WWW.IJRPR.COM

International Journal of Research Publication and Reviews

Journal homepage: www.ijrpr.com ISSN 2582-7421

Assessing Financial Professionals' Stress Factors and the Role of Yoga in Stress Management

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ABSTRACT

Though sometimes overlooked, stress among finance professionals is very prevalent these days. Finance professionals are more stressed than other professions as they must manage deadlines linked to many Statutory Compliances. For Detoxifying Accounting Professional stress this research employs presenting numerous yoga practices like Duhkha and Kleshas, Yamas, Niyamas, Asanas, Pranayama and Samyama. The research sample consists of 190 financial professionals—including CEO and CFO, Account officer / Finance manager and CA/CS/ICWAI—who are working in southern Rajasthan and recruited from Udaipur districts. The research determines the Variables Contributing stress of Finance Professional's and role of yoga to overcome stress using the one sample t test and several regression techniques. Stress, yoga, financial specialists, regression analysis.

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

INTRODUCTION

Stress is a known phenomena these days and has been studied since the 1920s, when Hungarian-born physician Hans Selye began to grasp the link between stress and illnesses. A lot of studies have been conducted since then to identify the physiological, psychological, and emotional stresses and stress responses. Not to add, several stress management strategies have been created and studied. Stress, being seen and experienced in different ways, has no precise definition, nevertheless. It may be classified, thus, into a good "eustress" and a bad "distress". Eustress is felt in brief spurts and it increases performance and attention. Distress may last for shorter or longer durations, it reduces performance, and it may harm the mind. Stress results from a circumstance in which a person feels an outside influence, such as job obligations or other stressful condition or life event, to be too challenging to handle. Stress, as said, may be both good and bad. This article, therefore, emphasizes distress—often in the text referenced with the term "stress"—and how to maybe lessen and avoid its bad consequences.

Stress is a set of bodily physical responses. Important in ancient times when people lived in caves, it kept them alive in perilous circumstances. For example, when there was an attacking animal, the body went into "fight-or-flight," quickly boosting the physiological capacity to either remain on the site and fight or to flee. The response today is still the same as the body cannot alter whether a frightening circumstance is really harming the life or not.

Stress management, often called coping, is a collection of techniques used to lower the stated unfavourable symptoms. These abilities are acquired and could be modified with effort. Coping can be aimed at: - managing the stress-factors (the external conditions generating stress, for example looking for a new job), - changing mindset (changing the perception of the stressor, for example reorganising 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). Healthy living, including such elements as sleeping enough, eating properly and exercising are also part of stress management. (Elkin, 2013)

Research on the probable benefits of yoga for stress management reveals a clear favourable impact on the decrease of perceived stress (Sharma, 2014; Chong, Tsunaka & Chan, 2011; Riley & Park, 2015). All three of these studies noted limitations and called for further study in their systematic reviews of literature. Though it is unclear how the yoga classes in these studies had been taught, how much focus there had been on physical postures, and on the psychological perspective of the philosophy, they all acknowledged the beneficial consequences of the practice of yoga connected to stress. Therefore, it is important to highlight two studies where yoga and its advantages for stress management had been investigated and where the techniques were defined and the elements of yoga philosophy could be seen. A research, for example, was done in a primary health care where breathing methods, mantras, meditation, stretching, and postures made up yoga practice. The result after a 12-week period was that it had begun the healing process and helped to the wellness of the participants who suffered, among other things, from stress, anxiety, sleeping issues, burnout, anxiety and depression (N-Carlsson, Lundholm, Köhn & Westerdahl, 2014). Another study involving college students stated that the courses taught were grounded in the philosophy of yoga and that the study's participants had reported results including "an increased level of relaxation" and "gaining a greater perspective of their lives" (Villate, 2015).

REVIEW OF LITERATURE

According to Venugopal et al. (2022), diabetes mellitus greatly affects public health. The pathophysiology of Type 2 Diabetes Mellitus (T2DM) is mostly influenced by oxidative stress, which causes many T2DM problems. Many people are using yoga to help them control T2DM. This comprehensive review and meta-analysis aims mainly to clarify how yoga affects oxidative stress indicators in adult T2DM patients.

N. Bandyopadhyay and A. Koley Life is intended to be spent joyously, enjoying every single second on our lovely planet, according to (2021). But human lifestyle is evolving rather quickly in the fast-paced society of today. Modern man is becoming the victim of stress in order to deal with efficiency connection, job pressure and to thrive in their respective industries. It is regarded as silent killer in the contemporary world and has become the bane of 21st century. Over the last several decades, many yoga-based activities have emerged with goals ranging from fitness improvements, therapeutic advantages to spiritual growth. The goal of the research was to investigate the empirical data to guarantee how and what aspect of yoga might be the most beneficial for lowering stress. Of the 43 papers found via electronic database search for the systematic review, only 6 were relevant and showed that the stress and stress caused diseases including obesity, depression, anxiety and hypertension are the fast-growing epidemics and scourge of "modern" civilization. Relevant studies also showed that Pranayama and meditation boost monoamine levels, stimulate parasympathetic activity, lower oxidative stress, and elevate the endogenous antioxidant levels and antioxidant enzyme activity. By activating neuro-hormonal pathways, yoga is said to lower stress and anxiety and enhance autonomic function.

David Jayarajan and Ashoke Mukherjee (2016) discover how yogic practices—suryanamaskar and meditation—affect mental stress management among women school teachers in Coochbehar district, West Bengal. Sixty high school teachers were deliberately chosen as subjects for the research; their ages spanned from 25 to 35 years. The chosen participants were split into two equal groups: control and experimental. While the control group received no instruction, the experimental group practiced suryanamaskar and meditation for six weeks. International stress management association questionnaire helped to gather pre-test and post-test data. The gathered data were examined using 't' test at 0.05 level. Regular yoga practices really aided the mental stress management of the school instructors.

A. Sukumar Sukumar, A. (2018) "claimed that his study on research study done on Occupational stress among faculty members of self-financing institutions in Coimbatore district, Tamilnadu, India. The Author measured the stress and the variables influencing the stress using the stress index. Knowing more about job stress helps me. It helps me. It generally clarifies the elements significantly influencing the work stress. The author provides a comprehensive picture of the occupational stress, self-financing college faculty life in college, their degree of stress, and ways to lower it.

Work-related stress is a pertinent public health concern, according to Valle et al. (2017), hence remedy ideas are required. A frequent way to control stress is yoga; its efficacy has been well validated. Thus, this research intends methodically to evaluate the efficacy of Yoga treatments done at workplace on work-related stress among workers and to measure their influence statistically. Searched were Springerlink, MEDLINE, PubMed, CINAHL, Web of Science, Scopus, Cochrane CENTRAL and PEDro databases. Eligibility was determined for clinical studies judging felt stress as outcome measure and comparing workplace Yoga therapies to control groups. The study took into account all types and kinds of Yoga. Of 3392 first found, 6 papers were included in the meta-analysis; 266 Yoga interventionists at workplace were compared to 221 control group individuals. Studies included raised "some issues" in various areas of source of bias. Quantitative study indicated an average impact size of -0.67 [95% confidence interval (CI): -0.86, -0.49] in favour of Yoga intervention in lowering stress outcome indicators. Therefore, in the management of work-related stress, workplace Yoga interventions were more successful than no therapy. Higher quality research is still required to validate these findings and to define further features of the Yoga intervention, including style, volume, and frequency.

Kishan (2020) found that "psychiatrists employ these accessible and growing resources, yoga, and spirituality as a viable therapeutic strategy. Yoga should be included in clinical practice and its treatment should be tested more methodically in multicenter studies. Therapists educated in yoga and spirituality can become rather useful component of the mental health team in the days to come. Though clinical findings and hypotheses are promising, doctors struggle greatly producing proof to back yoga. This is particularly crucial because, in the age of evidence-based medicine, yoga and spiritual practices must compete with pharmaceuticals. Yoga is hampered without the "identical-looking placebo capsule." Yoga research has no perfect placebo; so, double-blind clinical studies using yoga are practically unattainable.58 It is unknown if any one of the elements of yoga has most or all of the therapeutic potential. Yoga's dose-response impact, thus, merits understanding.

Though much is unknown regarding its efficacy in female heroin users, Zhuang et al. (2013) said that yoga, a mind-body treatment, helps patients with chronic conditions improve their quality of life. This research aimed to assess how yoga affected quality of life and emotional state among Chinese women detoxifying for heroin dependency. A randomized controlled trial, this research Seventy-five women aged 20 to 37 years detoxifying for heroin addiction at AnKang Hospital were placed randomly into an intervention or a control group. Women in the intervention group had a 6-month yoga program in addition to hospital routine treatment; women in the control group got hospital regular care alone. The Profile of Mood States and Medical Outcomes Study 36-item Short-Form Health Survey were used to evaluate mood state and quality of life at baseline and after three and six months of therapy. Treatment and temporal effects on mood and quality of life were assessed using repeated-measures analysis of variance. Young, unmarried, and poorly educated most female heroin users were. Most had injected heroin. Female heroin users' mood state and quality of life were low. Over time, the intervention group reported a significant increase in mood status and quality of life compared to their control group peers.

Rao et al. (2018) investigate the effectiveness of Yoga as a complementary therapy to Ayurveda treatment in enhancing endocrine parameters and psychopathologies in PCOS. We chose 64 women with PCOS between the ages of 18 and 40 (mean age = 29.24 years) who came to Ayurveda centre to pursue Ayurveda therapy for PCOS. Subjects in Ayurveda group -AY were randomly divided into two groups of 32; those in Ayurveda + Yoga group

AY + Y were allocated similarly. Excluded from the research were women with medical histories of uterine fibroids, endometriosis, pelvic inflammatory illness, tubal obstruction or those who had prior two-year exposure to yoga practices. Based on Ayurveda pre-scription, all the ladies in AY group had cleaning treatment; this was followed by three months of oral herbal drug use. Along with Ayurveda therapy, women in AY + Y group had 3 months of yoga intervention 1 hour per day, 5 day/week for 3 months. At the baseline and after three months, the study's evaluation of endocrine variables, ovarian mass, and psychological states using perceived stress scale and hospital anxiety depression invent-tory. In the Y+A group, they saw significant reductions in anxiety, despair, and perceived stress. The current research indicates that including yoga therapy with the herbal medicine for PCOS offers more advantages than only herbal treatment. This research also reveals that combination of complementing medicines have synergetic benefits in management of PCOS.

Sharma et al. (2020) Technology is becoming practically essential in our daily life. Technological progress has also led to more advanced devices being developed and used. Our everyday lives have been made practically essential by technology and electronic devices; almost everyone is hooked to them. From texting, tweeting, chatting, online gaming, social networking, etc., today's young people are using technology in many different ways. The negative health (mental and physical) consequences of electronic devices have been caused by great reliance and unrestricted usage. Not just in India but all over, yoga and meditation have shown to be successful techniques to reduce these health consequences and qualify as therapeutic intervention. Uncontrolled abuse of electronic gadgets and the remedies provided by the Yoga to reduce them via electronic detoxification are covered in this study. Especially for academic institutions, this paper is particularly relevant as teenage school attending youngsters make the most susceptible target group. Different health issues, electronic device addiction, and yoga poses to manage them have all been covered.

Sudarshana Kriya Yoga (SKY), Vedamurthacha et al., (2006), has clear antidepressant qualities. SKY was evaluated for this impact on alcohol dependent inpatients. After a week of detoxification treatment, consenting individuals (n = 60) were randomly assigned to either undergo SKY therapy or not (controls) for a two-week research. Under guidance of a qualified therapist, SKY treatment included alternate day practice of certain breathing exercise. Before and after the two weeks of this intervention, subjects completed the Beck Depression Inventory (BDI). Morning plasma cortisol, ACTH and prolactin also were tracked before and at the conclusion of two weeks. Both groups had declines in BDI scores, but much more so in the SKY group. Similarly, both groups had decreases in plasma cortisol and ACTH after two weeks, but much more so in the SKY group. In SKY, reduction in BDI scores matched that in cortisol; in control group, however, it did not. In early abstinence with significant spontaneous improvement, SKY showed antidepressant effects. Whether this influence supports ongoing abstinence is unknown. Results broaden the antidepressant impact of SKY in people with alcohol dependency. Along with BDI decreases, lowering stress-hormone levels—cortisol and ACTH—possibly supports a biological mechanism of SKY in generating positive outcomes.

Sharma VK, Das S, Mondal S, Goswampi U, Gandhi A (2005) found that detoxifying practice is become more common and we should investigate it with the reference of yoga practices. To get complete control over the detoxification process, one must look to the treatments that can fast reach the root of the issue. Yoga helps to detoxify the body. Hatha yoga and chelation treatment may be measure problems. Yoga believes in purification of prana and mind by cleansing of nadis and vrittis correspondingly. Yoga treatment employs "Śudḍḍhi" techniques to detoxify. These Śudḍḍṭ are performed at several levels including body, mind, and awareness. Many Śudṭṭ practices not only support detoxification but also get one ready for more advanced yoga and meditation techniques.

The case study Jogdand et al., (2020) given is of Grade 3 obesity assessment of visitors to the Arogyadhama (SVYASA University, Bangalore). Talks with the patient revealed that he was being treated for obesity and that he felt able to handle the mental strain connected with excess weight. He attributed it to the motivating attitude his Yoga practice for 48 days produced. The patient was also willing to lose body weight. The current story is an attempt to provide IAYT Practices, detoxification via Naturopathy.

METHOD OF RESEARCH

The goals of the research are to determine the stress level of finance professionals and the method to overcome stress to assess the efficacy of Ancient Yoga Techniques for Finance Professionals suffering from stress and that stress may be reduced by following different. The research sample consists of financial experts such as CEO and CFO, Account officer / Finance manager and CA/CS/ICWAI who are working in the southern Rajasthan picked from Udaipur districts. Every chosen financial expert had 30 days of instruction using different yoga practices; as part of the data collecting procedure, they got two survey questionnaires both before and after the yoga program. Data analysis methods for the research included one-sample t-test and several regressions.

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 Correlation	Stress_15	1.000														
	Stress_2	.046	1.000													
	Stress_3	-.182	.040	1.000												
	Stress_4	.076	.023	-.034	1.000											
	Stress_5	-.023	.085	-.061	-.102	1.000										
	Stress_6	-.150	-.066	.040	-.086	.000	1.000									
	Stress_7	.012	-.062	-.096	.021	.028	-.062	1.000								
	Stress_8	.041	-.038	.035	.100	-.054	-.026	.014	1.000							
	Stress_9	-.033	.118	.174	.111	.052	-.043	.190	.035	1.000						
	Stress_10	-.006	-.063	.048	.092	-.031	.050	.089	.174	-.028	1.000					
	Stress_11	-.044	-.088	.098	-.042	.085	-.034	.018	-.021	.041	-.029	1.000				
	Stress_12	-.065	-.007	-.025	.020	-.006	-.061	-.074	-.045	.039	-.053	.010	1.000			
	Stress_13	-.008	.103	-.068	.036	.091	.015	-.020	.006	-.048	-.110	-.093	-.089	1.000		
	Stress_14	.192	-.050	-.156	-.016	-.024	.032	-.093	-.023	-.048	.039	-.106	.054	.031	1.000	
	Stress_1	-.105	-.081	.501	-.062	.001	.058	.070	.054	.106	.054	.141	-.060	-.069	-.177	1.000
	Stress_15	.														

Sig. (1-tailed)	Stress_2	.264	.													
	Stress_3	.006	.291	.												
	Stress_4	.148	.378	.321	.											
	Stress_5	.376	.122	.203	.081	.										
	Stress_6	.019	.184	.293	.118	.498	.									
	Stress_7	.434	.199	.095	.389	.352	.199	.								
	Stress_8	.287	.301	.314	.085	.228	.359	.423	.							
	Stress_9	.324	.052	.008	.063	.239	.277	.004	.317	.						
	Stress_10	.469	.193	.253	.102	.334	.245	.110	.008	.352	.					
	Stress_11	.272	.113	.089	.284	.122	.318	.401	.389	.288	.343	.				
	Stress_12	.187	.462	.368	.391	.469	.203	.154	.268	.297	.236	.445	.			
	Stress_13	.455	.080	.175	.310	.105	.417	.393	.465	.256	.065	.101	.112	.		
	Stress_14	.004	.246	.016	.416	.370	.328	.102	.376	.257	.296	.073	.232	.336	.	
	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

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
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 findings indicate 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=.000d and Result showed that the model is fit to predict future. According to the aforementioned outcome points, three variables—Stress_14, Stress_6, and Stress_3—are forecasting the Stress of financial experts.

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 results of the "one sample t test" in table-4.12 show a notable difference between the expected test value for process to overcome stress by financial professionals ($p<0.05$) at 5% level of significance, therefore the above mentioned null hypothesis is rejected and alternative hypothesis is accepted.

CONCLUSION

The last Regression model with three independent variables—Stress_14, Stress_6, and Stress_3—explains around 16.8% of the variance of variable that might notably affect the Stress of finance professionals. The three regression coefficients, along with the limitations, are also relevant at 0.05 levels. The ANOVA study offers the statistical test for general model fit in terms of F Ratio. The total sum of squares (209.942) is the squared error that would result from using the mean of chosen variable to forecast the dependent variable (stress of finance staff). These mistakes may be greatly decreased by use of

Stress_14, Stress_6, and Stress_3. The F ratio of 5.614 and significance at level of 0.00d make this decline statistically relevant. The aforementioned study leads one to believe that three variables—Stress_14, Stress_6, and Stress_3—notably affect the Stress of financial professionals.

The outcome further shows that the technique to reduce stress is really important in reducing the stress of financial professional. Moreover, a notable positive difference has been noted as (t=9.606> TV=1.5). Therefore, it shows that the answers believed that procedure to overcome stress is important to overcome their stress

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