Abstract:
In modern society, more and more stress is consolidated in the workplace and in the lives of employees, becoming a harmful factor to the health of the worker and the corporation. Based on these aspects, this article analyzes the present stress in the administrative sector, since this is the fundamental organ for companies to fulfill their objectives, which are translated into the provision of products or services. In this sense, the study tries to understand the factors of the occupational stress and, therefore, how this impacts the organization and the life of the employees. This is a qualitative research, in which we use the technique of structured interview, using a script answered by fourteen employees of a company that deals with health plans, located in the municipality of Três Rios, in the interior of Rio de Janeiro. In the categorization of the material, we used content analysis, which presented the following results as the main stressors: disrespectful and rude employees, incomprehensible clients, lack of complete information and lack of communication.

Key-words: Stress, results, health insurance, qualitative research.

INTRODUCTION
Stress at work is a condition that has lived with man for centuries. However, it worsened with the arrival of the modern era, which, marked by industrial capitalization and development, brought to the surface a subject not discussed or contemplated in the middle ages, the pressure suffered by the workers. The modern age is, according to Weber (1999), characterized by the spirit of capitalism, in which there is a commoditization of time and the constant search for money. This characteristic, combined with other external and internal factors, aggravates the physical and mental condition of the worker, causing opposition to the thought of generating profit, because it decreases productivity. In this sense, Yarker et al. (2007) reports that occupational stress has a negative impact on the organization and health of workers, leading to a decrease in the quality of products and services provided.

Stress is not a disease in itself, but causes a variety of illnesses such as increased muscle tension, changes in the intestinal flora, impaired immune system, eating disorders, depression and cardiovascular problems. These are often caused by various changes in the hormonal system, due to stress, which lead to increased production of hormones such as adrenaline and cortisol, which are important to stimulate the body and leave it prepared to face challenges. But even good for short periods of time for helping to deal with various problems, these hormonal changes, when they happen constantly, as in cases of chronic stress, can cause many health problems.

There is stress in the most different sectors of work, however we will highlight in this research the stress suffered in a company selling health plans and medical assistance located in the region of Três Rios, in the interior of Rio de Janeiro. The company in question is one of the largest in the industry with nearly 115,000 physicians cooperating and millions of beneficiaries across the country, according to the company’s own website.

Founded in the 1960s by a physician based on the principles of cooperativism, but treated as a company, it was not for-profit at the outset. Over the years, it has consolidated itself as one of the largest in the health insurance sales branch, thus becoming profitable.

Occupational stress in a health industry in the interior of Rio de Janeiro.

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Três Rios is located near the border with Minas Gerais, with a fixed population estimated by the IBGE in 2018 of about 80 thousand inhabitants and many other floating attracted from the nearby cities. Its formal workers had an income of 2 minimum wages in 2015, 35.2% of its population is occupied, with an IDHM (Municipal Human Development Index) of 0.725 and less than 5% of its population is considered illiterate. In terms of health, the city has a rate of 17 deaths per thousand live births, estimated in 2014, and a considerable number of public health establishments, among PSF's (family health program), UPA (Emergency Care Unit), SAMU, hospital, maternity and family clinics.

The research brings qualitative data about stress and maintains its focus on occupational stress, that is, that related to work. In this case, the research focuses on what can be defined as the damaging, emotional, and physical responses that occur when the job demands do not match the worker's capabilities, resources, or needs. This can be considered a prevalent and costly problem that is very present in the workplace today. The individual when exposed to stressful conditions at work, can have their health impacted. In short, stress is established when there is an interaction of the occupational stressors with the individual characteristics, resulting in an acute interruption of the physiological or psychological homeostasis (ROSSI, PERREWÉ and MEURS, 2011).

Based on these aspects, Hernandez (2007) adds that occupational stress is a theme present in several academic studies, as there is a concern for the well-being of the worker in the work environment.

In this way it is interesting to realize that there is no human being who can live without stress, be it positive or negative, so the inquiry made in the company is also about the perception that the factors and types of stress change from individual to individual taking into account the different environments that surround people.

THEORETICAL FOUNDATIONS

Stress is "a psychological reaction, with emotional, physical, mental and chemical components, to certain stimuli that irritate, frighten, excite and / or confuse the person." (LIPP, 1984, p.6).

The above statement is the clearest way to express the meaning of the word "stress" which has its origin in the English word stress, whose meaning can be translated as "pressure", "tension" or "insistence." The first studies on stress were carried out from an experiment where the Hungarian researcher Hans Selye subjected guinea pigs to stress stimuli and observed a specific pattern in the behavioral and physical response of the animals.

In this way, one can, in fact, classify the stress in positive (eustress) or negative (distress). According to Lipp (1984), the first case originates in stress that helps us to better play the warning signal, giving us the feeling of well-being and energy, is the productivity phase, popularly known as good stress. In contrast, stress that finds its origin in sensation compared to suffering is known as bad stress.

Stress, unlike many people think, is not a disease, but a physiological, psychological and behavioral response that comes when we face dangers, obstacles and challenges. After coping with exhausting moments or phases, if there is no relaxation phase, stress can become chronic, bringing serious and negative consequences that can affect the quality of life of any person.

Stress theories are complementary, that is, they are based on each other. The emergency response, also known as the "fight or flight theory", was one of the first theories of stress developed by the American physiologist Walter Cannon in 1914 after studying physical and psychological stimuli capable of activating the adrenal glands. This theory proposes that in cases of threat there is an immediate reaction mediated by epinephrine, which, secreted by the adrenal medulla, would have the function of preparing the organism for a fight or flight (Graeff, 2003).

Burnout syndrome or occupational exhaustion syndrome is one of the main issues when it comes to occupational stress because it refers to all physical, mental and emotional scams from work. Thus, Maslach and Goldberg (1998) define this disorder as the set of symptoms characterized by signs of emotional exhaustion, depersonalization and reduced professional achievement due to prolonged, stressful work and a large tensional load.

According to Codo and Vasquez-Menezes (1999), in the emotional exhaustion there is a wear and tear of the affective bond of the individual with regard to work; in depersonalization the affective bond is replaced by a rational one, in which the criticism over the others and the work environment prevails; and, finally, in the reduced professional achievement there is a low personal involvement in the work, where the individual starts to have sensations of incompetence, lack of accomplishment and productivity in the work.

The general syndrome of adaptation is a theory proposed by Selye (1936) that refers to the set of reactions triggered when the organism is exposed to a stressful situation that compromises the homeostasis, understood as the maintenance of stability of the internal environment. The stress process, according to the three-phase model of Selye (1956), comprises three phases:

Alert phase: the rupture of the internal balance of the organism occurs, causing a mobilization of the same to face the stressor agent quickly.
Resistance phase: there is a vast use of energy and an increase in resistance to the adaptation and reestablishment of homeostasis, in which, consequently, it generates the sensation of wear without apparent cause.

Exhaust phase: complete breakdown of the resistor occurs as well as an energy overload and exhaustion of the systems. Thus, symptoms such as difficulties to relax, irritability, social isolation, sleep disorders, sexual difficulties, hair loss, low self-esteem, increased circulating glucose and cholesterol appear. In case of permanence, more serious pathologies, such as cardiovascular diseases, depression, among others, may arise.

For Lipp (2000), there is still a fourth phase defined as quasi-exhaustion. Through studies and clinical work, found that at this stage the individual is no longer able to resist, however, has not yet reached exhaustion. In this phase the organism oscillates between moments of comfort and discomfort, being able to arise some diseases.

The transactional model of Lazarus and Folkman (1984), also called cognitive model, emphasizes stress as a process of continuous interactions between the individual and the environment that surrounds him. This model addresses the question of how the individual applies the interpretation of lived situations, that is, how he cognitively creates the perception of a stress situation, analyzes the coping capacity and organizes strategies to deal with such a situation. In this sense, the authors emphasize that stress encompasses a psychological process that is divided into three stages: primary appraisal, secondary appraisal and reappraisal.

In the first evaluation, the individual analyzes the meaning of the transactions with the medium, evaluating them as stressors or not. For this evaluation, three categories are considered: threat (analysis of the losses that a situation may cause), loss (losses) and challenge (analysis of the threat or opportunity that a given situation may cause, depending on the available resources). The outcome of this primary assessment determines whether the stress situation poses a threat, loss, or opportunity to the individual.

In the second evaluation, the subject evaluates the cognitive and behavioral resources available to face the stressful situations imposed by the environment.

Finally, the re-evaluation refers to the stage in which the individual re-evaluates whether the strategies used to control the stressor were positive or negative.

METHODOLOGY

The research presented has a qualitative approach, in which it derives from broad questions or focuses of interests and is defined as the study develops. In this way, it involves the acquisition of descriptive data about places, people and interactive processes through the direct contact of the researcher with the participants.

In this type of approach, there is an exploratory study that allows the analysis of data in a broad way and enables the participants to express their perceptions and representations, valuing the content presented by the subjects.

Qualitative research starts from the premise that human action always has a meaning, whether subjective, in which it uses methodological individualism, whose level of analysis is the person, or intersubjective, in which it uses methodological holism, whose level of analysis is the structure and the systems (FRASER and GONDIM, 2004).

In this study, we chose both the subjective and intersubjective character, since the research aims to understand occupational stress in the administrative sector of an organization and, therefore, a comprehensive investigation is required that includes the individuals, the structure of the environment and the existing systems within the corporation.

A structured interview was conducted, whose model is represented by a script of previously established questions. Questions include personal information of individuals (name, gender, age, marital status, education, work experience and training) and aspects related to the company (on-site work time, organization and job description, positive aspects of the job, stress factors and solutions to deal with such problems within the corporate environment).

Data were collected inside the workplace and had the participation of fourteen employees. The records were made in the beginning of the year 2018 and it was made a request to the analyst of human resources of the corporation to do the research.

RESULTS

In order to analyze the stress in the unit of a company known nationally, it was necessary to select a sample of individuals to interview. In this research, were chosen fourteen participants being ten women and four men, primarily from the administrative area.

As a health plan sales company, everyone was connected to some health-related activity. The ages ranged from twenty-five to sixty-one years, with 21.4% of participants less than thirty years and 78.6% older than thirty years (considered more experienced) with a mean of thirty-eight and a half years in total. Everyone had between zero and three children. The youngest to join the organization joined the company and the
position eight months ago and the one with the most time has been linked to the organization for twenty-three years and in the current position for six years.

The main question and theme of the article was about what caused the workers’ stress and among the different answers it was possible to organize them in fourteen responses that most cause them discomfort at work: five respondents answered that they are disrespect and ignorance (35, 7%); four that are the lack of communication and information given wrong (28.5%); four that is the requirement of immediate attention of the client wanting them to immediately stop work to serve them (28.5%); two said they had problems with goals or deadlines (14.2%); two of which is customer dissatisfaction (14.2%); two that is bureaucracy in itself (14.2%); two that is the telephone (14.2%); two that is the lack of knowledge of the service itself (14.2%); and among the remaining six answers (relationship with elderly clients, client death, solving problems, lack of programming, disorder and pessimism), only one candidate (7.1%) answered that they were the cause of their problems. It is important to emphasize that each participant can expose more than one cause of stress.

The next question was about how individuals dealt with stress. Thus, we obtained eleven different responses from the simplest to the most complex: four keep silent to avoid conflict; three talk to the person who caused them stress; two use meditation techniques; two listen to music; two curse to relieve stress; two resort to exercise; one says reading books helps; one that tries to improve with the criticisms that cause stress; one says to change the diet, one practices yoga and one says that seeing the daughter relieves stress.

On the other hand, when asked to describe the organization and position they held, to better express the results it was necessary to group them by function, in this case four analysts were interviewed (Human Resources, Personal Administration, Audit and the sector Financial Services), four coordinators (Exchange, Relationship, Health Care and Accounting), three assistants (Attendance, medical accounts), a social worker, a nurse auditor and a secretary. The Helpers responded as being repetitive, with many reports, but good and quiet; the Analysts responded that they charge health plans (in the case of the financial analyst), payroll (in the case of the personal management analyst), who do projects and is responsible for sixty-one lives directly (in the case of the HR analyst) and authorize medical procedures, such as chemotherapy. In these same responses it was unanimous that all stressed the responsibility and commitment required in the position. The coordinators also pointed out that they are positions of responsibility and said to be a direct sales work of telephone health plans and in person that deals with people and not repetitive (in the case of the relationship coordinator); that it is a position that requires too much ethics and attention, but it is not something that brings discomfort (in the case of the exchange coordinator); who coordinates a team of five people dealing with numbers and acquires a lot of knowledge (in the case of the accounting coordinator) and who coordinates a nucleus, but does not fret about the position because he likes what he does (in the case of the health care coordinator). The nurse auditor just says he does what he likes; the social worker says that he works with the patient personally doing health promotion and prevention, and the secretary works directly with the board and management and so secrecy is very important.

Regarding the organization that worked the answers could be grouped in a more general way among the positions. Among those interviewed, seven praised the question of the good working environment, three the structure of the place, three harmonious coexistence with co-workers, four the flexibility that organization provides, one family satisfaction, two workload, two leadership and management, two organization in the company and availability of suitable materials, three cited the issue of contact with the public, two competence and responsibility of employees, two the possibility to work with what they like, a professional recognition and a knowledge and dealing with bureaucracy.

On the other hand, in the question that sought to know the positive factors in the employees’ work: 50% said to be the work environment, 28.5% said to be the flexibility allowed, 21.4% said to be the structure of the place and / or the fact of dealing with the public, 14.2% say that it is the workload and / or the material resources available and the organization and / or the possibility of doing what has a positive salary and / or family satisfaction and / or good leadership and / or professional recognition and / or because they gain knowledge.

**DISCUSSION**

Through the results, it was possible to observe a preponderance of females in the corporation (71.4%) and that women present the highest age groups and time in work experience. The company has few young people inserted and the smallest age group registered was of twenty-five years, being this one male. This situation is not an isolated fact of the company, since, according to a survey of the International Labor Organization (ILO) conducted in 2017, the labor market in Brazil contains a small number of young people employed, with a rate of 30% of Brazilians under twenty-five years without work, an index twice the world average and equivalent to the Arab countries.

Also, all employees have a high school education, most of them having higher education, which leads us to believe that the company invests in a skilled workforce that is looking for educational and economic growth. The educational structure plays an important role in income disparity, with schooling and income being fully linked.
In order to analyze stress factors and their consequences, it is necessary to consider the reciprocal relationship of occupational stress: worker malaise affects the results of the organization, just as the organization and its infrastructural environment can affect the worker's results and generate stress (KEYES, HYSOM and LUPO, 2000).

Therefore, the analysis was made listing the results regarding the infrastructure and work environment, stress factors and, finally, the consequences of this disease in a perspective that affects both the corporation and the life of the workers.

It was verified that the infrastructure and work environment were listed as positive aspects by the interviewees. The company was built in a place that was previously a home designed by the famous Brazilian architect Oscar Niemeyer and currently maintains some structures of the old projection. The sector has several rooms, these are well lit, organized and provided with good equipment.

However, although the environment and infrastructure are cited as positive factors and do not present aspects related to stress, it was evidenced that the major cause of the disease in the organization comes from lack of communication, wrong information and elements perceived as unpleasant, such as disrespect and rudeness on the part of the employees, besides the incomprehension of clients who want immediate attention.

The lack of communication can have serious consequences for the team, impacting the performance and productivity of the professionals. In this way, there is an impasse in the achievement of results, since the lack of dialogue provokes rumors, causing people to be emotionally shaken for imagining situations that may not even exist. So all the development in the company will be compromised as employees do not communicate, impairing the ability to work synergistically and becoming competitive through shared vision.

The wrong information is related to the lack of communication existing in the company, since effective communication is necessary to obtain accurate and useful information. Because we are dealing with the administrative sector, these factors are inadmissible, since the sector in question acts with data and information for decision making in order to make the company fulfill the objective of providing services. In this case, due to the circumstances already mentioned, the company's objective can be severely affected.

In addition, disrespect, rudeness and incomprehension, whether the first two from employees and the last one from customers, can have harmful effects on the organization, such as the negative impact on the work climate and, thus, compromise trust between workers and company productivity as well as creativity and innovation are directly affected by relationship problems. Therefore, the difficulties encountered in the work environment are observed to provide a quality service, in which the employees need a lot of understanding and patience to comply with the service. In this sense, a collaborator said: "Work does not tire me, what tires me is boredom."

Although this study is focused on occupational stress, other types of stress go hand in hand, such as family, personal and marital stress. All these types of stress can merge, causing more serious annoyances and various health problems already cited. Thus, among the collaborators there is a consensus on the need to separate the types of disturbance. About this fact, another interviewee said: "No one can separate them out of work, we are one, but we need balance."

In the face of the above, the interviewees create ways to try to follow a routine free of stress at work and create solutions, in which it was possible to note a paradoxical situation between the two most cited: while some try to talk to solve the stress factor at work, others prefer to just ignore it.

**CONCLUSION**

Through the study, it was possible to deepen the knowledge about the employees of the administrative sector of a health company located in Três Rios (Rio de Janeiro) and, therefore, to identify the factors of stress in the work, the possible solutions to the problem and the consequences for the employees and organization.

By using qualitative research with interviews and questionnaires, it was possible to identify that the main causes of occupational stress are derived from people's actions, such as lack of communication, wrong information, disrespect, coarseness and incomprehension of clients.

Through the stressful situations, it is possible to perceive that these go beyond the damages that cause the health of the workers and impact, mainly, the organization, since they can compromise the effectiveness of the company and reduce the income of the employees.

Based on these aspects, the company must adopt people management procedures (policies and practices) in order to promote the well-being of employees so that they efficiently and effectively fulfill their duties in order to achieve organizational results, that is, provision of services. In this sense, the corporation should hire a consultant in order to help workers identify what is disrupting the relationship and communication and, consequently, improve the relationship with co-workers, managers and clients, and decrease the number of wrong information and unpleasant situations like disrespect, incomprehension and rudeness.
REFERENCES


