Journal of **N**onlinear **A**nalysis and **O**ptimization
Vol. 15, Issue. 1, No.3 : 2024
ISSN : **1906-9685**

MEASURING VARIABLES CONTRIBUTING STRESS OF FINANCE PROFESSIONAL'S AND ROLE OF YOGA TO OVERCOME STRESS

DR. JASWANT MENARIA HOD & Assistant Professor Department of Yoga (Faculty of Education) Pacific Academy of Higher Education & Research University, Udaipur
BHAGYASHREE VINAYAK Research scholar, Department of Yoga (Faculty of Education) Pacific Academy of Higher Education & Research University, Udaipur

Abstract
Stress in Finance Professionals, now a day is common, but underrated Problem. As finance professionals has to deal with deadlines associated with various Statutory Compliances so they are more stressed as compared to other Professionals. For Detoxifying Accounting Professional stress this study utilises introducing various yoga techniques including Duhkha and Kleshas, Yamas, Niyamas, Asanas, Pranayama and Samyama. The study sample includes 190 financial professionals including CEO and CFO, Account officer / Finance manager and CA/CS/ICWAI who are working in the southern Rajasthan are selected from Udaipur districts for the study. The study uses the one sample t test and multiple regression method to find out the Variables Contributing stress of Finance Professional's and role of yoga to overcome stress.

Keywords: *Stress, Yoga, Financial professionals, Regression analysis.*

INTRODUCTION

Stress is a recognized phenomenon nowadays and it has been researched since 1920's, after a Hungarian born doctor, Hans Selye, started to understand the connection between stress and diseases. Since then, plenty of research has been done and the physiological, psychological and emotional stressors and stress reactions have been established. Not to mention, that numerous stress management techniques have been developed and researched. However, there is no absolute definition of stress because it is perceived and experienced in many ways. Nevertheless, it can be categorised into a positive "eustress" and a negative "distress". Eustress is experienced in short bursts and it leads into alertness and improves performance. Distress can be for shorter or longer periods, it impairs performance, and can negatively affect the psyche. Stress occurs due to a situation where an individual perceives an outside factor, such as work demands or other pressuring situation or life event, to be too difficult to cope with. As seen, stress can be positive and negative. However, this paper focuses on distress, often in the text referred with the word "stress", and how to possibly reduce and prevent its negative effects.

Stress is a series of physical reactions in body. In the ancient times when living in caves, it was important and kept humans alive in threatening situations. When, for instance, there was an animal that would attack, the body went into a "fight-or-flight" mode, immediately increasing the physiological capability to either stay on the spot and fight or to run away. Today, the reaction remains the same because the body cannot make a difference whether a threatening situation is literally endangering the survival or not.

Stress management, also known as coping, is a set of skills with the aim to reduce the explained negative symptoms. These skills are learned, and with practice they may be changed. Coping can be targeted to: - managing the stress-factors (the outside circumstances that are creating stress, for example trying to find a new job), - changing mindset (changing the perception of the stressor, for example reo6rganising thoughts and understanding that an exam is not the biggest threat) - or

managing stress-responses (for example by calming body and mind with a massage or meditation). (Elkin, 2013) Furthermore, healthy lifestyle, with such factors as sleeping enough, eating well and exercising are part of stress management.

Based on the research about the possible effects of yoga regarding stress management, it can be seen that there is a positive contribution to the reduction of perceived stress (Sharma, 2014; Chong, Tsunaka & Chan, 2011; Riley & Park, 2015). These three studies were systematic overviews of literature and they all mentioned that there were limitations and that further research is needed. Nevertheless, they all expressed the positive effects of the practice of yoga related to stress, even though it is undefined how the yoga courses in these studies had been delivered, how much emphasis there had been on physical postures, and on the psychological view of the philosophy. Consequently, it is worth mentioning two studies where yoga and its benefits to stress management had been studied, and where the methods were specified and the aspects of yoga philosophy can be seen. For instance, a study was conducted in a primary health care, where yoga practice included postures, stretching, meditation, mantras and breathing techniques. The conclusion after a 12-week period was that it had started the healing process and contributed to the wellbeing of the participants who suffered, among other things, from stress, anxiety, sleeping problems, burnout, anxiety and depression (N-Carlsson, Lundholm, Köhn & Westerdahl, 2014). Another study was made involving college students and it was mentioned that the classes taught were based on the foundation of the philosophy of yoga, and that the participants of the study had reported outcomes such as "an increased level of relaxation" and "gaining a greater perspective of their lives" (Villate, 2015)

REVIEW OF LITERATURE

Venugopal et al., (2022)[1] revealed that diabetes mellitus has a significant impact on public health. Oxidative stress plays a major role in the pathophysiology of Type 2 Diabetes Mellitus (T2DM), leading to various complications of T2DM. Yoga is being widely used in the management of T2DM. The primary objective of this systematic review and meta-analysis is to understand the effects of yoga on oxidative stress parameters among adult patients diagnosed with T2DM.

Bandyopadhyay, N., & Koley, A. (2021)[2] revealed that life is meant to be lived happily, enjoying each and every moment of this blissful world. However, in the fast-paced world of today, human lifestyle is changing very fast. In order to cope with efficiency relation, work pressure and to excel in their respective fields, modern man is becoming the victim of stress. It has become the curse of 21st century and is considered as silent killer in the modern world. During recent decades numerous yoga-based practices have emerged with their aims ranging from fitness gains, therapeutic benefits to spiritual development. The purpose of the study was to examine the empirical evidences to ensure how and what part of yoga can be the most useful for reducing stress. Electronic database search yielded 43 articles for the systematic review out of which only 6 relevant articles were considered and revealed that the stress and stress induced disorders like obesity, depression, anxiety and hypertension are the fast-growing epidemics and curse of "modern" society. Relevant articles further revealed that meditation, Pranayama raise the levels of monoamines, increase parasympathetic activity, reduce oxidative stress; enhance the levels of endogenous antioxidants and activity of antioxidants enzymes. Yoga is reported to reduce stress and anxiety and improve autonomic function by triggering neuro-hormonal mechanisms.

David Jayarajan and Mukherjee, Ashoke (2016)[3] find out the effect of yogic practices (suryanamaskar and meditation) in mental stress management of women school teachers of Coochbehar district, West Bengal. For the purpose of the study 60 high school teachers were purposefully selected as subject, their age ranged between 25 to 35 years. The selected subjects were divided into two equal groups, namely experimental and control groups. The experimental group gone through six week practice for suryanamaskar and meditation, whereas control group was not gone through to any training. Pre-test and post-test data were collected by the help of International stress management association questionnaire. The collected data were analysed by the using of 't' test at 0.05 level. The regular yogic practices significantly helped in mental stress management of the school teachers.

Sukumar, A. (2018)[4] "reported that his study on research study conducted on Occupational stress among faculty members of self-financing colleges in Coimbatore district, Tamilnadu, India. The Author used the stress index to measure the stress and the factors which affecting the stress. It helps me to know more about occupation stress. It's helpful to me. It broadly explains the factors which are highly affecting the occupational stress. The author gives clear picture about the occupational stress, self-financing college faculty life in college, their level of stress and how they can reduce the stress".

Valle et al. (2017)[5] revealed that "Work-related stress represents a relevant public health issue and solution strategies are mandatory. Yoga is a common approach to manage stress and its effectiveness has been extensively confirmed. Therefore, this study aims systematically to review the effectiveness of Yoga interventions carried out at workplace on work-related stress among employees and to assess their impact quantitatively. Springerlink, MEDLINE, PubMed, CINAHL, Web of Science, Scopus, Cochrane CENTRAL and PEDro databases were searched. Clinical trials comparing workplace Yoga interventions to control groups, and evaluating perceived stress as outcome measure, were assessed for eligibility. All forms and styles of Yoga were considered for the analysis. Out of 3392 initially identified, 6 studies were included in the meta-analysis; 266 participants practicing Yoga interventions at worksite were compared to 221 subjects in control group. Included studies showed "some concerns" about different domains of source of bias. Quantitative analysis showed an overall effect size of −0.67 [95% confidence interval (CI): −0.86, −0.49] in favor of Yoga intervention in reducing stress outcome measures. Hence, workplace Yoga interventions were more effective when compared to no treatment in work-related stress management. Further high-quality studies are needed to improve the validity of these results and to specify more characteristics of the Yoga intervention, such as style, volume, and frequency".

Kishan (2020)[6] revealed that "psychiatrists use these available and emerging resources, yoga, and spirituality as a potential therapeutic intervention. There is a need to test yoga therapy further systematically in multicenter trials and incorporate yoga into clinical practice. In the days ahead, therapist trained in yoga and spirituality could become a very valuable part of the mental health team. Although clinical observations and theories are encouraging, clinicians face serious challenges in generating evidence to support yoga. This is especially important because in the era of evidence-based medicine, yoga and spiritual methods have to compete with pharmacotherapy. Without the "identical-looking placebo capsule," yoga is handicapped. In yoga research there is no ideal placebo, so double-blind clinical trials with yoga are nearly impossible.58 It is not known whether any one of the components of yoga carries most or all of the therapeutic potential. The dose-response effect of yoga, therefore, deserves to be understood."

Zhuang et al.(2013)[7], explained that Yoga, as a mind–body therapy, is effective in improving quality of life for patients with chronic diseases, yet little is known about its effectiveness in female heroin addicts. The aim of this study was to evaluate the effects of yoga on mood status and quality of life among women undergoing detoxification for heroin dependence in China. This study was a randomized controlled trial. Seventy-five women aged 20–37 years undergoing detoxification for heroin dependence at AnKang Hospital were allocated randomly into an intervention or a control group. Women in the intervention group received a 6-month yoga intervention in addition to hospital routine care, and women in the control group received hospital routine care only. Mood status and quality of life were assessed using the Profile of Mood States and Medical Outcomes Study 36-item Short-Form Health Survey at baseline and following 3 and 6 months of treatment. Repeated-measures analysis of variance was used to evaluate treatment and time effects on mood and quality of life. Most female heroin addicts were young and single, with a low education level. Most had used heroin by injection. Mood state and quality of life of female heroin addicts were poor. The intervention group showed a significant improvement in mood status and quality of life over time compared with their counterparts in the control group.

Rao et al. (2018)[8] study the efficacy of Yoga as a supportive therapy modality to Ayurveda treatment in improving endocrine parameters and psychopathologies in PCOS. Methods: We selected 64 women with PCOS within the age range 18 to 40 years (mean age = 29.24 years) who visited to Ayurveda center to seek Ayurveda treatment for PCOS. Subjects were randomly assigned to two groups of 32

each in Ayurveda group -AY and Ayurveda + Yoga group AY + Y respectively. Women who had had; medical history of uterine fibroids, endometriosis, pelvic inflammatory disease, tubal blockage and or had exposure to yoga practices in the past 2 years were excluded from the study. All the women in AY group received cleansing therapy based on Ayurveda pre-scription which was followed by oral herbal medication intake for three months. Women in AY + Y group received 3 months of yoga intervention 1 hr daily, 5 day/week for 3 months along with Ayurveda treatment. The assessment of the study was for endocrine variables, ovary mass and psychological states using perceived stress scale and hospital anxiety depression invent-tory, at the baseline and after 3 months. They noticed significant improvement in anxiety, depression, & perceived stress in Y+A group. The present study suggests that addition of yoga intervention to the herbal medication for PCOS have additional benefits compared to only herbal treatment. This study also suggests that combination of complimentary therapies have synergetic effects in management of PCOS.

Sharma et al., (2020)[9] Technology has become almost an integral part of our lives. The development and use of modern gadgets has also increased with the technological advancement. Technology and electronic gadgets have become near indispensable in our daily lives and almost everyone is addicted to these. Today's youth are putting technology to varied use, from texting, tweeting, chatting, online gaming, social media etc. The high dependency and unregulated use of electronic gadgets has led to serious health (mental and physical) implications. Yoga and meditation have proved to be effective practices to mitigate these health implications and find recommendation as therapeutic intervention not only in India but worldwide. This paper discusses the adverse health implications of unregulated overuse of electronic devices and the solutions offered by the Yoga to mitigate these through electronic detoxification. This article is of special significance to academia especially adolescent school going children since they comprise most vulnerable target group. Various health complications, addiction to electronic gadgets, can lead to and yoga postures to handle these have been discussed.

Vedamurthacha et al., (2006)[10] Sudarshana Kriya Yoga (SKY) has demonstrable antidepressant effects. SKY was tested for this effect in inpatients of alcohol dependence. Following a week of detoxification management consenting subjects (n = 60) were equally randomized to receive SKY therapy or not (controls) for a two-week study. SKY therapy included alternate day practice of specified breathing exercise under supervision of a trained therapist. Subjects completed the Beck Depression Inventory (BDI) before and after the two weeks of this intervention. Morning plasma cortisol, ACTH and prolactin too were measured before and at the end of two weeks. In both groups reductions in BDI scores occurred but significantly more so in SKY group. Likewise, in both groups plasma cortisol as well as ACTH fell after two weeks but significantly more so in SKY group. Reduction in BDI scores correlated with that in cortisol in SKY but not in control group. Antidepressant effects of SKY were demonstrated in early abstinence that also had substantial spontaneous improvement. It is not known if this effect contributes to sustained abstinence. Results extend the antidepressant effects of SKY in alcohol dependence subjects. Reduction in stress-hormone levels (cortisol and ACTH) along with BDI reductions possibly supports a biological mechanism of SKY in producing beneficial effects.

Sharma VK, Das S, Mondal S, Goswampi U, Gandhi A (2005)[11] revealed that detoxification practice is increasing frequently and we need to examine it with the reference of yoga practices. In order to gain total control over the process of detoxification one will have to turn to the therapies which can rapidly get to the core of the problem. Yoga helps to remove toxin from the body. Chelation therapy and hatha yoga can be measure issues. Yoga believes on purification of prana and mind by cleansing of nadis and vrittis respectively. Yoga therapy has practices of "Śudḍhi" to remove the toxins. These Śudḍhi's are done in various levels like body, mind and consciousness. There are several practices in Śudḍhi which not only help in detoxification but also prepares for higher practices of yoga and meditation.

Jogdand et al., (2020)[12] presented case study is of evaluation of Grade 3 obesity who visited the Arogyadhama (SVYASA University, Bangalore). Conversations with the patient uncovered that the

patient was being treated for obesity and patient portrayed his capacity to deal with the mental pressure related with overweight. He credited it to the inspirational demeanor created by his Yoga practice for 48 days. The patient was additionally ready to decrease body weight. The present narrative is an endeavor to give IAYT Practices, detoxification through Naturopathy.

RESEARCH METHODOLOGY

The objectives of the study includes to identify the stress level of finance professional, and the process to overcome stress to measure the effectiveness of Ancient Yoga Techniques for Finance Professional that they are suffering from stress and that stress can be relieved by following various.

The study sample includes financial professionals including CEO and CFO, Account officer / Finance manager and CA/CS/ICWAI who are working in the southern Rajasthan are selected from Udaipur districts for the study. All selected financial professionals were trained for 30 days with various yoga techniques and they received two survey questionnaires before and after the yoga training as part of data collection process. The study utilised one-sample t-test, and multiple regression analysis as a data analysis technique.

DATA ANALYSIS

To measure that which variable of the Stress is significantly contributing to the stress level of financial professionals, following hypothesis is developed:

$H_{o(1)}$: There are no variable that can significantly contributes to the Stress of finance professionals

To measure the above hypothesis and identify the variables that increases the stress of the financial professionals. The results are presented as under:

Table-4.8: Regression results for variables contributing stress

Descriptive Statistics			
	Mean	Std. Deviation	N
Stress_15	2.3632	1.05395	190
Stress_2	2.5632	1.21442	190
Stress_3	2.3368	1.07998	190
Stress_4	2.3789	1.04582	190
Stress_5	2.3105	.96137	190
Stress_6	2.5947	1.10265	190
Stress_7	2.4579	.98980	190
Stress_8	2.6000	1.05309	190
Stress_9	2.4684	1.10149	190
Stress_10	2.4368	1.01508	190
Stress_11	2.1474	.92546	190
Stress_12	2.2211	1.02538	190
Stress_13	2.3632	1.23858	190
Stress_14	2.3316	1.26011	190
Stress_1	2.1842	.84375	190

Correlations																
		Stress_15	Stress_2	Stress_3	Stress_4	Stress_5	Stress_6	Stress_7	Stress_8	Stress_9	Stress_10	Stress_11	Stress_12	Stress_13	Stress_14	Stress_1
Pearson	Stress_15	1.000	.046	-.182	.076	-.023	-.150	.012	.041	-.033	-.006	-.044	-.065	-.008	.192	-.105

Correlation	Stress_2	.046	1.000	.040	.023	.085	-.066	-.062	-.038	.118	-.063	-.088	-.007	.103	-.050	-.081
	Stress_3	-.182	.040	1.000	-.034	-.061	.040	-.096	.035	.174	.048	.098	-.025	-.068	-.156	.501
	Stress_4	.076	.023	-.034	1.000	-.102	-.086	.021	.100	.111	.092	-.042	.020	.036	-.016	-.062
	Stress_5	-.023	.085	-.061	-.102	1.000	.000	.028	-.054	.052	-.031	.085	-.006	.091	-.024	.001
	Stress_6	-.150	-.066	.040	-.086	.000	1.000	-.062	-.026	-.043	.050	-.034	-.061	.015	.032	.058
	Stress_7	.012	-.062	-.096	.021	.028	-.062	1.000	.014	.190	.089	.018	-.074	-.020	-.093	.070
	Stress_8	.041	-.038	.035	.100	-.054	-.026	.014	1.000	.035	.174	-.021	-.045	.006	-.023	.054
	Stress_9	-.033	.118	.174	.111	.052	-.043	.190	.035	1.000	-.028	.041	.039	-.048	-.048	.106
	Stress_10	-.006	-.063	.048	.092	-.031	.050	.089	.174	-.028	1.000	-.029	-.053	-.110	.039	.054
	Stress_11	-.044	-.088	.098	-.042	.085	-.034	.018	-.021	.041	-.029	1.000	.010	-.093	-.106	.141
	Stress_12	-.065	-.007	-.025	.020	-.006	-.061	-.074	-.045	.039	-.053	.010	1.000	-.089	.054	-.060
	Stress_13	-.008	.103	-.068	.036	.091	.015	-.020	.006	-.048	-.110	-.093	-.089	1.000	.031	-.069
	Stress_14	.192	-.050	-.156	-.016	-.024	.032	-.093	-.023	-.048	.039	-.106	.054	.031	1.000	-.177
	Stress_1	-.105	-.081	.501	-.062	.001	.058	.070	.054	.106	.054	.141	-.060	-.069	-.177	1.000
Sig. (1-tailed)	Stress_15	.	.264	.006	.148	.376	.019	.434	.287	.324	.469	.272	.187	.455	.004	.074
	Stress_2	.264	.	.291	.378	.122	.184	.199	.301	.052	.193	.113	.462	.080	.246	.133
	Stress_3	.006	.291	.	.321	.203	.293	.095	.314	.008	.253	.089	.368	.175	.016	.000
	Stress_4	.148	.378	.321	.	.081	.118	.389	.085	.063	.102	.284	.391	.310	.416	.199

	Stress_5	.376	.122	.203	.081	.	.498	.352	.228	.239	.334	.122	.469	.105	.370	.495
	Stress_6	.019	.184	.293	.118	.498	.	.199	.359	.277	.245	.318	.203	.417	.328	.214
	Stress_7	.434	.199	.095	.389	.352	.199	.	.423	.004	.110	.401	.154	.393	.102	.170
	Stress_8	.287	.301	.314	.085	.228	.359	.423	.	.317	.008	.389	.268	.465	.376	.231
	Stress_9	.324	.052	.008	.063	.239	.277	.004	.317	.	.352	.288	.297	.256	.257	.073
	Stress_10	.469	.193	.253	.102	.334	.245	.110	.008	.352	.	.343	.236	.065	.296	.230
	Stress_11	.272	.113	.089	.284	.122	.318	.401	.389	.288	.343	.	.445	.101	.073	.026
	Stress_12	.187	.462	.368	.391	.469	.203	.154	.268	.297	.236	.445	.	.112	.232	.207
	Stress_13	.455	.080	.175	.310	.105	.417	.393	.465	.256	.065	.101	.112	.	.336	.171
	Stress_14	.004	.246	.016	.416	.370	.328	.102	.376	.257	.296	.073	.232	.336	.	.007
	Stress_1	.074	.133	.000	.199	.495	.214	.170	.231	.073	.230	.026	.207	.171	.007	.
N		190	190	190	190	190	190	190	190	190	190	190	190	190	190	190

Variables Entered/Removed[a]			
Model	Variables Entered	Variables Removed	Method
1	Stress_14	.	Stepwise
2	Stress_6	.	Stepwise
3	Stress_3	.	Stepwise
a. Dependent Variable: Stress_15			

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.192[a]	.037	.032	1.03715	.037	7.173	1	188	.008
2	.248[b]	.161	.151	1.02657	.025	4.893	1	187	.028
3	.288[c]	.183	.168	1.01735	.022	4.406	1	186	.037
a. Predictors: (Constant), Stress_14									
b. Predictors: (Constant), Stress_14, Stress_6									
c. Predictors: (Constant), Stress_14, Stress_6, Stress_3									

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.716	1	7.716	7.173	.008[b]
	Residual	202.226	188	1.076		
	Total	209.942	189			
2	Regression	12.872	2	6.436	6.107	.003[c]
	Residual	197.070	187	1.054		
	Total	209.942	189			

3	Regression	17.432	3	5.811	5.614	.001[d]
	Residual	192.510	186	1.035		
	Total	209.942	189			
a. Dependent Variable: Stress_15						
b. Predictors: (Constant), Stress_14						
c. Predictors: (Constant), Stress_14, Stress_6						
d. Predictors: (Constant), Stress_14, Stress_6, Stress_3						

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tol	VIF
1	(Constant)	1.989	.159		12.545	.000					
	Stress_14	.160	.060	.192	2.678	.008	.192	.192	.192	1.00	1.00
2	(Constant)	2.368	.232		10.193	.000					
	Stress_14	.165	.059	.197	2.776	.006	.192	.199	.197	.999	1.00
	Stress_6	-.150	.068	-.157	-2.212	.028	-.150	-.160	-.157	.999	1.00
3	(Constant)	2.738	.290		9.443	.000					
	Stress_14	.145	.060	.173	2.435	.016	.192	.176	.171	.974	1.027
	Stress_6	-.143	.067	-.150	-2.135	.034	-.150	-.155	-.150	.997	1.003
	Stress_3	-.146	.069	-.149	-2.099	.037	-.182	-.152	-.147	.974	1.027
a. Dependent Variable: Stress_15											

The regression results show that the Adjusted R square=16.8 percent, Dependent Variable= Stress_15, Predictors= Stress_14, Stress_6, Stress_3. The Model fit ANOVA=5.614 which is Significant=.000[d] and Result revealed that the model is fit to predict future. As per the above result points it can be revealed that three variables Stress_14, Stress_6 and Stress_3 are predicting the Stress of finance professionals.

Further, to measure the overall accuracy of the yoga technique used, the respondents were called the same and to measure their views the following hypothesis is developed:

$H_{o(2)}$: The process to overcome stress is not significant in overcoming the stress of finance professional

To measure the same the one sample t test is conducted with the following results:

Table-4.12: One sample t test for measuring process to overcome stress

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
RateYog_Overall	190	2.3632	1.23858	.08986

One-Sample Test

	Test Value = 1.5					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval	
					Lower	Upper
RateYog_Overall	9.606	189	.000	.86316	.6859	1.0404

The output of the 'one sample t test' in the table-4.12, reveals that significant gap exists between the hypothesized test value for process to overcome stress by financial professionals ($p<0.05$) at 5% level of significance, thus the above stated null hypothesis is rejected and alternative hypothesis is accepted.

CONCLUSION

The final Regression model with 3 independent variables (Stress_14, Stress_6, Stress_3) explains almost 16.8% of the variance of variable that can significantly contributes to the Stress of finance professionals. Also, the 3 regression coefficients, plus the constraints are significant at 0.05 levels. The ANOVA analysis provides the statistical test for overall model fit in terms of F Ratio. The total sum of squares (209.942) is the squared error that would accrue if the mean of selected variable is used to predict the dependent variable (stress of financial personnel). Using the values of Stress_14, Stress_6 and Stress_3 these errors can be reduced significantly. This reduction is deemed statistically significant with the F ratio of 5.614 and significance at level of 0.00^{d}. With the above analysis it can be conclude that 3 variables i.e., Stress_14, Stress_6 and Stress_3 significantly contributes to the Stress of finance professionals

The result further revealing that process to overcome stress is found significant in overcoming the stress of finance professional. Further a significant positive gap has been observed as (t=9.606> TV=1.5). Hence it reveals that the responses felt that process to overcome stress is significant to overcome their stress.

REFERENCES

[1] Venugopal, V., Geethanjali, S., Poonguzhali, S., Padmavathi, R., Mahadevan, S., Silambanan, S., &Maheshkumar, K. (2022). Effect of yoga on oxidative stress in type 2 diabetes mellitus: a systematic review and meta-analysis. Current Diabetes Reviews, 18(2), 63-70.

[2] Bandyopadhyay, N., &Koley, A. (2021). Yoga an effective therapeutic means for managing stress: A review. International Journal of Fitness, Health, Physical Educationand Iron Games, 8(1), 150-154.

[3] David Jayarajan and Mukherjee, Ashok, E (2016). Effect of yogic practices in mental stress management of school teachers, International Journal of Physiology, Nutrition and Physical Education 2016; 1(2): 128-129

[4] Sukumar, A. (2018). A Research Study on Occupational Stress, Occupational Stress among Members of Faculty of Self-Financing Arts and Science Colleges at Coimbatore District (eBook), ISBN: 9789353219505, India: Sukumar Publication.www. theglobaltreasurer.com

[5] Elisabetta Della Valle, Stefano Palermi, Irene Aloe , Roberto Marcantonio, Rocco Spera, Stefania Montagnani and Felice Sirico (2017) The effectiveness of yoga in stress management among the employees in industry, Journal of Functional Morphology and Kinesiology 5(2), 2-16.

[6] Kishan, P., (2020). Yoga and Spirituality in Mental Health: Illness to Wellness, Indian Journal of Psychological Medicine 42(5), 411-420

[7] Zhuang, Shu-mei; An, Shi-hui; Zhao, Yue Yoga Effects on Mood and Quality of Life in Chinese Women Undergoing Heroin Detoxification, Nursing Research: July/August 2013 – 62(4), 260-268

[8] Rao, Vibhuti, BAMD, MD; Metri, Kashinath, BAMS, MD, PhD; Rao, Shubhashankari, BAMS, MD; Nagaratna, R, MBBS, MD, FRCP. (2018). Improvement in Biochemical and Psychopathologies in Women Having PCOS through Yoga Combined with Herbal Detoxification Journal of Stem Cells; Hauppauge, 13(4), 213-222.

[9] Sharma, B., Pant, K., Pant, B., Sharma, P., Thapliyal, M., Sinha, S., Pandey, A., Chaudhary, V., Verma, D. & Verma, D. (2020). Electronic Detoxification With Yoga And Meditation. Journal of Critical Reviews, 7(12), 4632-4643

[10] Vedamurthacha, Mezzomo, M. F. (2021). Avaliação dos impactos organizacionais de um programa de gerenciamento de estresse: a experiência da Polícia Militar da Bahia.

[11] Sharma VK, Das S, Mondal S, Goswampi U, Gandhi A (2005) Effect of Sahaj Yoga on depressive disorders. Indian J Physio Pharma col. 49(1), 462-468.

[12] Jogdand, R. P., Singh, A., & Nagratna, R. (2020). Integrated approach of yoga therapy towards morbid obesity: A case report. Integrative Medicine Case Reports, 1(1), 39.