in retail and industrial sectors often contend with long shifts, physically demanding tasks, and, in some cases, unsafe working conditions. The repetitive nature of the work, coupled with limited opportunities for advancement, can contribute to job dissatisfaction and mental fatigue. Additionally, the lack of adequate rest periods and the pressure to meet production or sales targets can exacerbate stress levels among employees.

4. *Banking and Insurance*

Indian banking and insurance sectors are transforming digitally to better the customer experience and increase efficiency in operations. Fintech solutions, mobile banking, and digital payment systems have become ubiquitous. The Indian banking sector

faces some considerable impacts on its usage of technology and the deployment of human resources with an emerging trend emphasizing the requirement for a competent work force that has sufficient digital competencies. Impact of Gig Economy has increased the need for skilled professionals in the sectors of cyber security, data analytics, and the development of digital products. Professionals in the banking and insurance sectors are typically subjected to high performance targets and the pressure to meet sales quotas. The demanding nature of the sales roles can result in extended working hours and elevated stress levels.

5. *Gig Economy*

India's gig economy is expanding rapidly, offering flexible employment opportunities across various sectors. According to a report by NITI Aayog, the gig workforce is expected to grow to 23.5 million by 2029–30, with significant contributions from sales and retail trade (Freelancing in India, 2023). This growth is driven by the rise of digital platforms facilitating freelance work in areas such as ride-sharing, food delivery, and professional services. While the gig economy offers opportunities in terms of income and flexibility, it raises strong questions about social security, job stability, and workers' rights. The Indian government has taken measures such as e-Shram portal to register all unorganized sector workers, creating a comprehensive database, with the aim of extending social security benefits to gig workers (Reimagining welfare delivery for gig workers, 2023).

1.5 Need and significance of the study

In recent years, workplace mental health and stress have become critical topics of concern across the globe. Kerala, with its unique demographic structure and dynamic socio-political environment, has seen an increase in the number of young people entering the workforce across various sectors, including IT, healthcare, education, and tourism. As the state continues to grow economically and socially, the importance of understanding and addressing workplace mental health in Kerala cannot be overstated. Kerala, known for its high literacy rates and progressive social infrastructure, faces unique challenges when it comes to mental well-being in work environments. Kerala having the highest literacy rates

in India, have the potential to produce competitive and highly skilled workforce. While this is positive, it also brings about high expectations in both the private and public sectors. This often results in high stress levels, especially in urban areas where fast-paced lifestyles and work pressures take a toll on youth mental health. On account of globalisation and economic shifts, employees in all work sectors face increasing job demands. Long working hours, tight deadlines, and a lack of work-life balance likely to contribute to elevated stress. This can lead to burnout, anxiety, and depression, which negatively impact both productivity and overall well-being.

Kerala's cultural and social environment, with its strong emphasis on family, social expectations, and community involvement, can sometimes add layers of stress. Workers in Kerala are often balancing familial and societal responsibilities along with their professional duties. Understanding gender disparity in this context is highly relevant. The dual pressure can exacerbate mental health issues, making it important to create an environment that encourages work-life integration and provides mental health support. Kerala population is increasingly aware about the emerging issues associated mental health and the importance of addressing stress at workplace. However, there is a lack of empirical surveys and evidence based researches to address this issue from a multidisciplinary perspective. At this juncture, the present study led by Kerala State Youth Commission is highly relevant and prodigious not only to address work place stress of young employees but also to ensure the workforce of the state remains productive, healthy, and happy.

1.6 Concepts and definitions

Mental health: The World Health Organization (WHO) and the International Labour Organization (ILO) have given due emphasis on mental health at the workplace highlighting the importance of creating supportive environments for employees and promoting overall well-being. The WHO defines mental health as a state of well-being in which an individual can cope with the normal stresses of life, work productively, and contribute to the community. In the workplace context, this translates to employees being able to manage work demands and challenges effectively while maintaining their psychological well-being. ILO also defines mental health in the workplace in a similar

manner, emphasizing the need to protect and promote mental health at work. The ILO underscores that work should contribute to the well-being of workers and not cause harm. It highlights the importance of an occupational health approach, where workers' mental and emotional well-being is considered alongside physical health and safety. The present study utilizes the definitions put forward by both organizations so as to study employee mental health in a comprehensive way.

Work: In the context of the present study, work could be described as to the tasks or duties, physical or intellectual performed as part of an individual's role within an organization with or without a physical establishment. It typically involves a set of responsibilities, actions, and functions that contribute to the production of goods, provision of services, or the functioning of systems and institutions.

Youth: In the study context, youth encompass individuals in the age group of 18-40years working in various sectors in Kerala. This age group is selected as per the Kerala State Youth Commission Act, 2014.

1.7 Objectives

1. To study the prevalent mental health status of youths working in various sectors across Kerala.
2. To analyze the gender disparity in experiencing mental health problems/challenges at workplace
3. To examine the factors contributing to work stress of young employees.
4. To develop a set of recommendations for government bodies, employers, and policymakers on improving mental health support systems in workplace.

1.8 Population and Sampling

The study adopted mixed method incorporating both quantitative and qualitative tools. Survey was the primary method of data collection along with semi structured interviews and case studies in relevant cases. The participants of the study constituted young workers in the age group of 18-40 years. Media, banking and insurance, retail

and industry, IT, and gig economy, were the work sectors covered under the study. In total, 1548 young employees took part in the survey. The data collection was done from 20 January 2025 to 31 January 2025, from the selected districts.

1.9   Data collection

A structured interview schedule was prepared in Malayalam and English for the collection of data. Data collection was performed through student volunteers pursuing either psychology or social work from various universities and colleges across the state. They were given separate training by the expert team members involved in the study. The data were collected using a digital platform developed for this purpose and the obtained data was analyzed using appropriate statistical software.

Limitations: This report could be understood better if some of the limitations are noted. Due to time constraints the data collection process was done within a short span and hence prior intimation of data collection was not provided to the respective organizations/establishments. Field investigators had to collect responses randomly from available employees on the day of data collection. Consent was sought from every employee and data was collected from those employees who were willing to participate in the study. This is reflected in the proportion of samples. Furthermore, collecting data from employees during their working hours was a real challenge.

CHAPTER 2

SOCIO-ECONOMIC PROFILE

2.1 Introduction

This chapter presents the profile of employees who have participated in the study. Age, gender, establishment details, basic job details, marital status, economic status etc. were the main data collected as part of socio economic profiling. Understanding the socio economic details is useful in many important ways such as in studying social trends, conducting advanced research, planning interventions, policy making and so forth.

2.2 Age

Figure 2.1 Distribution of the sample based on age
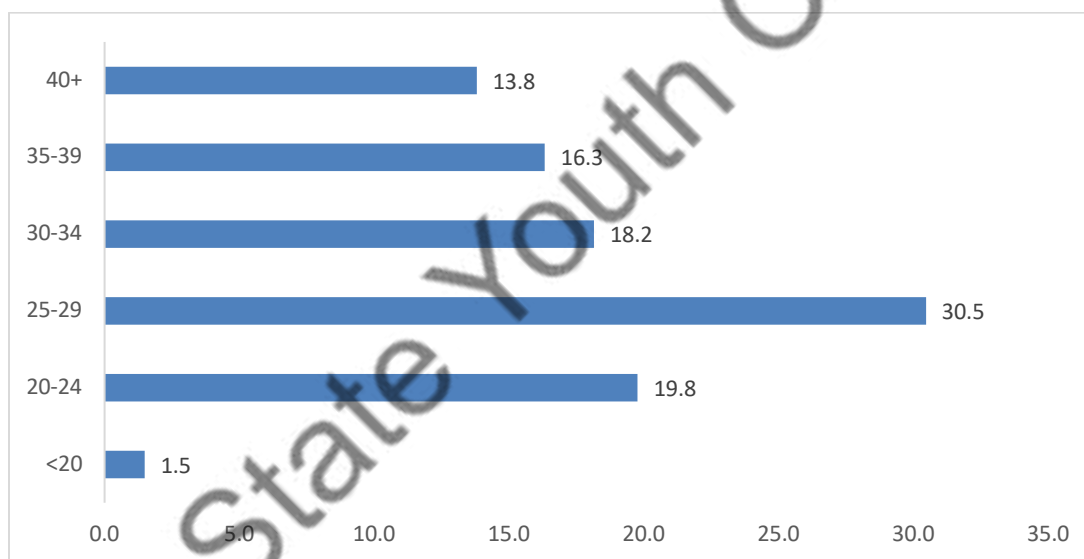
The graph presents the distribution of the sample of 1,548 individuals based on age groups, along with their frequency and percentage. The largest group belongs to the 25-29 age range, comprising 470 individuals (30.4 %). This is followed by the 20-24 age group with 305 individuals (19.7 %), the 30-34 age group with 280 individuals (18.15%), and the 35-39 age group with 252 individuals (16.33%). The 40 above age group accounts for 213 individuals (13.8%), while the smallest category, those under 20 years, includes 23 individuals (1.49%). Sample representation shows a balanced age distribution with a concentration in the 25-29 age group.

2.3 Gender

Figure 2.2 Distribution of the sample based on gender
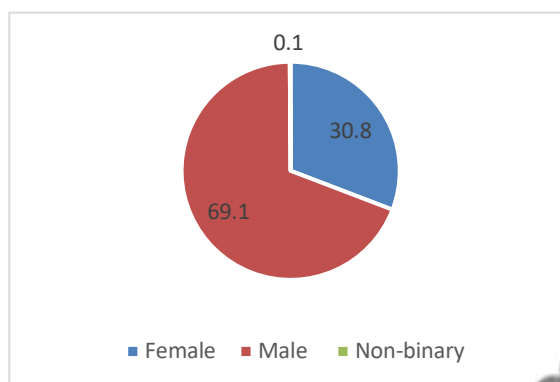
This graph categorizes individuals into three groups: Female, Male, and Non-binary. Among the total sample of 1,548 individuals, 477 are female, which represents 30.81 percent of the total. The majority of the sample, 1,069 individuals, is male, making up 69.06 percent of the total sample. Additionally, a small portion of the sample, only 2 individuals, identifies as non-binary, accounting for 0.13 percent of the total sample.

2.4 Education

Figure 2.3 Distribution of the sample based on education
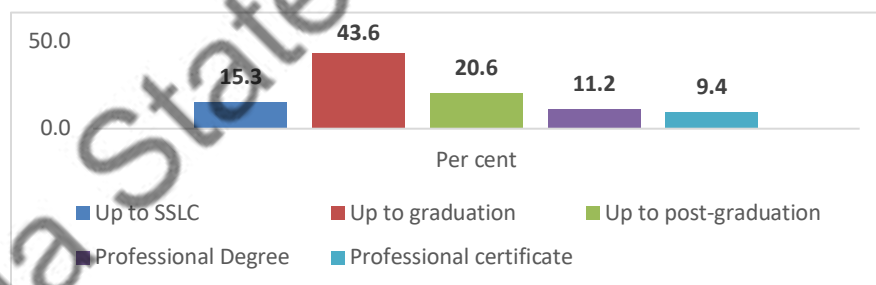
This graph presents the distribution of sample based on education levels. It includes five categories of education. Out of 1,548 individuals, 15.3 percent have studied up to SSLC. The largest group, about 44 percent, have completed graduation. 20.5 percent respondents have completed post-graduation. Additionally, 11.2 percent hold a professional degree, while 9.4 percent have obtained a professional certificate.

2.5 Marital status

Figure 2.4 Distribution of the sample based on marital status
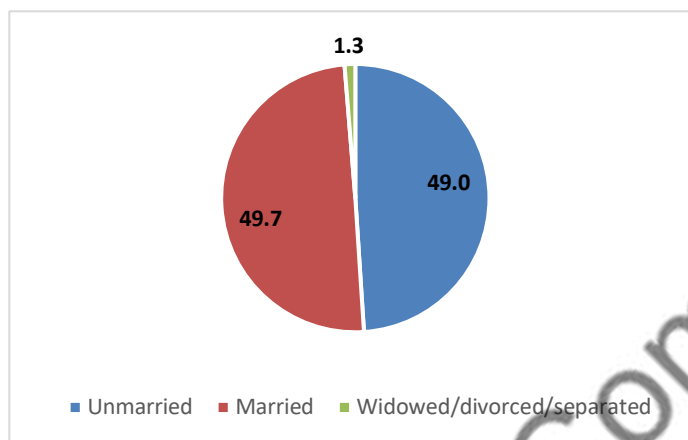
This graph presents the distribution of sample based on marital status. The total sample consists of 1,548 individuals. Among them, 48.97 percent are unmarried. The majority, of participants (49.7 %) are married. A smaller group (1.2 %) fall under the category of widowed, divorced, or separated.

2.6 Monthly income

Figure 2.5 Distribution based on monthly income of the family
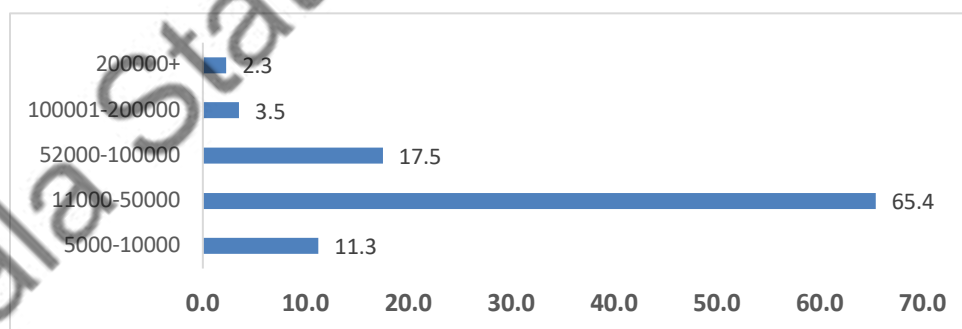
Figure 2.5 presents the distribution of the sample based on the monthly income of the family. Majority of families fall within the income range of ₹11,000 to ₹50,000, representing 942 households or about 65.4 percent of the sample population. This is followed by 17.5 percent (252 households) earning between ₹52,000 and ₹1, 00,000 per month. Families with an income between ₹5,000 and ₹10,000 make up 11.25 percent (162

households). A smaller proportion of families earn between ₹1, 00,001 and ₹2, 00,000 (3.54 %, 51 households), while only 2.29 percent (33 households) have a monthly income exceeding ₹2, 00,000. The total sample size for this category is 1,440, reflecting the economic distribution within the surveyed population.

2.7 Work Sector

Figure 2.6 Distribution of sample based on the work sector
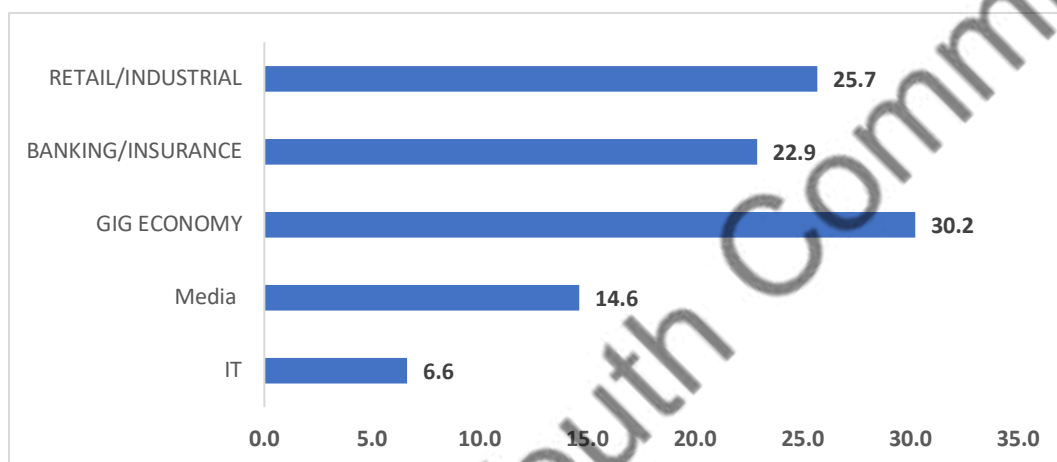
Figure 2.6 presents the distribution of the sample population based on their sector of work, showing the number of employees and percentage of the total workforce in each sector. The largest number of employees is from gig economy with 30.21 percent, followed by the Retail/Industrial sector with 25.67 percent and Banking/Insurance with 22.87 percent. The media sector constituted 14.62 percent of the workforce, while IT has the smallest share with 6.63 percent.

2.8 Work Arrangement

Figure 2.7 Distribution of the sample based on the work arrangement
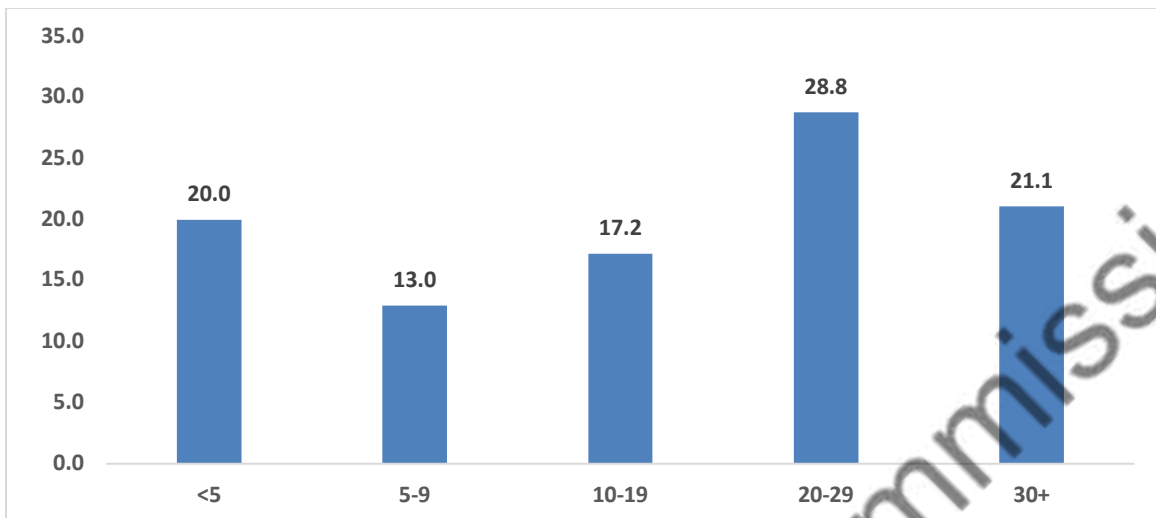
Figure 2.7 represents the distribution of sample based on work arrangement. The total sample consists of 1,548 individuals. Among them, 66.0 % work in a team, while 33.98 percent working independently as part of their job demand.

2.9 Working hours

Figure 2.8 Distribution of the sample based on the working hours
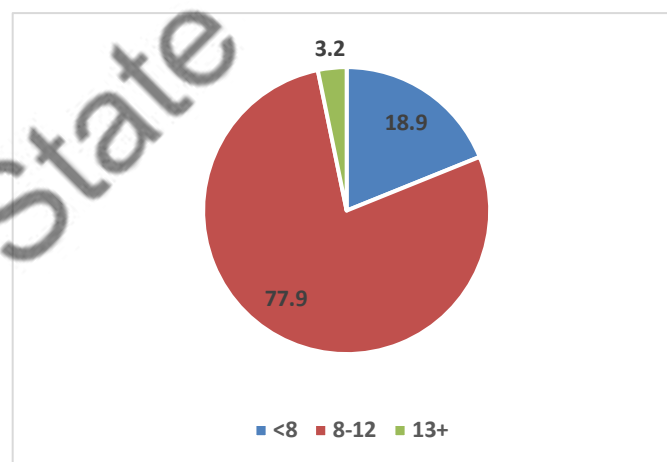
Figure 2.8 presents the distribution of the sample based on working hours. The total sample consists of 1,548 individuals. Among them, 18.8% work for less than 8 hours per day. Majority comprising 77.8 percent, work between 8 to 12 hours per day. A smaller portion, (3.23 %), work for more than 13 hours per day indicating that they might have

overtime work, comparing to the normal working hour suggested varies according to the work sector.

2.10 Work Shift

Figure 2.9 Distribution of the sample based on work shift
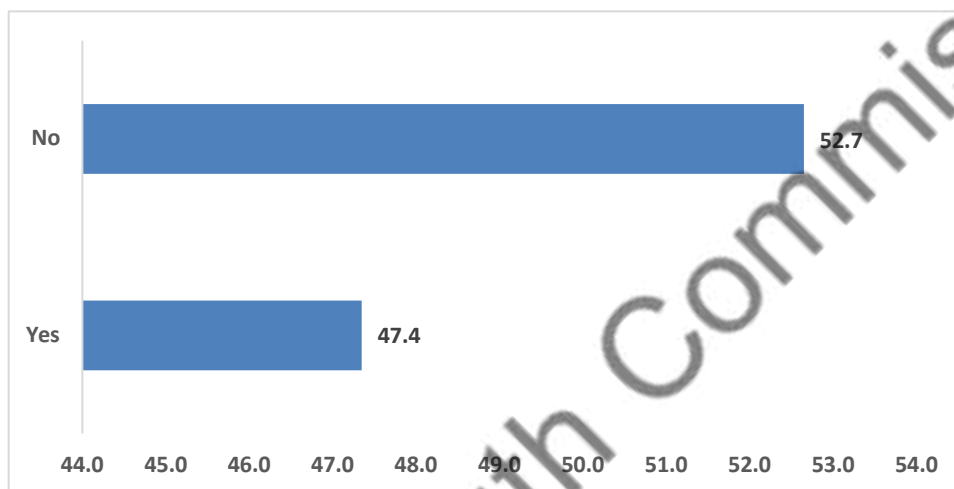
Figure 2.9 presents the distribution of the sample based on whether respondents have to work night shifts. A slight majority, 52.6 percent reported that they do not have to work night shifts, while 47.3 percent have to work at night as per the demands of the job. The total sample size is 1,548, indicating that nearly half of the respondent do night shift work, which may have implications for their work-life balance and overall well-being.

2.11 Nature of the job

Figure 2.10 Distribution of the sample based on the nature of the job
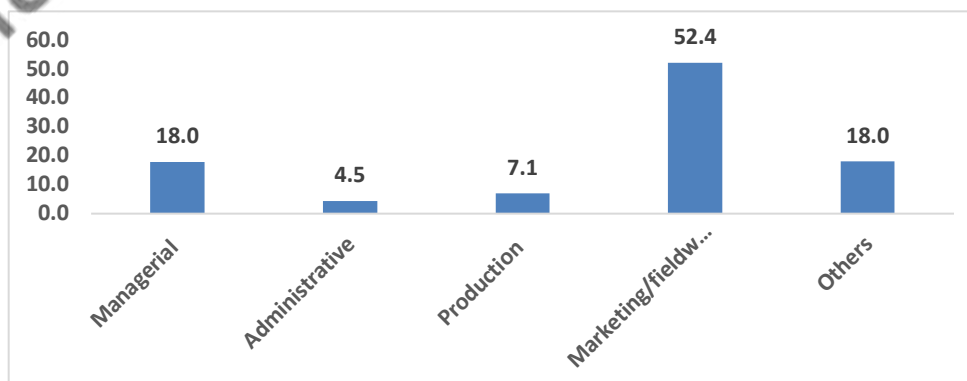
Figure 2.10 presents the distribution of the sample based on the nature of their job. Majority of respondents, (52.4 %) are engaged in marketing or fieldwork-related roles. Managerial positions account for 17.9 percent, while 18.03 percent fall into the 'others' category which may include various job roles not explicitly listed. Sample distribution also indicates that smaller proportion (7.13%) works in production sector (7.13%) while (4.47 %) are in administrative roles.

2.12 Work sector and nature of employment

Figure 2.11 Distribution based on work sector and nature of employment
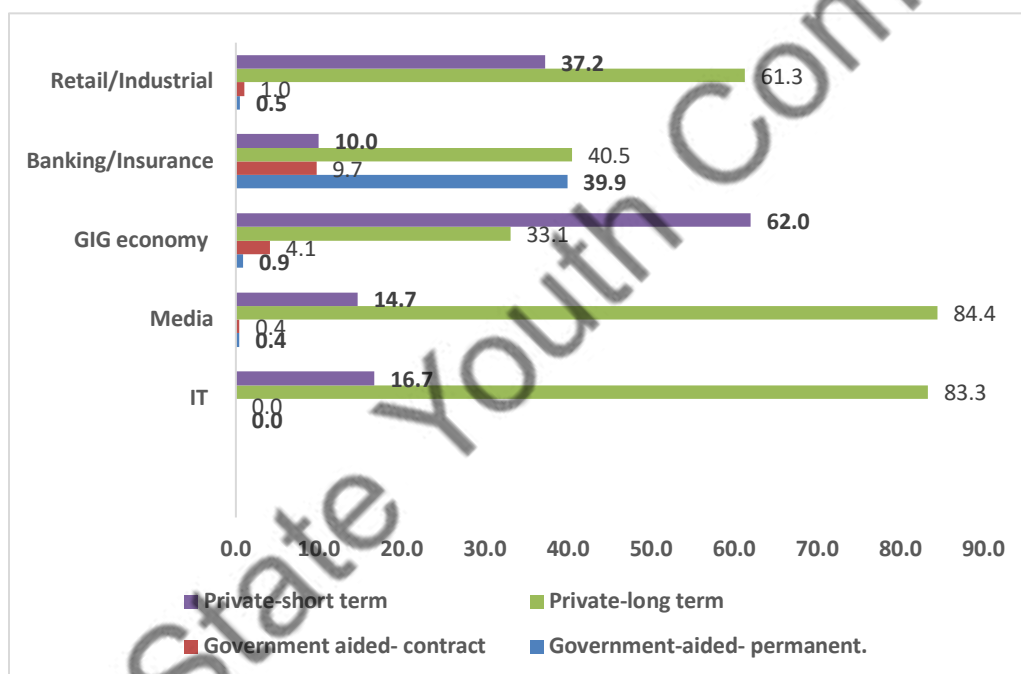
The Figure 2.11 presents the distribution of the sample based on the work sector and nature of employment, categorized into government-aided permanent, government-aided contract, private long-term, and private short-term employment. Whereas in IT sector, a majority of the sample population work in the private sector, with 83.3 percent in long-term roles and 16.6 percent in short-term positions.

In the media sector, a significant majority (84.4%) are employed in private long-term jobs, while 14.6 percent hold private short-term positions. Only a small fraction (0.88 %) are in government-aided roles (permanent or contract). In gig economy, the largest

proportion of employees (61.9%) hold private short-term jobs, while 33.05 percent have private long-term positions. A small number (4.96 %) are in government-aided employment. In banking and insurance the employment is more evenly distributed, with 40.4 percent in private long-term positions, 39.8 percent in permanent government-aided jobs, and smaller proportions in government-aided contract (9.69 %) and private short-term (9.9 %) roles.

In retail and industrial sector, most employees work in private long-term (61.27%, 242 individuals) and private short-term (37.2%) roles. Only a few are in government-aided employment (1.5%).

CHAPTER 3

GENDER DIMENSIONS AND WORK STRESS

3.1 Introduction

Work stress is a pervasive issue and understanding gender dimensions can help to explore how work stress varies among gender diverse groups. This chapter presents various work related aspects and work stress of employees based on gender and in some cases on total sample. Addressing gender disparity in the workplace can help create a more equitable and supportive environment for all employees, ultimately leading to improved well-being and productivity.

3.2 Gender

Balancing family demands and work is a pervasive struggle that majority of employees face on almost daily basis. As gender dimensions are increasingly gained wider attention in all social endeavours, gender disparity in the context of work may be considered as an extremely important factor to be examined. Researches and surveys conducted on gender differences in work stress show mixed results. On one hand there is substantial literature linking gender to stress and burnout. Majority of researches revealed gender differences in experiences of work stress and its manifestation with higher levels reported by females (Evans & Steptoe, 2002; Purvanova & Puros, 2010). On the other hand, some researches suggest that the genders do not differ for all manifestations of occupational stress. For example, researchers find no differences between women and men in terms of the influence of stress factors on perceived role conflicts (Wong, DeSantics, & Staudemayer, 2007) personal accomplishment or wellbeing (Proost et al., 2004). The relation between work stress and gender aspects should be studied considering the socio cultural context and prevailing economic condition.

Table 3.1 Gender and work stress

Gender	Work stress		
	Reported No (%)	Reported Yes (%)	Total (%)
Female	25.8	74.7	100
Male	26.3	73.7	100
Non binary	0	100	100

Table 3.1 shows level of stress across different genders from selected sectors of work. The stress level of both male and female showed nearly the same level of stress, where 74.16% of the females reported they have felt stress over the past month, the same was reported by 73.66 of the total male population. Among non-binary individuals, both respondents (100 percent) reported experiencing stress, although the small sample size makes it difficult to draw broader conclusions. Overall, the data highlights that high stress levels are common across all gender identities. Notably, while the non-binary group had the highest percentage of reported stress, women showed a slightly higher rate of stress than men, reflecting how stress can affect people across different gender experiences.

3.3 Marital status

Work stress has become a common phenomenon among employees. Previous studies on marital status and work stress yield mixed results which indicated the role of multiple factors such as job profile, cultural context, individual differences, gender roles etc. on the experiences of work stress level employees. The present examined if work stress varies according to the marital status of employees.

Table 3.2 Marital status and work stress

Marital status	Work stress		
	Reported No (%)	Reported Yes (%)	Total (%)
Unmarried	28.2%	71.8%	100
Married	24.4%	75.6%	100
Widowed/divorced/separated	15%	85%	100

Table 3.2 presents data on marital status and the work stress experienced by the respondents. It clearly indicates how stress levels vary across different marital groups. Significantly highest rate was reported among widowed/divorced/separated employees contributes to 85 %, indicating that this group may be more vulnerable to emotional strain. Among the unmarried respondents, approximately 71.8 percent reported feeling stressed out at work while 75.6 percent of married employees also given almost a same response. Overall, the table reveals that a significant percentage of widowed / divorced/separated, unmarried and married respondents reported high levels of stress at their work.

3.4 Age

Age of employees can significantly impact the experiences and management of work stress. As age increases, employees often face higher risk of developing many physiological and psychological problems especially making this population vulnerable to work stress related problems. An individual's ability to manage stress and achieve mental resilience varies by age. The relationship between age and work stress is complex often influenced by several factors such as career aspiration, financial pressures, health status, job security etc. The present study examined the level of work stress reported by employees in various age groups.

Table 3.3 Age and work stress

Age	Work stress		
	Reported No (%)	Reported Yes (%)	Total (%)
<20	31.8	68.1	100
20-24	31.8	68.2	100
25-29	25.5	74.4	100
30-34	22.6	77.3	100
35-39	21.8	78.1	100
40+	29.1	70.8	100

The table 3.3 shows how stress levels vary among different age groups. It reveals that stress is common across all ages but tends to increase as people get older. Among those under 20, 68.1 percent felt stressed, and a similar percentage of 68.2 was seen in the 20–24 age group. Stress becomes more noticeable from ages 25 to 29, with 74.4 percent experiencing it. The highest stress levels are seen between 30 and 39 years, with 77.3 percent of those aged 30–34 and 78.1 percent of those aged 35–39 reporting stress. For people aged 40 and above, stress remains high at 70.8 percent, though slightly lower than the 30s age group. Overall, stress seems to peak in the mid-30s, possibly due to career pressures or family responsibilities, and decreases slightly after 40, which could be due to more stable life situations or better ways of handling stress.

3.5 Work sector

Work stress has become a growing problem in the modern work of work and often a strong reason for employee suicides. Employees across sectors face pressures that affect their mental health, including workload, work-life balance, job insecurity, and workplace culture. Each work sector poses unique work demands and challenges. Addressing mental health at work is crucial for creating a more supportive and productive environment. The present study examined the extent of work stress prevalent among employees IT, Media, Banking/insurance, Gig economy, Retail/industrial sectors.

Table 3.4 Sector and Work stress

Sector of work	Work stress			
	Reported No (%)	Reported Yes (%)	Total	
IT	15.69	84.31	100.00	
MEDIA	16.44	83.56	100.00	
GIG ECONOMY	24.46	75.54	100.00	
BANKING/INSURANCE	19.37	80.63	100.00	
RETAIL/INDUSTRIAL	41.77	58.23	100.00	

Table 3.4 presents the data on sector of work and experiences of stress reported by employees. It shows that employees from IT sector reported highest level of work stress (84. 3%) which is followed by Media sector (83.5%). Banking/insurance sector reported 80.6 percent and 75.5 percent workers from gig economy also reported work stress. Employees from retail/industrial sector reported the lowest level of stress. The findings indicate that work stress is common among employees of all selected sectors covered under the study (more than 50 %). The study suggests that work stress is a significant problem to be addressed effectively.

3.6 Work-life balance

Work-life balance has a significant impact on the work stress of the employees. When individuals equally engage in and satisfied with their personal and professional roles, without interfering each other, they tend to be happy and productive. Maintaining a proper work-life balance is crucial for employee wellbeing and reducing work stress. The present study examined the extent to which issues with work-life balance is compromised due to work load and contributes to stress.

Table 3.5 Gender and work-life balance

Gender	Work-life balance is compromised due to workload.		
	Reported No (%)	Reported Yes (%)	Total (%)
Females	30.2	69.7	100
Males	33.1	66.8	100
Non-binary	0	100	100

Table 3.5 examines the impact of workload on work-life balance across different genders. A significant majority of both female (69.7%), and male (66.8%) employees reported that their work-life balance is compromised due to workload, with a slightly higher percentage among females. This may be attributed to additional responsibilities outside of work, such as caregiving, household duties etc. Meanwhile, the data includes only two non-binary individuals, making it difficult to make conclusive interpretation.

3.7 Gender and health problems

Work stress does not affect everyone equally, gender is widely reported as the one among where differences likely to reflect. While women often juggle professional demands alongside household responsibilities, leading to higher stress-related health issues, men frequently internalize stress. Non-binary individuals may face additional workplace stress due to discrimination and lack of inclusivity. Work stress affects men, women, and non-

binary individuals differently due to biological, psychological, and social factors. The way stress manifests and impacts health varies across genders. A study emphasizes that women's work stress is significantly shaped by their roles in the work-family nexus, where family-to-work conflict and domestic responsibilities contribute to their stress levels (Davis, 2020), furthering additional burden of family-related stress that women typically face in our society (Dalatony, 2019). The present study examined if employees have health problems because of excessive stress at work.

Table 3.6 Gender and health problems due to stress at work

Gender	Health problems due to work load and stress	
	Reported No (%)	Reported Yes (%)
Females	21	78.9
Males	28.2	71.7
Non-Binary	0	100

The table 3.6 presents health issues reported by employees due to stress across different gender categories. A majority of individuals across all gender groups reported experiencing physical symptoms of health due to work stress. About 78.9% female employees, which is a significant majority, reported that they face health problems due to extreme levels of stress. About 71.7 percent male employees also reported that they have health issues because of work load and stress. There were only 2 non-binary respondents, and both (100%) reported due to work-related stress. In short, the percentage of employees experiencing physical symptoms is highest among females as compared to males. Although both the non-binary samples reported health problems, it cannot be generalised due to their lower representation in the total sample. The findings indicate that workplace stress manifests in physical symptoms across all gender groups, with particularly high rates among females.

3.8 Maladaptive coping

Stress has become an unavoidable part of professional life. Alcohol consumption, smoking, and drug use are often turned to as temporary escapes, masking stress rather than addressing its root causes. However, these maladaptive strategies come with long-term health risks and can significantly impact overall well-being and workplace efficiency. Research indicates that individuals exposed to high levels of work-related stress often resort to alcohol or some other substances. For example, a study reported that work stress can significantly contribute to unhealthy behaviors, including smoking, as individuals often resort to smoking as a maladaptive coping mechanism to manage their stress levels (Aldiabat & Clinton, 2013; Yang & Kim, 2022). The prevalence of smoking among workers is notably high, with research indicating that a substantial percentage of active smokers are employed individuals, highlighting the critical need for workplace interventions aimed at reducing smoking rates (Wardoyo & Wahyudiono, 2024; Kim & Kim, 2012). The present study examined whether employees engage in substance use as a means to get relief from work stress.

Table 3.7 Engaging in alcohol consumption, smoking or drug use to deal with work stress

Maladaptive coping strategies	Reported Yes (%)
Consuming alcohol to deal / overcome work stress	23.5
Smoking to deal / overcome work stress	19
Drug (narcotic substance) to deal / overcome work stress	5.4

Table 3.7 presents the percentage of employees reported to be engaged in consuming alcohol, smoking and drug to deal with work stress. In this study 23.5 % of

respondents reported consuming alcohol as a maladaptive coping mechanism for work stress. Alcohol is often used to relax or temporarily escape stress, but frequent consumption can lead to dependency, liver damage, and mental health issues such as anxiety and depression. About 19% of employees reported that they engage in cigarette smoking to get relief from work stress. The results also reveal that 5.41% reported use of drugs to cope with their work-related stress. Even though it is a smaller percentage (5.4%) this is to be addressed seriously which is not just a person issue but a public health concern with legal implications. Employees should be equipped with awareness about the consequences of such actions and provide support programmes to prevent such habits.

CHAPTER 04

WORK STRESSORS AND COPING

4.1 Introduction

Mentally healthy employees are the real asset of any organization. However, work stress is a common problem that is detrimental to physical and mental health of young employees which often lead to mental health problems such as anxiety, depression and burnout. World Health Organization defines work stress as the response people have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope', and elaborated that it can be caused 'by poor work organization (the way we design jobs and work systems, and the way we manage them), by poor work design (*e.g.*, lack of control over work processes), poor management, unsatisfactory working conditions and lack of support from colleagues and supervisors (WHO, 2017). Some of the recent surveys indicate that work stress and poor mental health can negatively affect the employee's productivity, job performance, work engagement and overall quality of life. A survey conducted by *Your DOST* found that 60.1% of Indian employees reported experiencing high or extreme stress, a significant increase from the previous year. Ipsos, a global research firm, has conducted a global survey on World Mental Health Day 2024 indicates that 1 in 2 urban Indians (53%) reported that they have experienced stress to the extent that it impacted their daily life in the last one year. 1 in 4 Indians (22%) have been in such a stressful scenario several times, 31% have experienced stress at least once. Studying work stress is crucial as it has far reaching consequences not only on the employee mental health and productivity but also improving organizational culture. Therefore in the present study, it is highly relevant to examine the contributing factors of work stress among young employees from the selected sectors. Based on the responses of the participants some important personal and work related factors were identified and presented in the following section.

4.2 Person related factors of work stress

Person-related factors play a significant role in how individuals experience and cope with work stress and the personal factors leading to work stress. These factors often encompass a range of individual characteristics that can influence vulnerability and resilience to stress

Table 4.1 Personal factors contributing to work stress

Individual factors	Employees reported Yes (%)
Issues with work-life balance	32.2
Inability to handle stress	16.4
Lack of self-confidence	14.5
Nervous/irritable personality	13.3
Family problems	19.6
Financial insecurity	36.8
Psychological disorder	2.9
Dissatisfaction in the job	25.7
Others	23.17

4.2.1. Issues with work-life balance

Work-life balance refers to the extent to which individuals are equally engaged in and satisfied with their work and personal roles, without one significantly interfering with the other (Greenhaus & Allen, 2011). In India, research highlights that personal factors such as marital status, role conflicts, and stress management capabilities significantly contribute to work-related stress, making balance difficult to achieve.

A plethora of studies pointed out the impact of work-life balance on employee mental health and productivity. A research article published in International journal of Indian psychology research shows that among married employees, women in particular, face greater difficulties in balancing work and personal responsibilities. Increased household duties and societal expectations contribute to higher levels of stress compared to their unmarried counterparts (Singh & Gupta, 2021). Indian employees often struggle with

overlapping work and family demands. Cultural expectations, caregiving responsibilities, and long working hours create stress, leading to a blurred boundary between professional and personal life (Sharma, 2020). Similarly another conducted on Indian professionals found out that individuals with strong coping mechanisms, such as effective time management and self-care practices, experience better work-life balance, whereas employees who lack these strategies are more prone to workplace stress and burnout (Raj & Thomas, 2019).

In this study, 32.2 percent respondents reported that they are experiencing issues with their work life balance. This is found to be a common problem among employees from all sectors covered under the study. The result suggests that a significant portion of the respondents struggle to maintain balance between professional and personal lives. Various factors may contribute to this imbalance, including long working hours, high job demands, lack of flexibility, and personal responsibilities. Personal factors relating to one's life and family environment also have a significant contribution. The findings highlight the need for organizations to implement policies that promote a better work-life balance of employees, such as flexible work arrangements, mental health support, and workload management strategies. Addressing these challenges can lead to improved employee well-being, higher job satisfaction, and increased productivity.

4.2.2 Inability to handle stress

The inability to handle stress in the context of work refers to an individual's struggle to meet job demands effectively, leading to feelings of being overwhelmed, decreased performance, and potential mental and physical health issues. This condition often arises when the stressors in the workplace exceed an individual's coping mechanisms, resulting in negative outcomes such as burnout and fatigue.

In the present study, the inability to handle work pressure is reported by 16.4 percent of respondents, which highlights role of an individual's ability to deal with stress and being vulnerable to stress in general. Several studies have underscored workplace stress and its detrimental effects on employees. The findings of the present study indicate that a significant portion of the workforce struggles to cope with excessive job demands, leading

to increased emotional exhaustion, anxiety, and reduced job performance. Research indicates that factors such as high workload, lack of autonomy, poor work-life balance, and inadequate organizational support contribute to this issue (Sharma & Gupta, 2024). Additionally, prolonged exposure to stress without effective coping mechanisms can result in burnout, decreased motivation, and even physical health problems such as hypertension and sleep disturbances (Patel, 2015). These findings emphasize the urgent need for organizational interventions, including stress management programs, flexible work arrangements, and employee support systems, to help individuals develop better resilience and coping strategies in the workplace.

4.2.3 Lack of self confidence

Lack of self-confidence is a psychological state characterized by a person's diminished belief in their abilities, judgments, and self-worth, often leading to hesitation, fear of failure, and avoidance of challenges in personal and professional settings. According to Bandura's (1997) *self-efficacy theory*, self-confidence is closely related to an individual's belief in their capacity to execute tasks successfully. A lack of self-confidence, therefore, results in increased stress, reduced motivation, and avoidance of performance-driven activities, ultimately affecting personal and occupational well-being.

In the present study, around 14.5 percent reported lack of self-confidence indicating a significant concern regarding personal efficacy and its impact on workplace stress. Research supports this finding, emphasizing that low self-confidence can exacerbate stress levels, particularly in professional settings. For instance, a study on women entrepreneurs in India found that personal factors, including lack of confidence and limited mobility, contributed to increased stress and hindered their ability to manage businesses effectively (IOSR Journals, 2017). Additionally, research examining perceived stress and self-regulation among university students highlighted that lower self-efficacy significantly predicted higher anxiety and stress levels, suggesting a similar trend in workplace environments where employees with diminished confidence may struggle with occupational demands (Jetir, 2022). These findings align with broader literature indicating

that individuals with poor self-confidence experience heightened workplace stress due to difficulties in decision-making, problem-solving, and interpersonal interactions.

4.2.4 Nervous/irritable personality

A nervous or irritable personality refers to an individual's tendency to experience heightened emotional sensitivity, anxiety, and frustration in response to workplace demands, interpersonal interactions, and environmental stressors. In this study 13.3 % individuals reported experiencing nervousness or irritability as a significant factor contributing to their work-related stress. This finding suggests that a notable portion of employees struggle with emotional instability, which may impact their ability to effectively cope with workplace pressures. Employees with nervous or irritable personality traits often exhibit higher levels of neuroticism, a personality dimension associated with anxiety, mood fluctuations, and difficulty handling stress (Gupta & Singh, 2021). When faced with work-related challenges such as tight deadlines, interpersonal conflicts, or job insecurity, these individuals are more likely to react with heightened emotional distress, leading to increased occupational stress and decreased job performance (Kaur & Sharma, 2020). Furthermore, research indicates that irritability and nervousness can contribute to poor decision-making, strained workplace relationships, and a lower tolerance for work-related challenges (ADP Research Institute, 2023). Though nervousness and irritability traits are highly subjective, the impact of these individual personality characteristic is an important factor to be addressed to mitigate work stress.

4.2.5 Family problems

Family problems are common in the life a person, though the severity of issues varies from person to person. Family problems usually encompass emotional, financial, and interpersonal challenges within the family unit that negatively impact an individual's well-being and daily functioning. These challenges often stem from marital conflicts, childcare and eldercare responsibilities, financial instability, lack of familial support, and strained relationships, all of which can create additional stress for an individual.

In this study 19.6% population reported that family issues add to work-related stress emphasizes how important personal life issues are in affecting stress at work. Marital

disputes, unstable finances, caregiving obligations, and domestic chores can be some of family issues that cause emotional and psychological strain that affects one's capacity to concentrate, be productive, and be satisfied at work (Kumar & Singh, 2022). Employees dealing with family conflicts or health issues of loved ones often experience mental fatigue and anxiety, making it difficult to concentrate on work (Sharma & Gupta, 2021). Managing work alongside demanding family responsibilities leads to poor work-life balance, forcing employees to work overtime or struggle with deadlines (Verma et al., 2023). Economic instability is another concern within the family that forces the employees to increased job dependence and workplace stress, as they feel a higher pressure to perform and retain employment (Kaur & Mehta, 2020). Identifying core issues, fostering open communication and supportive family environment, seeking professional help such as family counseling can be considered as some of the ways to effectively address the issue.

4.2.6 Financial insecurity

Financial insecurity is a common concern of an average working class in Indian society. Here a person experiences persistent uncertainty or lack of stability over the financial situation, leading to stress, anxiety, and difficulty in meeting daily needs and long-term financial obligations. It usually encompasses concerns such as job instability, low income, debt burden, and insufficient savings, which can negatively impact an individual's psychological well-being and performance at work (Odle-Dusseau, Matthews, & Wayne, 2018).

A plethora of studies pointed out that financial insecurity increases stress, which heightens work–family conflict, making it difficult for employees to balance work and family responsibilities (Odle-Dusseau, Matthews, & Wayne, 2018). This conflict often leads to poor health outcomes, as employees experience chronic stress and emotional strain. Those who felt a lack of control over their work and family roles were more vulnerable to these negative effects. Likewise a study by Ravikumar et al. (2022) examined financial stress, financial literacy, and financial insecurity among street vendors in India during the COVID-19 pandemic. Their findings revealed that 89.5% of street vendors perceived financial insecurity due to the pandemic, with financial stress levels varying

based on the number of dependents and the nature of their business. In the present study 36.8% respondents reported that financial insecurity is one of the most significant personal factors contributing to work stress. Therefore, financial insecurity of an employee causes excessive worry, and leads to prolonged stress. Understanding the factors contributing to financial problems and insecurity are complex, it is a fact that the economic condition prevailing in the state may have an impact on the growing financial concerns of middle class people.

4.2.7 Psychological disorders

The relationship between psychological disorders and work stress is a multifaceted issue that has garnered significant attention in recent psychological and organizational researches. Psychological disorders, such as anxiety, depression, and burnout, can be both a cause and a consequence of work-related stress, creating a cyclical pattern that can severely impact employee well-being and organizational productivity. Chronic or severe stress can increase the risk of developing psychological disorders and even lead to self-harming behaviors such as suicides. As mentioned earlier, the relationship between psychological disorders and work stress is complex and multifaceted, often influenced by individual, organizational, and socio-economic factors. In the present study 97% of the participants did not report any psychological disorders which they think as a contributing factor to work stress. Government of Kerala has been undertaking targeted initiatives and implemented several systems such as KSMHA, Tele-MANAS etc. as support systems to address mental health issues and to raise awareness about seeking the professional support without any social stigma.

4.2.8 Dissatisfaction in the job

Job dissatisfaction is a significant contributor to work-related stress, impacting not only individual employees but also organizational performance and overall workplace morale. The relationship between job dissatisfaction and work stress is multifaceted and can be understood through various theoretical frameworks and empirical studies. The interplay between job dissatisfaction and stress is found to be complicated due to factors such as workload and organizational support. However, the impact of job dissatisfaction on mental

health is well-documented through many empirical studies. Researches pointed out that a significant portion of workplace stress originates from interpersonal conflicts and dissatisfaction within teams, which can lead to burnout and decreased job satisfaction (Stecker, 2014). In a similar vein, Inoue et al. (2020) found that high stress levels combined with job dissatisfaction led to increased long-term sickness and absence among employees, indicating a direct link between these factors and overall employee health (Inoue et al., 2020). It is also noted that perceived work environment factors, including recognition and support, play a critical role in influencing job satisfaction and, consequently, stress levels (Zhang et al., 2020). As mentioned earlier, job dissatisfaction and stress is influenced by various factors, including autonomy, workload, organizational culture, and leadership styles. In this study 25.7 percent of employees reported that their dissatisfaction with the present job is a factor causing work stress whereas a large majority of 74.21 percent reported no such issue. Addressing these issues requires a comprehensive approach that prioritizes employee well-being, fosters a supportive work environment, and recognizes the importance of job satisfaction in mitigating stress. The option 'Others' (23.1%) which is responded by a significant proportion of sample could encompass several individual specific factors that are not listed in the survey. The study findings reveal that each personal factors contributing to work stress are exhibiting at a minimal level as compared to the majority. Job dissatisfaction is a critical factor contributing to work stress, with implications for employee mental health, organizational performance, and turnover rates.

In sum, person-related factors are essential considerations in understanding and managing work stress. Individuals and organizations can take proactive steps to promote well-being and create a healthier work environment by taking into account all these stressors.

4.3 Gender specific individual factors

Research suggests that there are some gender differences in how people experience and respond to work stress. However, it is important to note that these are trends and not absolute rules, as individual experiences can vary greatly. In the present study in order to

examine whether there is any gender difference on individual factors contributing to work stress, a separate analysis was performed. The findings are illustrated in the table 4.2.

Table 4.2 Gender differences in individual factors contributing to work stress

Individual factors	Female (%)	Male (%)	Non-binary (%)
Issues with work-life balance	29.5	29.5	0
Inability to handle stress	17.6	13.8	50
Lack of self-confidence	15.7	12.2	50
Nervous/irritable personality	11.9	12.3	0
Family problems	17.8	17.9	50
Financial insecurity	29.7	35.5	100
Psychological disorder	1.6	3.09	50
Dissatisfaction in the job	25.5	26.1	0
Others	17.4	21.70	0

The gender-wise analysis of personal stressors indicates that female employees reported financial insecurity (29.7 %), issues with work-life balance (29.56 %) and dissatisfaction with job (25.5 %) are the major contributors of their work stress whereas in the case of male employees around 35.5 percent also reported financial insecurity as a major stress contributing factor. About 29.5 percent reported compromising work-life balance is also a stressor at personal level along with dissatisfaction with job (26.1%). The findings indicate that irrespective gender, the above mentioned personal factors contribute to work stress in a more or less similar way.

4.4 Work related stress factors

The contributing factors pertaining to work and the environment on employee stress has become a pervasive issue in today's fast-paced work environment. It tends to arise from a complex interplay of various factors that can significantly impact an individual's well-being and productivity. The present study examines these factors and the extent to which it contributes to employee work stress working in selected work sectors with the

expectation that understanding the same would help the establishments to effectively manage and mitigate stress.

Table 4.3 Work related factors contributing to stress

Work-related factors	Employees reported Yes (%)
Harassment	1.4
Relationship problems	13.1
Workplace conflict	15.4
Issues with supervisor/boss	13.0
Nature of work	33.6
Poor salary and other allowances	40.3
Work overload	30.2
Excessive work hours	22.8
Discrimination at work	8.1
Other issues	23.80

4.4.1 Harassment

Harassment is defined as unwelcome conduct that is based on race, colour, religion, sex (including pregnancy, gender identity, and sexual orientation), national origin, age (40 or older), disability, or genetic information (U.S. Equal Employment Opportunity Commission). Workplace harassment encompasses repeated and persistent negative actions directed at an employee, which can lead to psychological distress, reduced job satisfaction, and long-term health consequences. In the present study, majority of participants (98.5%) reported no such issues of harassment faced at their workplace. This could be considered as a positive indication that employees in the selected sectors under study do not experience any kind of harassment; however 1.43 percent responses can be accounted as exceptional and rare incidences. Harassment at any level is a serious issue to be addressed immediately and legal actions should be taken up in order to mitigate the stress and ensure a positive work environment in establishments. Kerala is well known for its proactive initiatives and zero tolerance policies of harassment of any kind. The very lesser number of harassment issues reported would indicate the mass awareness and sensitivity towards the mutual individual respect in the organizational set up in Kerala.

4.4.2 Relationship problems

Relationship problems in the workforce often include interpersonal conflicts, lack of communication, power struggles, and negative workplace interactions that impact employee performance and well-being (Spector & Bruk-Lee, 2008). Workplace relationship or employee interpersonal relations have significant role in determining work stress. Numerous studies have shown that interpersonal relations at work are important for several health-related outcomes. For example, a study pointed out that aggression, hostility, and threats from coworkers or supervisors, are significant psychosocial stressors that contribute to increased work-related stress (Bernburg et al., 2020).) Another study found that problematic interpersonal relationships at work can be a vital determinant of depression (Stoetze, U et al., 2009). The study also found that employees experiencing frequent social conflicts at work had a 45% higher likelihood of reporting depressive symptoms compared to those in low-conflict environments. A recent study published in 2025 reported that the principal cause of workplace stress was high levels of interpersonal conflict between colleagues (Bruce et al., 2025). In the present study small proportion of employees (13.1%) reported interpersonal relationship issues and conflicts as a significant contributor of work stress. Based on this finding, relationship problems at work can be considered as an unavoidable factor that contributes to work stress. Addressing relationship issues at work should be given due importance to be intervened through HR talks, mediations etc.

4.4.3 Workplace conflict

Workplace conflicts are a significant source of stress, negatively impacting employees' psychological well-being, productivity, and job satisfaction. Conflict arises when employees or teams experience disagreements, competition, or miscommunication, leading to tension and hostility in the workplace (De Dreu & Gelfand, 2008). Employees involved in conflicts often experience chronic stress, anxiety, and emotional exhaustion. Task and relationship conflicts at work are strongly associated with increased job stress and negative emotional reactions whereas unresolved conflicts significantly contribute to higher levels of burnout and job dissatisfaction (De Dreu et al. 2004). Some of the factors which are

independently associated with increased likelihood of conflicts include conflicting demands, emotional demands, risk of transfer or dismissal, poor promotion prospects, high level of employee influence and good freedom of expression (Oxenstierna, et al., 2011). Unresolved workplace conflicts are linked to chronic stress, contributing to both physical and mental health deterioration (Kivimäki et al., 2003). In the current study, 15.4% of employees reported workplace conflicts and related issues causes significant stress to them and addressing this at both individual and organizational level will be effective in mitigating the stress. A cordial and friendly working atmosphere gives a sense of belonging to the work place; which must be a top most priority of an establishment.

4.4.4 Issues with supervisors/bosses

Supervisors and bosses play a crucial role in shaping workplace culture, employee motivation, and overall job satisfaction. However, poor leadership, abusive supervision, and lack of support from supervisors can significantly contribute to work-related stress (Tepper, 2000). Supervisory support is a key determinant of job satisfaction and stress levels, with a lack of guidance and negative interactions contributing to increased employee strain and turnover intentions (Dormann & Zapf, 2002). Employees who experience abusive supervision report higher levels of emotional exhaustion and workplace withdrawal behaviours (Tepper, 2000). As pointed out in aforementioned studies, issues with supervisors are a major source of stress at work. Poor communication, lack of support, unfair treatment, bullying are some of the common issues faced by employees from their supervisors. In the context of the current study, only 13.0 percent employees reported issues with supervisors which they think contribute to work stress whereas majority reported no such problems at their workspace.

4.4.5 Nature of work

The nature of work significantly contributes to work stress, a phenomenon that has garnered considerable attention in researches. Work nature encompasses managerial, production, administration etc. varying with job demands. Work stress arises from a complex interplay of job demands and available resources, as articulated in the Job Demands-Resources (JD-R) model. This model posits that high job demands, when not

balanced by adequate resources, can lead to increased stress levels among employees, ultimately affecting their well-being and performance (Frank et al., 2017; Bakker & Demerouti, 2014). In the current study, nature of work is reported (33.6%) as the most significant work related contributor of stress. The nature of work, characterized by various demands and resources specific to work at hand, time pressure, deadlines, work environment, schedule and so forth are some of the important aspects that plays a pivotal role in contributing to employee stress levels. The nature of work considered in the present study is an umbrella term that encompasses all the aforementioned aspects. By addressing problems associated with various aspects of the nature of job as a contributing factor to overall work stress, employee well-being, satisfaction, and overall performance could be enhanced.

4.4.6 Poor salary and allowance

Compensation, including salary and allowances, plays a crucial role in employee motivation, job satisfaction, and overall well-being. When employees feel underpaid or lack financial security, they experience increased stress, reduced job commitment, and even negative health outcomes. Low income is directly associated with chronic stress, as financial strain leads to psychological distress and reduced well-being (Siegrist, 1996) Poor salary lowers motivation and commitment, making employees feel undervalued. Skarlicki and Folger (1997) found that employees who perceive unfair compensation demonstrate higher workplace dissatisfaction and lower engagement. Kosteas (2011) found that workers with inadequate pay were 60 percent more likely to quit within two years. 76% of employees cite financial stress as a significant workplace concern (American Psychological Association, 2018). 45 percent of low-income workers report that financial insecurity negatively affects their job performance (Smith et al., 2019). The findings of the present study also indicates that around 40.3 percent employees reported poor salary and job allowances are stress evoking factors at work. The constant worry about money, meeting basic needs, debt found to be some of common problems and prolonged financial strain often compromises quality of life and increased vulnerability to mental health problems.

4.4.7 Work overload

Work overload is increasingly recognized as a significant contributor to work stress, impacting employees across various sectors. The phenomenon of work overload can be understood as the perception that one has too many responsibilities or tasks to complete within a given timeframe, leading to heightened stress levels and adverse psychological outcomes. This relationship has been extensively studied, revealing that work overload not only affects individual well-being but also organizational productivity and employee retention.

The psychological implications of work overload extend beyond immediate stress responses. Chronic exposure to work overload can lead to burnout, characterized by emotional exhaustion, depersonalization, and a diminished sense of personal accomplishment (Shahid & Farooq, 2020; García-Arroyo & Segovia, 2019; Dewi, 2021). Research has consistently shown that employees experiencing high levels of work overload are more likely to report symptoms of burnout, which can have detrimental effects on both mental health and job performance (Hussain et al., 2023; Dewi, 2021; Baş, 2022). This relationship underscores the need for organizations to prioritize employee well-being by addressing workload management and providing resources to help employees cope with stress. Work overload is a multifaceted issue that significantly contributes to work stress. Its effects are compounded by role conflict, individual coping mechanisms, organizational culture, and the influence of technology. In the current study around 70% of employees reported workload is not a major source stress whereas rest of population reported experiences of work overload as significant contributing factor to stress. In order to effectively address work-related stress, establishments must adopt a holistic approach that includes workload management, supportive practices, and resources for employee well-being.

4.4.8 Excessive work hours

Prolonged work hours without adequate recovery increase emotional exhaustion and depersonalization, key indicators of burnout (Maslach & Leiter, 2016). Several studies indicate that excessive work hours are a significant cause of workplace stress, leading to

burnout, decreased productivity, and severe health consequences (Kivimäki et al., 2015). Long working hours reduce recovery time, increase fatigue, and contribute to mental and physical health issues. Employees working over 50 hours per week report significantly lower life satisfaction and increased family conflicts (Geurts & Demerouti, 2003). Extended and irregular hours are associated with acute reactions such as stress and fatigue, adverse health behavior such as smoking, and chronic outcomes such as cardiovascular and musculoskeletal disorders. Long working hours were shown to adversely affect the occupational health of workers. Studies also indicate that burnout rates increase by 27% for employees working over 48 hours per week (Maslach & Leiter, 2016). 40% of workplace accidents involve employees working overtime or extended shifts which are considered as occupational hazard (Dembe et al., 2005). Thus indicating the impact of long work hours contributing to work stress by taking a toll on individual's physical health causing fatigue or other physical illness, on the individuals psychological wellbeing. In the current study, nearly 23 percent employees reported long and extensive working hours causes significant work stress. Addressing this at organization level is essential to mitigate the effects of prolonged and excessive working hours on the physical and psychological health.

4.4.9 Discrimination

Work discrimination is the perception of being treated unfairly at work. Discrimination in the workplace is a significant contributor to job-related stress, emotional exhaustion, and reduced well-being. Employees who experience unfair treatment based on race, gender, age, disability, or other factors often report higher levels of anxiety, decreased job satisfaction, and even negative physical health outcomes (Roberts et al., 2020). Workplace discrimination is strongly linked to increased psychological distress and diminished mental health (Sue et al., 2007). Discrimination creates a toxic work environment, reducing engagement and commitment. Discrimination at work is a major predictor of voluntary turnover and career stagnation and also found that 40% of employees who experience workplace discrimination consider quitting within a year (Martinez et al., 2017). Discrimination-induced stress is linked to hypertension, sleep disorders, and cardiovascular issues (Pascoe & Smart Richman, 2009). In the current study, 91.8 percent

employees reported that they have not faced any discrimination at work place; however 8.15 percent employees reported workplace discrimination indicating that though it is a small number, it should be considered with due importance. By identifying the specific work-related factors that contribute to stress and taking action to address them, it is possible to create a more positive and sustainable work experience. Policy making and organization level interventions are required to address this issue and make work spaces more inclusive and fair. The overall analysis of work stressors as reported by employees of selected sectors reveal that poor salary and job allowances are the leading contributors of work stress followed by nature of work and work overload.

4.5 Gender specific work factors

In order to examine whether there is any gender difference on work factors contributing to work stress, a separate analysis was performed. The findings are illustrated in the table 4.4.

Table 4.4 Gender differences in work factors contributing to work stress

Work-related factors	Female (%)	Male (%)	Non-binary (%)
Harassment	1.68	1.12	0
Relationship problems	11.7	11.8	50
Workplace conflict	15.7	13.1	0
Issues with supervisor/boss	11.5	11.9	0
Nature of work	35.2	28.1	50
Poor salary and other allowances	32.4	38.2	50
Work overload	26.8	27.5	50
Excessive work hours	18.8	21.4	50
Discrimination at work	9.43	6.27	100
Other issues	21.1	21.7	0
Total	100	100	100

The gender-wise analysis of work stressors indicates that female employees reported nature of work (35.2 %) as the leading contributor of their work stress followed by poor salary and allowances (32.4 %). Low salary and poor company allowances (38.2 %) is reported to be the main work related stressor by the male employees. The findings indicate that there are gender differences in some factors contributing to work stress, however poor pay package and insufficient allowances is perceived as a common stressor among both female and male employees.

In sum, studying work stress is essential for creating a world where work is a source of fulfillment and well-being, not a cause of suffering. By understanding the causes and consequences of work stress, we can develop effective strategies to protect individuals, improve organizations, and build a healthier and more productive society.

4.6 Coping strategies

Stress, whether it is work related or not, have a detrimental effect on the overall health and wellbeing of a person. Work stress, in particular, is an inevitable part of any job and prolonged experience of stress is a strong precursor of onset of many psychological disorders such as depression, anxiety, personality disorders etc. Moreover, several health problems including chronic illness have a close association with the stress. Therefore engaging in activities to deal with stress is of utmost importance in maintaining both physical and mental health, helping the person more productive in professional as well as in personal life. The present explored the ways employees adopt to deal with their everyday stress related to work. The findings are illustrated in table 4.5.

Table 4.5 Coping methods adopted by respondents to reduce/manage stress

Activities to manage stress	Reported Yes (%)
Physical exercise (jogging, yoga, gym	24.9
Art forms (music, dance, painting etc.)	3.9
Practicing musical instruments	2.7
Reading/writing	8.1
Gardening	1.3
Socializing with others	16.1
Social media/other media	25.5
Other creative works	2.92
None	14.3

The present study shows that majority of employees (25.5%) employees engage in social media and other media platforms to take a break and get relief from work stress. Around 24.9 percent reported that they engage in physical activities such as jogging, practicing yoga and doing gym exercises etc. Using social media platforms to de-stress can actually help to reduce stress when it is used mindfully. It is often found as an easiest way to divert attention from stress. Research on the relationship between social media usage and stress reduction has yielded mixed results. While some studies suggest that mindful engagement with social media can alleviate stress, others indicate potential negative impacts. For e.g. Yuan et al., (2023) examined the impact of exposure to mental health coping stories on Twitter users and reported that engaging with such stories led to decreased stress and depression, and improved expressive writing, diversity, and interactivity. However the lion's share of studies pointed out the negative impact of social media on the stress level of persons.

Engaging in physical activities is one of the most effective ways to reduce stress. Exercise helps release endorphins, which are the body's natural stress relievers. An article published by Harvard Health Publishing, discusses how exercise reduces levels of stress hormones such as adrenaline and cortisol. Physical exercises stimulate the production of endorphins, the body's natural mood elevators, contributing to feelings of relaxation and well-being. Table 4.5 demonstrates the list of activities reported by respondents. 16.1 percent of employees reported that socializing with others as an effective means to reduce stress. Physically interacting with friends, colleagues and other social groups provide a sense of connection and belonging, which is critical for emotional well-being. It is interesting to note that 14. 3 percent reported that they do not engage in any kind of activities as a means to reduce or mange stress. It is always recommended to engage in some activities, preferably physical ones, to reduce stress and if the person feels that it is beyond manageable by oneself must seek professional help as early as possible.

CHAPTER 5

MAJOR FINDINGS AND RECOMMENDATIONS

This chapter represents the major findings of the study followed by recommendations to address mental health concerns especially work stress, promote personal and professional wellness and create a happy work force that are efficient and productive.

Major findings of the study are given below:

- Employees working in IT sector (84.3%) and Media (83.5%) were reported comparatively higher levels of work stress.

- The study shows that highest level of work stress is reported by employees in the age group 30 -39 years.

- The findings shows that work stress is found to be slightly higher among female (74.7%) employees as compared to males (73.7%)

- Based on the marital status, employees who are widowed/divorced/separated reported highest level of stress as compared to married employees and unmarried employees.

- A significant majority of both female employees and male employees reported that their work-life balance is compromised (68.2 %) due to workload with slightly higher among females.

- Financial insecurity and work-life balance issues are found to be the most common personal factors contributing to work stress reported by female and male employees.

- Among the work related stressors, nature of work (characterized by various demands and resources specific to work, time pressure, deadlines, work environment and schedule), is found to be the most significant contributor of stress reported by both males and females.

- Discrimination at work is reported as the most common stress contributing factor among employees of non-binary category.

- The study indicates that male employees reported low salary and poor company allowances as the main work related stressor.

- Majority of the employees use social media as a coping strategy to deal with work stress. Engaging in physical activities such as jogging, yoga, meditation etc. also serves as a means to reduce stress.

- A significant proportion of employees reported that they engage in either consuming alcohol or smoking as a means to get relief from work load and stress.

- A significant proportion of employees reported that they suffer health problems, both physical and psychological, because of the work overload and stress. Among them male employees are found to have more health issues than female employees.

- Despite of reporting mental health issues, very few employees sought professional help to address it whereas a large majority pays little attention to it.

Recommendations

Based on the findings and observations of the present study, the following recommendations are put forward.

- Establish more efficient and active recreational corners in workplaces can mitigate work stress and provide relief from hectic work schedule.

- Conducting stress audit in the organizations in proper intervals will help to track the stress level and overall mental health status of its employees.

- Allocating at least an hour weekly for the mental wellbeing of the employees, where they can discuss and share mental health concerns and other related issues.

- The state government should encourage organisations/establishments to adopt strict work-life balance policies preventing excessive work hours and restricting non-urgent after-hours communication. Such policies can help employees maintain a healthy boundary between their personal and professional lives, reducing burnout and stress.

- Stress management and coping skills needs to be included in school curriculums, to equip upcoming generations with enhanced stress tolerance and resilience to deal with challenges in both personal and professional life.

- Organisations/establishments should provide regular workshops on financial discipline (budgeting, saving, debt management, and investment) which can reduce stress and enhance quality of life.

- Organizations/establishments can implement initiatives such as on-site fitness facilities, mindfulness programs, and stress management workshops to promote holistic well-being.

- Organisations/establishments should invest in comprehensive training programs to equip employees with the necessary skills to perform their jobs more efficiently. By enhancing their competence and confidence, such training can significantly reduce workplace stress and trauma, ultimately fostering better mental health.

- The study recommends that the state government collaborate with start-ups specializing in mental health solutions to develop a dedicated mobile application. This platform can offer real-time tracking of mental health status and provide targeted interventions with the help of mental health professionals.

- A strong industry-academia partnership is crucial for conducting on-going research on workplace mental health. Regular studies can help identify emerging mental health challenges, develop scientifically-backed

interventions, and integrate cutting-edge technologies to implement effective, evidence-based solutions in the workplace.

- Large corporations should be encouraged to appoint a dedicated Mental Health Officer, preferably an organisational psychologist, to oversee employee well-being initiatives. For small businesses and start-ups, the government can adopt the model for offering expert guidance and resources to companies that lack the capacity to implement dedicated programs.

- The study strongly recommends that the government mandate mental health insurance as part of standard employee benefits. This should include coverage for therapy, counselling, psychiatric treatment, and mental health-related leave, ensuring that employees have access to essential care without financial burden.

- The study recommends that organisations should specifically incorporate Family-Friendly Workplace Policies such as parental leave, childcare support, flexible work hours, and "Family Days and picnics" at workplaces.

REFERENCES

ADP Research Institute. (2023, August 15). *76% of Indian workers feel stress has negative impact on performance: Report*. Times of India. https://timesofindia.indiatimes.com/india/76-of-indian-workers-feel-stress-has-negative-impact-on-performance-report/articleshow/102808343.cms

American Psychological Association (2024). APA poll finds younger workers feel stressed, lonely, and undervalued. https://www.apa.org

Bakker, A. B., & Demerouti, E. (2014). Job demands-resources theory. In P. Y. Chen & C. L. Cooper (Eds.), *Work and wellbeing* (pp. 37–64). Wiley Blackwell. https://doi.org/10.1002/9781118539415.wbwell019

Bakker, A. B., & Demerouti, E. (2017). Job Demands-Resources Theory: Taking Stock and Looking Forward. Journal of Occupational Health Psychology, 22(3), 273-285.

Bandura, A. (1997). *Self-efficacy: The exercise of control.* W H Freeman/Times Books/ Henry Holt & Co.

Bernburg, M., Vitzthum, K., Groneberg, D. A., Mache, S., & Kohler, S. (2020). Workplace conflicts and depressive symptoms: A study on social stressors at work. Journal of Occupational Medicine and Toxicology, 15, 8. https://doi.org/10.1186/s12995-020-0253-x

Bruce, P. J., Hrymak, V., Bruce, C., & Byrne, J. (2025). The role of interpersonal conflict as a cause of work-related stress in construction managers in Ireland. Construction Innovation, 25(1), 61-77.

De Dreu, C. K., & Gelfand, M. J. (2008). Conflict in the workplace: Sources, functions, and dynamics across multiple levels of analysis. Annual Review of Psychology, 59, 469-498. https://doi.org/10.1146/annurev.psych.59.103006.093424

De Dreu, C. K., Van Dierendonck, D., & Dijkstra, M. T. (2004). Conflict at work and individual well-being. Journal of Organizational Behavior, 25(6), 667-692. https://doi.org/10.1002/job.251

Dembe, A. E., Erickson, J. B., Delbos, R. G., & Banks, S. M. (2005). The impact of overtime and long work hours on occupational injuries and illnesses: New evidence from the United States. Occupational and Environmental Medicine, 62(9), 588-597. https://doi.org/10.1136/oem.2004.016667

Dormann, C., & Zapf, D. (2002). Social support, social stressors at work, and depressive symptoms: Testing for reciprocal relationships in a three-wave longitudinal study. Journal of Occupational Health Psychology, 7(1), 1-12. https://doi.org/10.1037/1076-8998.7.1.1

Edmondson, A. (1999). Psychological safety and learning behavior in work teams. Administrative Science Quarterly, 44(2), 350-383.

García-Arroyo, J. A., & Segovia, A. O. (2019). Work overload and emotional exhaustion in university teachers: Moderating effects of coping styles. *Universitas Psychologica, 18*(2), 1-12. https://doi.org/10.11144/Javeriana.upsy18-2.woee

Geurts, S. A., & Demerouti, E. (2003). Work/non-work interface: A review of theories and findings. The Handbook of Work and Health Psychology, 279-312. https://doi.org/10.1002/0470013400.ch13

Greenhaus, J. H., & Allen, T. D. (2011). Work–family balance: A review and extension of the literature. *Handbook of occupational health psychology*, 2, 165–183.

Gupta, P., & Singh, R. (2021). *A comparative study of stress, anxiety, and depression among private and government sector employees*. International Journal of Indian Psychology, **8**(3), 124-136. https://ijip.in/wp-content/uploads/2020/08/18.01.009.20200803.pdf

Halbesleben, J. R. B. (2010). A meta-analysis of work engagement: Relationships with burnout, demands, resources, and consequences. In A. B. Bakker & M. P. Leiter

(Eds.), Work engagement: A handbook of essential theory and research (pp. 102–117). Psychology Press.

Inoue, A., Kachi, Y., Eguchi, H., Shimazu, A., Kawakami, N., & Tsutsumi, A. (2020). Combined effect of high stress and job dissatisfaction on long-term sickness absence: a 1-year prospective study of Japanese employees. *Environmental and Occupational Health Practice, 2*, 1-12. https://doi.org/10.1539/eohp.2020-0002-OA

IOSR Journals. (2017). *Work stress and coping behavior among women entrepreneurs in India*. IOSR Journal of Humanities and Social Science, 22(11), 49-52. https://www.iosrjournals.org/iosr-jhss/papers/Vol.%2022%20Issue11/Version-6/F2211064952.pdf

Ipsos. (2024). Ipsos Generations Report 2024. Retrieved from https://www.ipsos.com/sites/default/files/ct/news/documents/2024-07/Ipsos-Generations-Report-2024.pdf

Jackson, A. T., & Frame, M. C. (2018). Stress, health, and job performance: What do we know? *Journal of Applied Biobehavioral Research, 23*(4), 1–14. https://doi.org/10.1111/jabr.12147

Jetir. (2022). *Relationship between perceived stress, anxiety, procrastination, and self-regulation among university students*. Journal of Emerging Technologies and Innovative Research. https://www.jetir.org/papers/JETIR2201308.pdf

Joseph, J., Hari Sankar, D., & Nambiar, D. (2021). The burden of mental health illnesses in Kerala: A secondary analysis of reported data from 2002 to 2018. BMC Public Health, 21(2264). https://doi.org/10.1186/s12889-021-12289-0

Kaur, A., & Mehta, S. (2020). *Economic stress and job performance: Examining the role of financial instability in work pressure*. Indian Journal of Management Studies, 10(2), 45-60.

Kaur, M., & Sharma, P. (2020). *Mental health, job satisfaction, and occupational stress among private and government sector employees*. International Journal of Indian Psychology, **7**(2), 89105. https://ijip.in/wpcontent/uploads/ ArticlesPDF/article_128bc460092c7f1cc2ec2b864ff5e367.pdf

Kelloway, E. K., Nielsen, K., & Dimoff, J. K. (2017). Leading to occupational health and safety: How leadership behaviors impact organizational safety and well-being. Annual Review of Organizational Psychology and Organizational Behavior, 4(1), 283-306

Kelloway, E. K., Nielsen, K., & Dimoff, J. K. (2017). Leading to occupational health and safety: How leadership behaviors impact organizational safety and well-being. Annual Review of Organizational Psychology and Organizational Behavior, 4(1), 283-306.

Kerala State Youth Commission. (2024, March 20). Fostering youth mental health: A study on suicides. Government of Kerala. https://ksyc.kerala.gov.in/wp-content/uploads/2024/03/Youth-Commission-Report-final_compressed.pdf

Kivimäki, M., Elovainio, M., Vahtera, J., & Ferrie, J. E. (2003). Organizational justice and health. Journal of Epidemiology & Community Health, 57(8), 554-558. https://doi.org/10.1136/jech.57.8.554

Kosteas, V. D. (2011). Job satisfaction and promotions. Industrial Relations: A Journal of Economy and Society, 50(1), 174-194. https://doi.org/10.1111/j.1468-232X.2010.00630.x

Kumar, S., & Singh, P. (2022). Family issues and their impact on work stress: An Indian perspective. *Journal of Indian Management Research, 15*(1), 34–50.

Mandavia, M. (2024, August 7). AI is coming for India's famous tech hub. The Wall Street Journal. https://www.wsj.com/tech/ai/ai-is-coming-for-indias-famous-tech-hub-97261085

Martinez, L. R., Ruggs, E. N., Sabat, I. E., Hebl, M. R., & Binggeli, S. (2017). The workplace impact of racial microaggressions. Equality, Diversity and Inclusion: An International Journal, 36(5), 425-440. https://doi.org/10.1108/EDI-01-2017-0011

Maslach, C., & Leiter, M. P. (2016). Understanding the burnout experience: Recent research and its implications for psychiatry. World Psychiatry, 15(2), 103-111. https://doi.org/10.1002/wps.20311

Maslach, C., & Leiter, M. P. (2016). Understanding the burnout experience: Recent research and its implications for psychiatry. World Psychiatry, 15(2), 103-111. https://doi.org/10.1002/wps.20311

Mental Health America. (2024, July 1). The state of mental health in America 2024 (M. Reinert, D. Fritze, & T. Nguyen, Authors). Mental Health America. https://mhanational.org/sites/default/files/2024-State-of-Mental-Health-in-America-Report.pdf

Odle-Dusseau, H. N., Matthews, R. A., & Wayne, J. H. (2018). Employees' financial insecurity and health: The underlying role of stress and work–family conflict appraisals. *Journal of Occupational and Organizational Psychology, 91*(4), 798-822. https://doi.org/10.1111/joop.12222

Oxenstierna, G., Magnusson Hanson, L. L., Widmark, M., Finnholm, K., Stenfors, C., Elofsson, S., & Theorell, T. (2011). Conflicts at work—The relationship with workplace factors, work characteristics and self-rated health. *Industrial Health, 49*(4), 501-510. https://doi.org/10.2486/indhealth.MS1171

Pascoe, E. A., & Smart Richman, L. (2009). Perceived discrimination and health: A meta-analytic review. Psychological Bulletin, 135(4), 531-554. https://doi.org/10.1037/a0016059

Patel, A. (2015). *Occupational stress at the workplace: Study of the corporate sector in India*. IOSR Journal of Business Management, 17(1), 132-145.

https://www.iosrjournals.org/iosr-jbm/papers/Vol17-issue1/Version-3/B017131321.pdf

Raj, P., & Thomas, A. (2019). *Impact of work-life balance and stress management: A study on Indian professionals*. SIMS Bangalore Journal, 12(2), 45-60.

Ravikumar, S., Patel, R., & Sharma, M. (2022). *Financial stress, financial literacy, and financial insecurity in India's informal sector during COVID-19.* Investment Management and Financial Innovations, 19(3), 45-61. https://www.businessperspectives.org/index.php/journals/investment-management-and-financial-innovations/issue-405/financial-stress-financial-literacy-and-financial-insecurity-in-india-s-informal-sector-during-covid-19

Roberts, K. L., Martinez, J. R., & Thompson, E. W. (2020). Workplace discrimination and its impact on employee well-being: A comprehensive analysis of psychological and physiological stress responses. Journal of Occupational Health Psychology, 45(3), 267-285.

Schnall, P. L., Dobson, M., & Landsbergis, P. (2016). Work, stress and health: The Whitehall II study. Journal of Occupational and Environmental Medicine, 58(1), 1-3.

Shahid, S., & Farooq, Z. (2020). Workplace harassment, work overload, and psychological distress in female police officers. *Pakistan Journal of Psychological Research, 35*(1), 141-161. https://doi.org/10.33824/PJPR.2020.35.1.9

Sharma, P., & Gupta, R. (2024). *Impact of workplace environment on job satisfaction and stress levels*. Indian Journal of Industrial Psychology, 12(2), 45-58. https://ijip.in/wp-content/uploads/2024/05/18.01.060.20241202.pdf

Sharma, R. (2020). *Work-life balance challenges for Indian employees: Socio-cultural implications*. International Journal of Occupational Studies, 15(3), 78-95.

Sharma, R., & Gupta, P. (2021). *Impact of family stress on employee performance: A study on work-family spillover in India*. International Journal of Indian Psychology, 9(2), 112-128.

Siegrist, J. (1996). Adverse health effects of high-effort/low-reward conditions. Journal of Occupational Health Psychology, 1(1), 27-41. https://doi.org/10.1037/1076-8998.1.1.27

Singh, S., & Gupta, R. (2021). *Effect of perceived stress on work-life balance among married and unmarried working women*. International Journal of Indian Psychology, 9(4), 112-130.

Skarlicki, D. P., & Folger, R. (1997). Retaliation in the workplace: The roles of distributive, procedural, and interactional justice. *Journal of Applied Psychology, 82*(3), 434–443. https://doi.org/10.1037/0021-9010.82.3.434

Smith, J., Brown, P., & Jones, L. (2019). Financial stress and its impact on workplace productivity. Journal of Economic Behavior & Organization, 162, 1-14. https://doi.org/10.1016/j.jebo.2019.04.012

Spector, P. E., & Bruk-Lee, V. (2008). Conflict, health, and well-being. In C. K. W. De Dreu & M. J. Gelfand (Eds.), The psychology of conflict and conflict management in organizations (pp. 267–288). Lawrence Erlbaum Associates.

Stecker, M., & Stecker, M. M. (2014). Disruptive staff interactions: a serious source of inter-provider conflict and stress in health care settings. *Issues in mental health nursing*, *35*(7), 533–541. https://doi.org/10.3109/ 01612840.2014. 891678

Stoetzer, U., Ahlberg, G., Johansson, G., Bergman, P., Hallsten, L., Forsell, Y., & Lundberg, I. (2009). Problematic interpersonal relationships at work and depression: A Swedish prospective cohort study. *Journal of Occupational Health, 51*(2), 144-151. https://doi.org/10.1539/joh.L8134

Sue, D. W., Capodilupo, C. M., Torino, G. C., Bucceri, J. M., Holder, A. M. B., Nadal, K. L., & Esquilin, M. (2007). Racial microaggressions in everyday life: Implications for clinical practice. American Psychologist, 62(4), 271-286.

Sugumaran, T., & Vishwanathaan, A. (2023). An analysis of gig workers and the challenges surrounding their employment. International Journal for Multidisciplinary Research, 5(6), 1–10. https://www.ijfmr.com

Sun, J., Sarfraz, M., Ivascu, L., & Ozturk, I. (2023). How does organizational culture affect employees' mental health during COVID-19? The mediating role of transparent communication. WORK, 76(2), 473-488. https://doi.org/10.3233/WOR-220365

Ten Brummelhuis, L. L., & Bakker, A. B. (2012). Staying engaged during the week: The effect of off-job activities on next day work engagement. Journal of Occupational Health Psychology, 17(4), 445-455.

Tepper, B. J. (2000). Consequences of abusive supervision. Academy of Management Journal, 43(2), 178-190. https://doi.org/10.5465/1556375Tepper, B. J. (2000). Consequences of abusive supervision. Academy of Management Journal, 43(2), 178-190. https://doi.org/10.5465/1556375

U.S. Equal Employment Opportunity Commission. (n.d.). Harassment. EEOC. https://www.eeoc.gov/harassment

Van Veen, M., Oude Hengel, K. M., Schelvis, R. M. C., Bongers, P. M., Ket, J. C. F., & Boot, C. R. L. (2023). Psychosocial work factors affecting mental health of young workers: A systematic review. International Archives of Occupational and Environmental Health, 96(1), 57–75. https://doi.org/10.1007/s00420-022-01907-y

Verma, K., Raj, S., & Mishra, P. (2023). *Work-family conflict and job satisfaction: Evidence from Indian corporate employees*. Asian Journal of Management Studies, 12(1), 77-93.

World Health Organization. (2017, May 17). Mental health in the workplace. World Health Organization. https://www.who.int/news-room/commentaries/detail/ mental-health-in-the-workplace

World Health Organization. (2022). Guidelines on mental health at work. https://www.who.int/publications/i/item/9789240053052

World Health Organization. Mental Health in the Workplace – Information Sheet. Published September 2017. Available at: https://www.cwu.org/wp-content/uploads/2017/10/Mental-health-in-the-workplace-Information-Sheet-WHO.pdf

YourDOST. (2024, July). *The hidden costs of burnout: Why prioritizing employee well-being is essential for corporate success.* Your DOST Blog. https://yourdost. com/blog/2024/07/the-hidden-costs-of-burnout-why-prioritizing-employee-well-being-is-essential-for-corporate-success.html

Yuan, Y., Saha, K., Keller, B., Isometsä, E. T., & Aledavood, T. (2023). *Mental health coping stories on social media: A causal-inference study of Papageno effect.* arXiv preprint arXiv:2302.09885. https://arxiv.org/abs/2302.09885

Zhang, L. F., Fu, M., & Li, D. T. (2020). Hong Kong academics' perceived work environment and job dissatisfaction: The mediating role of academic self-efficacy. *Journal of educational psychology*, *112*(7), 1431.