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## Occupational Stress Among Women Employees In Insurance And Hospitality Services Sectors

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### Abstract

The present study provides the sources of occupational stress existing among working women in different service sectors. The stratified random sampling technique was used to select a sample of 100 respondents. The data was analysed using ANOVA (ONE WAY) was used in testing the hypotheses. Furthermore; the study establishes the relationship between the demographic characteristics and different factors of stress. This would be useful to know the impact of demographic factors on stress and to formulate the policies depending upon the demographic characteristics of the individuals. The suggestions of the present study are useful to the working women to identify different stress coping strategies and enable the working women to effectively manage competing demands of their multiple roles. The study is useful to the policy makers, managers and the academicians to frame suitable stress coping strategies especially for working women in order to reduce their stress and to improve the productivity of the individual as well as the organization.

**Keywords:-** -Stress, Women Employees, Insurance and Hospitality sectors

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### Introduction: -

The success of any organization depends to a large extent upon the capability, competence, efficiency, and level of development of human resources, who being the active agents, accumulate capital, exploit natural resources, and build social, economic and political organizations. Stress at work is a common occurrence, and the majority of individuals are affected by it. Some occupations are more stressful than others. People who work in these jobs are stressed, and they suffer as a result. Stress is a common part of our lives. People have their own unique experiences. Stress at work is a common occurrence, and the majority of individuals are affected by it. Some jobs are more stressful than others. People who work in these jobs are stressed, and they suffer as a result. Stress is an unavoidable part of our lives. Stress might occur at home, among friends, or in other non-work scenarios. Some people have a high stress tolerance and flourish in the face of several stressors in their surroundings. Indeed, some people will not do effectively unless they are exposed to a degree of stress

that awakens and energizes them to give it their all. On the other side, some people have a low stress tolerance and get immobilized when confronted with mundane daily aspects that they dislike.

### Concept of Stress

Originally, the word 'stress' was a term, which was used in physics, mostly to analyse enough tension or force placed on an object to bend or break it. The term 'stress' in relation to the human condition was first made popular by renowned physiologist Hans Selye in his book, 'The Stress of Life', in which he portrayed his research to understand the physiological responses to chronic stress and its relationship to disease.

### Working Women in India

According to Census 2011 of the Government of India, total number of female workers in the country is 149.8 million. The number of female workers in rural area is 121.8 million, while the corresponding figure for urban area is 28.0 respectively. Of the 149.8 million female workers, 35.9 million females are working as cultivators and another 61.5 million are agricultural labourers. Of the

remaining female workers, 8.5 million are in household industry and 43.7 million are classified as other workers.

#### **Review Of Literature: -**

B.kishor & B.vinothini (2016) The authors discovered that employee productivity is a Critical component in determining an organization's success. An employee in today's highly dynamic and competitive environment is exposed to a variety of pressures that might influence them in all aspects of life. The purpose of the study was to look at the effects of occupational stress on Nationalized Bank workers.

Dr. P.Kannan & Suma.U (2015) In order to manage stress, the company must promote employee development and implement training programmes for staff. A major focus is on policy and policy implementation training. The majority of stress in the banking sector is caused by excessive job pressure and a work-life balance imbalance. Organizations should support and encourage employees to take on responsibilities that allow them to manage work and family life.

**Anju and Kumkum Singh (2014)** studied the difference in occupational stress as related to gender, age and education of government hospital nurses. The study finds that there was statistically significant relationship between genders; male and female and occupational stress among nurses. Female nurses showed more occupational stress score. There was no significant difference between two age groups and occupational stress of nurses. There was no significant effect between two education group; low and high and occupational stress of nurses.

**Bhuvaneshwari (2013)** attempted to study the stress among working women. It is revealed from the study that stress in women was found to be directly proportional to their age. This may be because of the additional responsibilities imposed on the elder women both in the family as well as workplace. There is a direct impact of working hours on the stress percentage undergone by the working women. This may be due to the nature of work they undergo which leads to physical and mental tiredness.

**Anasuya J.Akbari (2012)** investigated the existence of stress as well as life satisfaction among working and nonworking women. The study finds that the level of physical stress is

little higher among the working women than among non-working women. The level of family stress is lower among working women than among non-working women. As far as the role stress is concerned, it is higher among working women than among non-working women.

The level of life satisfaction is higher among working women than among non-working women. The level of physical stress, role stress and life satisfaction are found to be higher among working women than non-working women.

**Dhanabhakya and Anitha (2011)** examined the kind and level of stress faced by working women and identified the sources of stress of working women. The study also attempted to identify the impact of stress of working women. It is found from the study that all the respondents have distress due to personal and organizational sources. Managing the daily home activities, childcare and looking after the family members are found to be the major factors that cause distress among the working women. Organizational factors of distress are found to be developmental opportunity provided by the management, recognition for hard work and availability of transportation facility.

#### **Objectives Of The Study:-**

1. To discuss the demographic profile of the sample working women
2. To examine the sources of stress among sample respondents
3. To study the impact of stress on sample women respondents

#### **Hypotheses Of The Study:-**

**H1:** There is a significant relationship between age of the sample respondents and sources of stress.

**H2:** There is a significant relationship between academic qualification of the sample respondents and sources of stress.

**H3:** There is a significant relationship between marital status of the sample respondents and sources of stress.

**H4:** There is a significant relationship between work experience of the sample respondents and sources of stress.

**H5:** There is a significant relationship between monthly income of the sample respondents and sources of stress.

#### **Research Methodology:-**

In the present study, questionnaire method is employed for collecting primary data. Keeping in mind the objectives of the study,

questionnaire was designed covering all aspects of the study after comprehensive literature search and discussion with subject experts. Pilot study was conducted to pre-test the questionnaire and modifications were incorporated basing on the pre-test experience for data collection for the main study. The primary data was collected by direct interview through questionnaire from the women employees working in the selected service sector organizations, say, insurance and hospitality sectors at all levels.

**Sample And Sample Size:-**

- a. Type of Population: In-Finite
  - b. Sampling Areas: Indore and Ujjain cities
  - c. Source Units: Insurance and Hospitality Services sectors
  - d. Size of Sample: 60
- Statistical Tool:-

The primary data collected is entered into the SPSS Software and the output is taken. Statistical tools like chi-square test, is used to analyse the data. Responses to the questionnaire are received on 5 point scale, say, strongly agree, agree, neutral, disagree, strongly disagree. Values assigned for these responses are 5 for strongly agree, 4 for

**Analysis And Interpretation:-**

agree, 3 for neutral response, 2 for disagree and 1 for strongly disagree response.

**Scope Of The Research:-**

The scope of the study was restricted to the women employees of service sectors organizations. A total of 500 employees were provided the questionnaire that they were required to answer. Employees working for various service sectors are insurance and hospitality sectors. The purpose of this study is to give guidance to the management, managers and employees on how to prevent, identify and manage stress in the workplace, with a focus on risk assessment and hazard identification. The study examines workplace relationship, occupational stress, and team-oriented work place. The service sector units were chosen as representative of such a workplace, where women employees have the opportunity to develop close workplace relationships. Women employees occupy two statuses, with differing amounts of prestige, status and monetary rewards. The selected sectors are also a predominantly female occupation, allow for the exploration of the scarcity and expansionist role models for women employees.

**Table No.01**  
**ANOVA (ONE WAY) - STRESSORS WITH AGE**

Stressors		Sum of Squares	df	Mean Square	F
Interpersonal	Between Groups	1892.82	1	1892.82	1.0482
	Within Groups	104737.77	58	1805.82	
	Total		59		
Role conflict	Between Groups	20561.32	1	20561.32	12.0746
	Within Groups	98765.12	58	1702.85	
	Total		59		
Role ambiguity	Between Groups	17356.81	1	17356.81	11.8310
	Within Groups	85089.71	58	1467.06	
	Total		59		
Role overload	Between Groups	9.90	1	9.90	2.8947
	Within Groups	198.37	58	3.42	
	Total		59		
Organizational	Between Groups	17.89	1	17.89	4.3527
	Within Groups	238.44	58	4.11	
	Total		59		
Non-work	Between Groups	22.82	1	22.82	0.01324
	Within Groups	99957.77	58	1723.41	
	Total	99980.58	59	1694.59	
Overall stress	Between Groups	56.65	1	56.65	2.8453
	Within Groups	1454.77	58	19.91	
	Total		59		

ANOVA results between age and stress factors are provided in Table No. 01. It is revealed from the table that sample

respondents differ in role conflict stressors ( $p < 0.05$ ), role ambiguity stressors ( $p < 0.05$ ), role overload stressors ( $p < 0.05$ ),

organizational stressors ( $p < 0.05$ ) and overall stress ( $p < 0.05$ ). As against this, on remaining factors, say, interpersonal stressors and non-work stressors, no significant difference was noticed in relation to different age groups and stress factors.

Therefore, H1, which states that there is a significant difference on the age of the sample respondents and sources of stress, is partially accepted.

**Table No. 02**  
**ANOVA (ONE WAY) - STRESSORS WITH ACADEMIC QUALIFICATION**

Stressors		Sum of Squares	df	Mean Square	F
Interpersonal	Between Groups	32.86	1	32.86	3.2342
	Within Groups	889.04	58	10.16	
	Total		59		
Role conflict	Between Groups	43.98	1	43.98	3.2894
	Within Groups	775.45	58	13.37	
	Total		59		
Role ambiguity	Between Groups	76.44	1	76.44	4.4017
	Within Groups	984.67	58	16.98	
	Total		59		
Role overload	Between Groups	84.68	1	84.68	3.6312
	Within Groups	1352.33	58	23.32	
	Total		59		
Organizational	Between Groups	132.50	1	132.50	4.5407
	Within Groups	1692.48	58	29.18	
	Total		59		
Non-work	Between Groups	241.28	1	241.28	6.0425
	Within Groups	2315.74	58	39.93	
	Total		59		
Overall stress	Between Groups	26.30	1	26.30	2.6326
	Within Groups	579.16	58	9.99	
	Total		59		

The results of one way Analysis of Variance, to ascertain the influence of respondents' academic qualification on stress are furnished in Table No. 02 From the table, it is clear that all the stress factors with the academic qualifications variable are significant at 0.05 level. In other words, sample respondents' academic qualification was found significant on interpersonal

stressors ( $p < 0.05$ ), role conflict stressors ( $p < 0.05$ ), role ambiguity stressors ( $p < 0.05$ ), role overload stressors ( $p < 0.05$ ), organizational stressors ( $p < 0.05$ ), non-work stressors ( $p < 0.05$ ) and overall stress ( $p < 0.05$ ). Therefore, H2, which states that there is a significant difference on the academic qualification and sources of stress, is accepted.

**Table No. 03**  
**ANOVA (ONE WAY) - STRESSORS WITH MARITAL STATUS**

Stressors		Sum of Squares	df	Mean Square	F
Interpersonal	Between Groups	19.06	1	19.06	1.0208
	Within Groups	1080.36	58	18.67	
	Total		59		
Role conflict	Between Groups	57.18	1	57.18	4.2703
	Within Groups	773.65	58	13.39	
	Total		59		
Role ambiguity	Between Groups	92.85	1	92.85	3.2250
	Within Groups	1669.57	58	28.79	
	Total		59		
Role overload	Between Groups	38.93	1	38.93	0.8377
	Within Groups	2695.51	58	46.47	
	Total		59		
Organizational	Between Groups	288.46	1	288.46	

	Within Groups	3429.66	58	59.13	4.8784
	Total		59		
Non-work	Between Groups	25.30	1	25.30	0.8308
	Within Groups	1766.12	58	30.45	
	Total		59		
Overall stress	Between Groups	199.69	1	199.69	2.9884
	Within Groups	3875.80	58	66.82	
	Total		59		

**Table No. 03** presents the relationship between marital status and stressors. Marital status as a source of stress is directly contributing to role conflict stressors ( $p < 0.05$ ), role ambiguity stressors ( $p < 0.05$ ) and organizational stressors ( $p < 0.05$ ). In remaining factors such as interpersonal stressors, role overload stressors, and non-

work stressors, marital status is not found as a significant source of stress. However, there is a significant relationship between marital status and overall stress.

Therefore, **H3**, which states that there is a significant difference on the marital status and sources of stress, is partially accepted.

**Table No. 04**  
**ANOVA (ONE WAY) - STRESSORS WITH WORK EXPERIENCE**

Stressors		Sum of Squares	df	Mean Square	F
Interpersonal	Between Groups	21.28	1	21.28	1.0592
	Within Groups	1165.02	58	20.09	
	Total		59		
Role conflict	Between Groups	13.76	1	13.76	0.8781
	Within Groups	908.82	58	15.67	
	Total		59		
Role ambiguity	Between Groups	28.66	1	28.66	2.9485
	Within Groups	563.88	58	9.72	
	Total		59		
Role overload	Between Groups	479.06	1	479.06	10.4279
	Within Groups	2664.49	58	45.94	
	Total		59		
Organizational	Between Groups	33.78	1	33.78	1.0393
	Within Groups	1886.20	58	32.52	
	Total		59		
Non-work	Between Groups	19.38	1	19.38	0.8433
	Within Groups	1333.06	58	22.98	
	Total		59		
Overall stress	Between Groups	35.22	1	35.22	1.0398
	Within Groups	1964.32	58	33.87	
	Total		59		

The relationship between work experience and the sources of stress is depicted in Table No. 04. As regards work experience as a source of stress, the significant factors are only two variables, namely, role ambiguity ( $p < 0.05$ ) and role overload stressors ( $p < 0.05$ ).

In remaining factors, work experience is not significant.

Therefore, **H4**, which states that there is a significant relationship between work experience and sources of stress, is partially accepted.

**Table No. 05**  
**ANOVA (ONE WAY) - STRESSORS WITH MONTHLY INCOME**

Stressors		Sum of Squares	df	Mean Square	F
Interpersonal	Between Groups	55.38	1	55.38	0.9831
	Within Groups	3267.17	58	56.33	
	Total		59		
Role conflict	Between Groups	36.06	1	36.06	1.0192
	Within Groups	2051.79	58	35.38	

	Total		59		
Role ambiguity	Between Groups	54.39	1	54.39	3.4057
	Within Groups	926.14	58	15.97	
	Total		59		
Role overload	Between Groups	38.93	1	38.93	5.2608
	Within Groups	429.38	58	7.40	
	Total		59		
Organizational	Between Groups	50.41	1	50.41	4.1184
	Within Groups	709.69	58	12.24	
	Total		59		
Non-work	Between Groups	18.86	1	18.86	0.8675
	Within Groups	1260.76	58	21.74	
	Total		59		
Overall stress	Between Groups	19.25	1	19.25	2.2916
	Within Groups	487.33	58	8.40	
	Total		59		

**Table No. 05** shows the relationship between monthly income and sources of stress. It is evident from the table that monthly income as a source of stress is found significant on role ambiguity stressors ( $p < 0.05$ ), role overload stressors ( $p < 0.05$ ), organizational stressors ( $p < 0.01$ ) and overall stress ( $p < 0.05$ ), while it is not significant in rest of the variables, namely, interpersonal stressors, role conflict stressors and non-work stressors.

Hence, **H5** which states that there is a significant difference between monthly income and sources of stress is partially accepted.

#### Findings:-

1. ANOVA results between age and stress factors reveals that sample respondents differ in role conflict stressors, role ambiguity stressors, role overload stressors, organizational stressors and overall stress. As against this, on remaining factors, say, interpersonal stressors and non-work stressors, no significant difference was noticed in relation to different age groups and stress factors.

2. The results of one way Analysis of Variance, to ascertain the influence of respondents' academic qualification on stress shows that all the stress factors with the academic qualifications variable are significant at 0.05 levels.

3. Marital status as a source of stress is directly contributing to role conflict stressors, role ambiguity stressors and organizational stressors. In remaining factors such as interpersonal stressors, role overload stressors, and non-work stressors, marital status is not found as a significant source of stress. However, there is a significant

relationship between marital status and overall stress.

4. As regards work experience as a source of stress, the significant factors are only two variables; namely, role ambiguity and role overload stressors. In remaining factors, work experience is not significant.

5. Monthly income as a source of stress is found significant on role ambiguity stressors, role overload stressors, organizational stressors and overall stress, while it is not significant in rest of the variables, namely, interpersonal stressors, role conflict stressors and non-work stressors

#### Limitations Of The Study:-

The study is limited to women Employees from Ernakulum district only. • If the working women from other cities are taken for the study, then the Results may differ...

Geographical location of this study is limited to Indore and Ujjain city of Madhya Pradesh State with sample size of 80 women employees working in insurance and hospitality sectors.

#### Conclusion:-

1. Majority of the sample respondents felt stress due to job insecurity.

2. About two fifths of the sample respondents in the present study felt stress due to technological changes also.

3. Majority of the sample respondents are found to be facing stress due to organizational policies and procedures.

4. Majority of the sample respondents are feeling stress due to lack of job autonomy.

5. Majority of the sample respondents are feeling stress due to lack of career advancement.

6. Majority of the sample respondents are facing stress due to poor performance feedback.

7. Majority of the sample respondents are found to be facing stress due to lack of reward system.

8. Majority of the sample respondents reported stress due to balancing work and family life.

In conclusion, the study shows individual differences as to different sources of stress. Sources of stress felt by majority of the sample respondents in the present study include mismatch between abilities and requirements of job, too heavy workload, interference in

the quality of work, too many responsibilities, too many job roles, overburden in job role, job insecurity, chaos of changes, technological changes, organizational policies and procedures, lack of job autonomy, lack of career advancement, poor performance feedback, lack of reward system, lack of opportunity to be innovative, organizational culture and climate, balancing work and family life and travelling from residence to workplace.

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