

Work stress from various sectors among pre-retirement age group in Indian scenario and rehabilitation measures

Introduction

In Indian Scenario, job is supposed to be the prime factor to assess the family status. Ultimately, equipping oneself with possible education and additional learning skills to be positioned in a reputed job profile is of prior concern to each and every one. Hence from kinder garden, one is dragged to focus keenly on ways to compete with the stiff competitions in their future. Hence, the foundation of stress is laid down in every individual since their early childhood days itself, and the level of stress is simple furthered when effort is taken to get qualified in competitive examinations for the sake of secured job in the future. Particularly in India, only permanent job – either in Government setup or a top-level managerial position in Corporate Sector is considered suitable for one’s settlement in life. The prime reason is that, the job would be secured, and salary would be credited regularly in the month-end. Consequently, every single person loses his/her own in-born skills and talents, and in turn is filled with anxiety and trauma from his/her pre-school days, simply to earn for their bills in the future through renowned positions. Eventually, over a period of time, he/she would lose their individuality and develop frustration in the job profile when forced to work mechanically in their secured job profile. These frustrations in the later part of life leads to high level of mental stress and strain.

Each employed individual could possibly manage the work-pressure in their initial stage of employment, however, as years pass by, it would become hard to confront the difficulties in their working ambiance. This could be reasoned to the age factor combined with the family and social life. A person in his/her fifties, in addition to the job-pressure, must also endure with pressure in dealing with the responsibilities such as looking after his/her age-old parents, children’s education, marriage, financial commitments, etc. These stress factors are indeed the hidden source of medical illness and health issues.

Reasons for stress due to family

Over expectations of parents: Immediately after a child is born, the parents would start planning about the education of their children. There is a ritual in Hinduism called “*Anna Prasadam*”, where 6 months-old babies will be given sweet ghee rice to eat (feeding solid food for the first rime). During this ritual, the parents would keep pen & note, gold ornaments and toys for the toddler to select what he/she is interested. If the toddler chooses pen & note, it is believed that he/she would shine in education, whereas, if gold ornament or toy is chosen by the toddler, then it is believed that the toddler would develop interest in artistic skills or sports respectively. Now-a-days, all parents want their kids to go with the “pen & note” rather than the other two. Parents are not much interested to make their kids as skilled artisan or a sport personal. On focusing only in education, various other skills, talents and culture found in Indian history lays down forgotten completely.

Considering this situation, many educational groups started advertising that they have developed young mind learning program from the early childhood day onwards. The kids are put-up in pre-

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schools and academics even at the age of 2.5 or 3. Eventually, the kid develops aversion towards education. The parental over expectation is the prior reason for the child to develop hatred towards studies.

Figure 1 illustrates percentage of the pressure level by the Parents over students to succeed in school. Particularly in India, 44% of the parents are puts-up too much pressure on their children to do better in schools. This is the main reason for the children-parental conflicts that we are seeing in the society in recent years. Hence, for the better future of the children, parents should keep away over expectation on studies, and observe what the child has his/her inborn or acquired talent or skill. Considering the strengths of the child, the parent should plan the educational path for the career. If the parent encourages the child to develop his/her skills and talents, then the child would become a productive citizen for future India. Forcing the childhood days with parental expectations on education for a secured job, is the prime reason for the person to undergo stress in his/her pre- retirement age group.

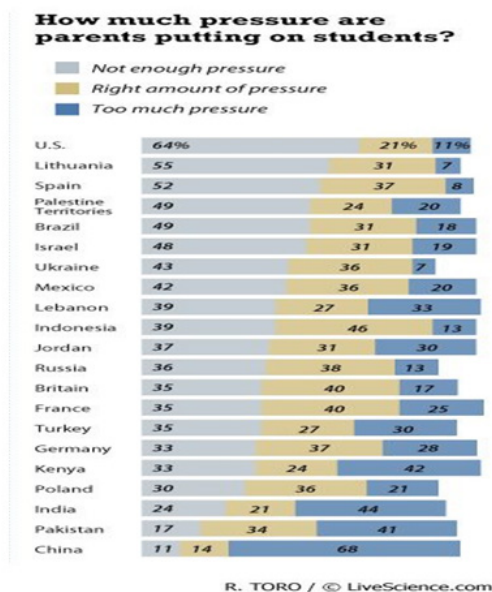


Figure 1 Comparison of Parental Pressure in Different countries.¹

A report by “Aspiring Minds” shows a grimmer picture of the ability of IT engineering graduates in India, as shown in **Figure 2**. From the statistics, one could observe that, only 10% of the Indian IT engineers have adequate coding skills. This shows that, irrespective of the child’s skill and acumen, education is forced into a young mind, due to over expectation of parents for a better job to settle in his/her life.

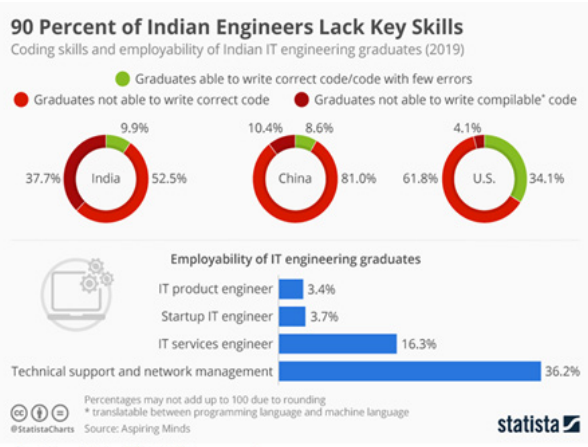


Figure 2 Comparison of Graduates lacking skills in different countries.²

Expectation in life settlement

As mentioned earlier, only a permanent job in Government setup or a top-level managerial position in Corporate Sector is considered a suitable job for settlement in life. In India, arranged marriage system is predominant, and the “job” of the bride or groom will be given the first priority for fixing marriages. The character or the values held by the bride or groom, is only considered secondary to the “job” he/she holds. Also, only certain jobs are considered acceptable like Teacher, Manager, Engineer, etc. So, a life-seeker would automatically choose a job what others want to appreciate in him/her, rather than his/her liking for that particular job. This has become rampant and vicious in the present society and peer pressure steps in. Initially all will seem well, but when age goes by, when initial thrills of marriage is gone, pressure for dislike in that particular job surfaces, and at this point, he/she cannot opt for change of profession. This results in stress when the person crosses fifty years or more.

The survey by Mindler, an online career-counseling platform, who took responses from 10,000 students, has proved that, majority of Indian students are aware of just 7 career paths (Figure 3). This suggests an alarming ignorance of the career options available to students today as parents are doing something definitely wrong. According to researchers, India has a variety of 250 career options available across 40 domains covering 5,000 job types. This proves that though there are wide options available, still parents are pushing their children into just 7 careers mainly.

Family commitments and expectations

In India, we all have Joint family system. Many a times, it is referred to as Extended family, which is defined as a family which extends beyond the nuclear family to include grandparents and other relatives. Figure 4 provides the extended/joint familial detail with respect to religion.

It is the responsibility of the individual to maintain the parents, sometimes even the in-laws. It is not easy to maintain two to four old people and keep them happy and to do their daily chores. This doubles

up responsibilities in home if partner is also working because, they all live in a single house. The stress from the office cannot be released at home for fear of ageing parents in the home. To add to this turmoil, children’s education, meeting their life’s needs and this too becomes a tough responsibility. So, the person who is at his 30s or 40s, will have the generation gap pressure, from parents (who are at 60 to 70 years) and from Children (who are in between 5 to 15 years). To cope with both these generations at the same time is a difficult task. Again, Stress cannot be realized now, as the individual is well framed to take his/her life into a future successfully. But then it is all bottled up to be released later, after about 20 years in the pre-retirement age group which will be a real stress.

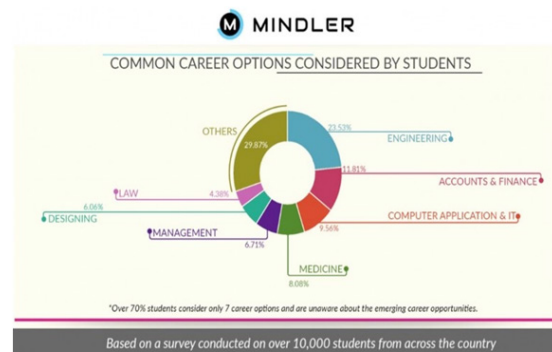


Figure 3 Choosing of just few Career path.³

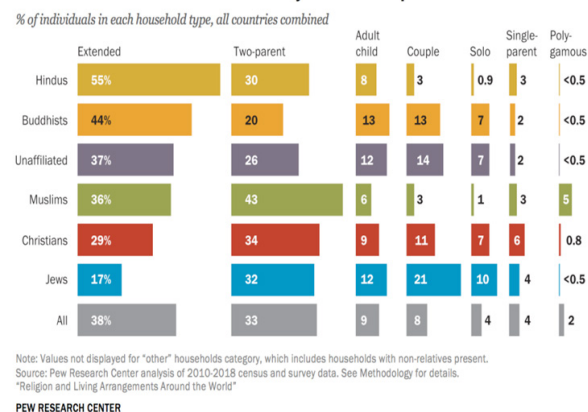


Figure 4 Extended/Joint familial detail with respect to Religion.⁴

India is a country with a population of 13,000 lakhs, out of which 10,400 lakhs (80%) are Hindus and 2,000 lakhs (15%) are Muslims. Together, they make upto 95% of population of India. According to chart, (8,840 lakhs of Hindus + 1,580 lakhs of Muslim’s) more than 10,500 lakhs of Indians live in Joint and Extended families. This is a reason for the stress of the mid-age, pre- retirement group of individuals at his/her fifties.

Reasons for stress due to education

- a) **Money making educational institutions:** Seeing the plight of greedy parents, there is mushrooming of educational institutions which has become another corporate money-making industry. Institutions are promoted under Trust Act, as it is having many exceptions and not regulated by any rules and regulations by the Government. They advertise their curriculum with jargons and have tie-up with specialized coaching institutions to have faculty for special educational focus. The irony behind this is that, the politicians are behind these educational institutions

doing this business for their vested interest. Along with school curriculum, the children are now preparing for NEET, JEE and other qualifying exams for reputed Institutions from primary school onwards. The child must undergo additional hours for preparation for these qualifying exams. It is not a miss to mention that the child has lost his/her childhood on enjoying freedom, games to develop their physical developments and to be part of environment.

The stress from schools is the prime reason for the person to acquire all stress and boredom in life in pre- retirement age group. If he/she is aligned to his/her talent or skills, life will be pleasant for the person even in his/her pre-retirement age also.

b) Flaws in educational system: The present education system is completely out of sense, and the real sufferer is the child who is part of the system. Parents are having a mind-set, that if their child study in CBSE Board, then he/she will acquire the educational foundation to compete for competitive exams in the future. In the CBSE board exams, children are having 4 different sets of question papers to control the children from copying and evaluations are made on same mark scale for all 4 question papers. Also, it is crazy in CBSE exams, that out of 4 sets of question papers, one or two will be easy and the rest are tough. It is sad that when a studious student gets a tough question paper, his/her grade will go down and will lose his/her career in life. Also in examination hall, they will have a supervisor from other school to monitor the children while writing exams and do not know why CBSE is not having confidence on the person who is monitoring the exams as they have 4 sets of question paper. CBSE Board can use webcam to monitor the examination hall rather than using this ill-advised way of using 4 different question papers that are unbalancing the children who are writing their exams. This will develop complex symptoms and hatred among the children who are going through the exam stress.

In State Board, this is much better as only the one-word questions will be shuffled to avoid copying. The real education system is not being followed in India. The prime reason is that, there is no common education policy and, educated and talented people are not involved in the formulation of educational policy. The present situation in Delhi is a real boon for the children of the state as they learn by enjoying with many facilities.

c) Moral education with values: It's a real tragedy that values are lost in teaching as the child should be taught good moral stories and should be encouraged of sportive spirit rather than inculcating the short cut method of copying to score high marks. As moral education is being lost from school life, the future generation would lose values in their job profession and will exploit the common man following all short cuts to come up in life. Children should be taught more moral values in their childhood days to shape them as a better citizen for the future India.

d) Principle of memorizing: In curriculum, there is more focus on theories and children, are being taught to learn by heart and memorizing rather than learning by experience. There is no room of thought for the child to interact regarding his/her interest with the teachers or parents. His/her thought process will be curtailed either in the class or in the home stating that the time for studying is being lost. This is the strategy that is being developed by the Government Administration and Corporates in

the recent years. We are dictated to do what we are instructed, and in this process, we should not think, react or ask questions to the boss. Presently tuning orders like this in schools, the brain is changed to obey instructions and is being aligned to do what is being instructed. This is to achieve the targets set by corporates by the working force, whereas the thought process and creativity is being lost.

These are the prime reasons that results in the overall stress at the pre-retirement age group, as in their younger age they slogged for growth in career to develop a good financial earnings and after a particular age, they will come to know that they have become a machine in the career of life. Also, after particular years, the management which employs them will also feel that their inputs and contributions have slowed down and opt for new recruits for the growth of their companies. Figure 5 & 6 clearly depicts the reasons for over-all stress.

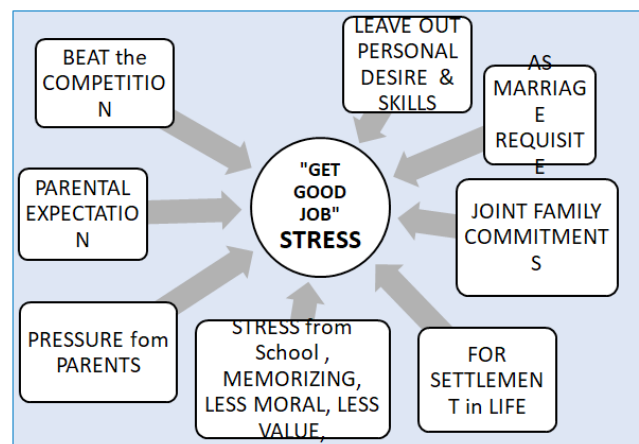


Figure 5&6 Diagram surmising the various causes of Stress due to Education and Family.

Reasons for stress due to various jobs in India

Administrative jobs: It is interesting to note that educated people from middleclass families prefer their children to complete either professional degree or college degree and give special coaching to qualify for Administrative Examinations. Parents consider it prestigious, as it gives a credit to their family status. On the other hand, the person after being posted as District Administrator will be a pawn in the hands of the politicians and would be dictated to do what the politician needs, to retain his position in the political scenario. If the administrator cannot be influenced by the politicians, then he/she will be transferred or deputed as heads in un-noticed departments in Indian Scenario. So, their stress starts earlier by forties and continue till retirement.

Commercial jobs: This second priority of jobs includes the Doctors profession in our Society. Even though it is a noble profession, nowadays parents are greedy to make their children as doctors to earn money. So, it comes under commercial job that is money-making from the poor in the present scenario. From being a charitable profession, a few decades ago, it has now transformed to a corporate business. The reports are shocking, as all allied medical fields like pharmaceutical industry, imaging departments; diagnostics, health equipment manufacturers, etc. are influencing doctors to promote their business. It is an irony that many doctors are playing with the health of the sick and the oppressed for their own benefits. Also, Marketing consultants, stock brokers and designers use medical field as ways for the sales to increase, and their targets to be met, and are not bothered about whether people will need it or not as they are benefited in the form of perks.

The pharmaceutical people are the master planners behind the whole commercial world we are living in. Early in their career, people working in each of these sectors put hard work to make additional income to settle in life. But in their later stages of career, it becomes very difficult to sustain the same financial goal, due to familial pressure, competition from youngsters and decrease of demand. So, if their income or perks reduce, they would be unable to maintain their uptrend lifestyle. To accommodate themselves financially, many resorts to bank loans, and extra business. This adds up to more stress in their fifties in Indian scenario.

Engineering jobs: Equivalent to all professional degree, Engineering is also considered as an important one. Qualified engineers are employed in MNCs, where they are squeezed for the profit and growth of the MNCs in their business approach. All this become too stressful at later years. If they are employed well in a company later in their fifties, competition steps in from younger graduates, whom the Corporate or company wants to keep. So, stress keeps on mounting and they must work hard disregarding their health, time and family in their fifties.

Banking jobs: Priority group of jobs in Indian Scenario is in the banks, with Agriculture professionals and business graduates leading the prime positions as Managers and Heads. Earlier, the concept of bank was to encourage customer savings and to provide security in-terms of financial returns during emergencies or in their old age. Nowadays, the banks focus on hardcore lending to generate their business to increase profits for better salaries. Also, the flaws in the banking channels have resulted in crores of default only to the rich clients. But ironically, the middleclass families are the victims by the bank's recent modus operandi in terms of both savings and availing a loan for emergencies. Banks do target Government Staff and Medical professionals for easy loans thereby making their life stress in fifties with loan burdens.

Government jobs: A considerable number of people are employed in government and allied sectors. The qualified professionals are employed in Government and other Service provider sectors like Public Works Department, Electricity Board, Roadways, Transport, etc. To get into this government jobs they must pay bribery in huge amounts to the beurocrats and politicians after qualifying the exams. When they come to the actual jobs, their aim is to get back what they have spent, from the public. This gives a negative name to the individual though the job he/she holds is service oriented. Termed as service sector, they exploit the common man in the worst way possible for their personal benefits. But they do face internal politics, competition from within, back biting or gossiping, hierarchical pressure from higher authorities. All these ads up to the pressure when they go through their fifties.

Corporate jobs: Most of the Marketing executives, MBAs, and Engineers are in the managerial cadre of corporations. They work under the director, or the zonal chairman, and have a few people whom they have to constantly monitor. Their acumen is used up well by their bosses, and this drains them. There are perks based on their performance with yearly performance appraisals. But the Board of Directors of Corporates knows how to load their team to get the maximum result. The individual in turn takes the whip on his subordinates for achieving the targets. It is again a vicious cycle. It is well remunerated, but the company's/corporate's profit or growth is not much attributed to the individual. So, in other words the individual does not get credit for his toil, but just remuneration. Job satisfaction goes low after the fifties which will result in mental stress and strain.

Self-employment: It is not a miss to mention that self-employment is not considered as a job in our scenario. It comes under Business category. Small-business people come under this category of self-employed. Even though they have the strength of flexible working, making the balance sheet tally at the end of the month is always a challenge. Self-employed people can improve their work or business or industry over the period. Their job can also become monotonous as they will do the same routine work without much scope for development or learning. This is due to non-agreement of same professions in India. Because of competition, even professional associations are at loggerheads. Professional ethics is ruined within their own circle. Also, they do lack investments and financial help to develop their business, and in Indian scenario, getting a bank loan is always a pipe dream due to banker's stingy conditions. So, except a few, most of the self-employed struggle hard to make their ends to meet. This goes on till they become fifties and sixties, and so, the stress does not seem to reduce.

Entrepreneurship: In Indian Scenario, entrepreneurship has not gained any momentum. Self-entrepreneurs are not recognized as a profession in Indian society. But an entrepreneur is using his/her skill and talent for his/her profession. Each day will be a new experience as he/she innovates in his profession for increasing the clientele with different product innovations. Tensions will prevail in delivery and turnover, whereas life will be challenging and never boring. To take up life challenging risks, majority of the people are not interested to take up the risk in life. Hence, for an entrepreneur, life will be busy, and mind will be active in fifties rather than developing stress as his/her effort will go for the better life-styles for his/her family only.

Strength and weakness analysis

People working in government departments: As mentioned earlier, people working in government jobs are more secured. We can say that they do not worry about their salary as it will be regular, and in the month end it will be credited in their account. But if we see the hierarchy, it is one of the hopeless systems as the person from the lower ebb has to work without self-esteem. A person at clerical position will be insulted and humiliated in work by the Department Heads. Similarly, the Department Heads and District Administration will be working without self-esteem as they will be insulted worst by the politicians. In India, the uneducated and incapable politicians control the entire administration for their own benefits. Also, a person who joins at clerical level will get promotions for his years of service and at the pre-retirement age, he/she will become a Deputy Director and have to bear the pressure from District Administration and politicians in implementing welfare schemes. For tenders of procurement, he/she has to support corruption, thereby everyone in the team will be benefited including the politicians for their own benefit. Table 1 provides with the strengths and weakness involved in government jobs.

Table 1 Government Jobs

Strengths	Weakness
<ol style="list-style-type: none"> 1. Regular and guaranteed job 2. Month end payment 3. Promotions as per experience 	<ol style="list-style-type: none"> 1. Hierarchy Pressure 2. Exploitation by higher officials in work aspect 3. Mental torture due to work pressure for people in lower ebb in the hierarchy system 4. Mental torture from District Administration and Politicians 5. No job satisfaction 6. No self esteem 7. Support corruption in procurement 8. Bribery to implement social welfare measures 9. Backbiting, Gossips and Internal group politics

People working in corporates: This is almost like the Government Department with fewer corruptions and more exploitations of work force by the corporate owners. Here people are recruited as trainees and squeezed with targets and work pressure. They work on irrelevant jobs. With struggle for promotions, a person can become a Manager at the age of fifties. The Management will give pressure in job as they feel that they pay more salary and the output of the person is less. Hence,

the Management will give pressure for the Manager with targets and he/she has to squeeze the sub ordinates for more work. Even after office hours or holidays, the Manager will be given with pressure to achieve targets. The Manager will develop the fear of losing job and try to be loyal by passing on the pressure to the subordinates and this will be a psychological stress for the Manager in his fifties. The strengths and weakness are given in Table 2.

Table 2 Corporate Jobs

Strengths	Weakness
<ol style="list-style-type: none"> 1. Month-end payment 2. Promotions as per years of experience 	<ol style="list-style-type: none"> 1. Uncertainty in job as setting of high-end targets 2. Pressure from Management 3. Lack of control on subordinates as executing pressure on them 4. Mental torture 5. Psychological pressure resulting in health aspects 6. Work pressure resulting in family problems 7. No work satisfaction as irrelevant job 8. Loss of self esteem 9. Backbiting, Gossips and Internal group politics 10. Due to work pressure, not able to do parental care responsibility 11. Financial commitments like loans and children's studies results in wrong decision making in life 12. Favoring Boss and Management to get promotions and job stability 13. Psychological (personal) and Social stress

People who are self-employed: Self-employed are the owner of his/her own business. He/she can be in any profession such as a contractor, with his own equipment's, ranchers or landlords, proprietors of small business, professionals in accounting, engineering and health care etc. He/she also provides employment to few workers as per the concerned profession or industry. Individual clinics, lawyers, architect consultants, tailoring units, catering and medium size industries have freedom in their work, and flexibility in operations

and implementations. As he/she is the boss of his own profession, they do lot of risk-taking attitude and also need to plan and execute it perfectly to make it a success. He/she should have a strong vision and mission in their endeavor to make it a successful business. Also, these business units can innovate and experiment their ideas in the profession to make it a success model. Table 3 provides the strengths and weakness in self-employment.

Table 3 Self Employed

Strengths	Weakness
<ol style="list-style-type: none"> 1. Flexibility in operations 2. Freedom in work and time 3. Innovative ideas to improve standard 4. No boss above to be afraid of 5. Ownership satisfaction 	<ol style="list-style-type: none"> 1. Managing the workers and same time doing the job 2. In absence of staff / workers have to do their jobs also 3. Have to satisfy the client according to their needs in time 4. Work for income generation with more involvement and commitment 5. Month end financial tension in payments and salary 6. Preparation of proper business plan and to plan accordingly 7. Budget planning to maintain official expenses and also family management 8. Limitations for investments as banks are not willing to support 9. Tension to continue the profession by next generation or take over

People working as entrepreneurs: Entrepreneurship is not recognized profession in Indian scenario. An Entrepreneur is having struggle in establishing his unique idea in his/her profession. He/she having an innovative idea or skill, has to give clear thought of implementing his/her idea for implementing a unique business model

and to generate income from the model. Self-motivation and adopting various strategies to generate success are the prime aspects for the success of an Entrepreneur. The strengths and weakness are tabulated in Table 4.

Table 4 Strengths and weakness in Entrepreneurship

Strength	Weakness
1. Implementing skills or talent towards a business is challenging	
2. Success will be the self-motivation	
3. Passion as innovation or creation of a product for business	
4. Challenging attitude to make it a success model	
5. Catering to the needs of the client	
6. Customization as per client need	
7. Innovation in product development	
8. Strategies to implement the business model	1. Work tension for income generation
9. Success will generate better income	2. Month end financial tension in payments and salary
10. Flexibility in operation	3. Lack of financial support from banks, Government and any financial institutions
11. Time to spend for family responsibilities	4. Lack of recognition for his/her success
12. Time for socialization	
13. Have to be his/her own master to follow his own model	
14. Time to enjoy self-recreation and enjoy hobbies	
15. Hobbies will also generate revenue as supportive business	
16. Freedom for investment on machinery for completion of production in time and for income generation	
17. Value addition in products for better sales	
18. Concern for environment	

Conclusion and recommendations

Government sectors:

As discussed, people who are working in the Government and allied sector in the pre-retirement group have many problems (Table 1) but they can spare their free time to take up the following additional activities to keep their mind busy and to make life more meaningful.

- a) People working with Department like Agriculture, PWD, etc. can utilize their extra time in providing consultancy services. These assignments will make them acquire knowledge in their field. Also, after retirement they can become full time consultant that will engage their time.
- b) People working in Fire & Safety, Law and Judiciary can utilize the spare time in providing safety classes for the adolescent boys and girls in schools to engage time and for self-relaxation.
- c) People working with banks and financial sector can utilize their time in providing consultancy service for NBFCs and LABs for financial service and management as their outreach is for rural areas with focus on rural women.
- d) People working in schools and colleges can do a lot for the development of children and students. They can provide career guidance and provide special education classes for the development of the children/students and also make their time useful and productive.
- e) Staff working in various Departments and sectors can involve themselves in career guidance of college students and school children on their respective sectors and also, can do freelance consultancy services.

- f) People who are having special skills and talents can portray their hobbies and, can do online business that will keep their mind engaged.
- g) People who have experience working with disasters can involve them in NGOs in disaster management programs.

Corporate/Private sectors

People who are working in Corporates may not have much time to spare due to work pressure. (Table 2) But they can also probe their spare time atleast a few hours in a week to plan for their future engagements.

- a) People working in IT sector can plan for developing IT related consultancies and also plan for developing simple software or mobile app and can support small-time business people.
- b) People working in financial sectors can involve themselves in financial consultancy services related to tax, auditing, financial management and financial services.
- c) People working in engineering sectors can do various consultancy services related to their subject of interest. Mechanical engineers can do a lot in restoring vintage vehicles and also modification of two/four wheelers.
- d) Construction sector is having a wide potential in interior designing and architectural designs in consultancies for the new generation contractors.
- e) People with skills can do their hobbies like photography, paintings, writings can do freelance work and can publish in various journals and can also participate in International Competitions.

- f) People with music talents can teach music lessons and can also in organizing choirs or bands and can organize their own programs.
- g) Music talented people can also record their talents and pass on to next generation or can also upload their talents in youtube to make others learn from your experience.
- h) People from corporates are more familiar with corporate lending programs and they can associate themselves with charities/ foundations and help them in managing their programs.

Self-Employment sector

People who are working in self-employment business can do a lot with their personal modifications to alleviate their stress. (Table 3)

- a) People can continue their profession till their health holds and also develop skilled persons or hire professionals as successors and them themselves can sustain by giving consultancy
- b) They can diversify their business and train younger graduates, in such a way that the new graduates learn the intricacies of the profession, and at the same time get the related stress reduced by job sharing
- c) For work-stress caused due to defaulted staffs or workers, a plan has to be in position for call of part-time extra hands from outside the business or overtime for the staffs inside the business. This takes away the stress caused due to worker's default.
- d) When overwhelmed, can involve themselves in recreational activities, by altering the time schedule as it is under their command.
- e) When stressed, he/she can modify the time, the boundary of expertise, divert the work service to different clientele, etc. In short, the work can be modified to alleviate the stress caused. Equally one has to keep in mind the risk, competition and the demand of work.
- f) Most of the stress is related to finances. Since the control of business is wholly in single person's hand, it can be reworked, and financial stress can be lessened by paying oneself more.

- g) Variable income is one of the reasons for stress, which can be lessened by having buffer amount in liquidity for lean seasons.
- h) Associating with similar self-employed professions, and spending more time having an open relationship reduces stress and gives lots of comfort when in time of crossroads.
- i) If at any time overwhelmed by stress, can always completely relax and rejuvenate, making planned preparations of short-term lock down or break.

Entrepreneurship sector

Entrepreneur's life will be always innovative and challenging. Table 4 gives a glimpse of the advantages and disadvantages

- a) No retirement and no routine work, as innovation in product development and marketing will be a regular process.
- b) Person can engage with more socialization, hobbies and recreational activities indirectly supporting his/her business too.
- c) Entrepreneur's life will be always innovative and challenging.
- d) Chance for International recognitions and awards.
- e) Overall contribution in the growth of Indian Economy as an Individual or a firm if his/her innovations can pave way for export business too.

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None.

Conflicts of interest

The authors declare to not have any conflicts of interests.

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