



LEVEL OF STRESS AND ITS CAUSES AMONG WORKING WOMEN: AN EMPIRICAL STUDY WITH REFERENCE TO PUBLIC SECTOR INSURANCE COMPANIES OF COASTAL KARNATAKA

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ABSTRACT

KEYWORDS:

*Insurance Sector,
Causes, Level of Stress,
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Work gives a sense of worth and emotional well-being to an individual. Over the years the rapid technological changes and increasing competition in service sector have created new challenges to employees. In such a working environment the employees have to adapt to the changes otherwise the pressure may lead to restlessness and stress. The aim of this research is to understand the level of stress and the causes of stress among the women employees in insurance sector.

INTRODUCTION

The twentieth and twenty first centuries have been a continuous celebration of the sharpness and wisdom of human mind. The high price to pay for today's lifestyle wreaks havoc on human minds and results in stressed out individuals who are bound to produce low quality of goods and services and absent themselves regularly on some or the other pretext. Stress is basically generated when an individual is caught in a situation which poses opportunity, limitation and demand to him. Here, conditions are placed before him that are of great importance to him and are uncertain, that is, there is no surety whether he will enjoy the opportunity and face the limitations or whether demands will be made on him.

RESEARCH OBJECTIVES

- To assess the level of stress among women employees.
- To analyze the factors of stress among women employees.

RESEARCH METHODOLOGY

This is a descriptive study based on primary data. The primary data for this research paper was collected through survey method using a well-structured questionnaire. The researcher has taken 5 public sector insurance companies that is LIC, The Oriental Insurance Company Limited, The New India Assurance Company Limited, United India Insurance Company Limited and National Insurance Company Limited for the purpose of the study. The researcher conducted sample survey using questionnaire in three districts of Coastal Karnataka. A sample size of 100 respondents from public

sector insurance companies was taken for the study. Collected data was summarized by frequency, percentage, mean and standard deviation depending on categorical data and rating scale data. Karl Pearson correlation coefficient was calculated to ascertain relationship between the variables.

NEED FOR THE STUDY

Whatever be the nature of the job, stress is inevitable in today's fast paced world, some level of stress is acceptable rather than necessary to bring out the best in a worker, but when the stress level exceeds the limits then problems set in. While stress is common for all types of jobs, it is generally accepted that employees working in the service sector face considerably higher levels of stress. According to the Health and Safety Executive report (2016) "Some 200,000 men reported work-related stress averaged over the past three years compared to 272,000 women, according to the HSE's figures. This means women were 1.4 times more likely to suffer from stress, anxiety and depression" Although a lot of studies have been conducted on occupational stress and job satisfaction in various sectors like private and public sector banks, IT sector and limited companies there are very few studies conducted to study the stressors and level of stress in public sector insurance companies.

REVIEW OF LITERATURE

K Suganthia and S.P. Vaanmathib (2017) conducted "A Study on Stress Management among Women Employees in Hospital with Reference to Thanjavur District". Their findings reveal that major factors that affect the stress on women are work pressure, job co-ordination, job time at hospital (Night shift), Lack of family support. Level of stress is high compared to

men and married women are more stressed than unmarried women. Health issues for women are more due to stress like heart attack, increase in blood pressure, sleeping disturbance, head ache, muscle tension and hormone imbalance resulting in infertility.

R. P. Nivethigal and S. Divyabharathi (2017) analyzed “A Study on Health Issues and Stress Management among Women Employees Working in Banking Sector”. Through chi-square analysis they found out that there is significant relationship between amount of stress level based on the work experience of the respondents and their annual income because work experience is the major determinant that employers take into account while fixing the salary. It was found that majority of respondents are in the age gap of 26-40 and that majority of respondents are from Private sector Banks.

Dr. V. Antony Joe Raja and V. Vijayakumar (2017) undertook “A Study on Stress Management in Various Sectors in India”. They studied the four common types of stress, that is, time stress, anticipatory stress, situational stress and encounter stress and discussed how each of them could be

managed more effectively. Also de-stressing by self-realization and importance of training was highlighted with the story of “Sharpening the Axe”.

A.V.R. Akshaya & Dr. S. Usha (2017) made “A Study on Stress Management among Women Employees in Textile Industry”. The main objective was to find out the level of stress among the employees of different age groups and to identify the effective dimensions of stress among employees. For this a sample of 70 was collected from the employees of Jenntex. Anova, t-test, percentage analysis and mean scores were used as tools to analyze the data and the conclusion is that level of acceptance towards withdrawal has an influence towards the age of the respondents and age has to be taken in to consideration for the decision making process. While taking decision on level of acceptance towards work performance the factors related to Perception towards Psychological symptoms has to be taken for decision making process of the study.

FINDINGS OF THE STUDY

Table No 1: Profile of the respondents

Demographic Profile		Frequency	Percent
Age	Below 30 years	13	13.0
	36-40	1	1.0
	41-45	12	12.0
	46-50	24	24.0
	Above 50	50	50.0
	Total	100	100.0
Qualification	PUC	6	6.0
	Graduation	71	71.0
	Post - Graduation	19	19.0
	Other	4	4.0
	Total	100	100.0
Marital Status	Unmarried	11	11.0
	Married	84	84.0
	Widow	5	5.0
	Total	100	100.0
No. of years in service	Up-to 5 years	18	18.0
	6-10 years	3	3.0
	11-15 years	5	5.0
	16-20 years	3	3.0
	21 & above	71	71.0
	Total	100	100.0

Source: Primary Data

It was observed from the above table that 50 percent of the respondents are above 50 years of age and for the age group 31-35 years there is no respondent. 71 percent of the respondents are graduates, 81 percent of the respondents are married and 71 percent of the respondents are having a service of more than 21 years.

ASSESSMENT OF LEVEL OF STRESS

To measure the stress level a scale constructed by Health and Safety Executive (HSE) was adopted. The scale consisted of 9 questions and respondents were asked to rate on 5-point scale Never (1), Almost Never (2), Sometimes (3), Fairly Often (4), Very Often (5) and responses of these 9 items were averaged to measure the stress level. Assessment of level of stress is given in table no.2

Table 2: Assessment of Level of Stress

Questions	Never		Almost Never		Some times		Fairly often		Very often		Mean	S.D
	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%		
Did you become upset because of something that happened unexpectedly?	16	16.0%	3	3.0%	63	63.0%	13	13.0%	5	5.0%	2.88	1.00
How often have you felt that you were unable to control the important things in your life?	17	17.0%	13	13.0%	61	61.0%	7	7.0%	2	2.0%	2.64	.92
How often have you felt nervous and "stressed"?	4	4.0%	5	5.0%	63	63.0%	20	20.0%	8	8.0%	3.23	.83
How often have you felt confident about your ability to handle your personal problems?	2	2.0%	6	6.0%	44	44.0%	31	31.0%	17	17.0%	3.55	.91
How often have you felt that things were going your way?	8	8.0%	10	10.0%	41	41.0%	33	33.0%	8	8.0%	3.23	1.01
How often have you found that you could not cope with all the things that you had to do?	10	10.0%	15	15.0%	64	64.0%	6	6.0%	5	5.0%	2.81	.88
How often have you been able to control irritations in your life ?	12	12.0%	8	8.0%	46	46.0%	16	16.0%	18	18.0%	3.20	1.19
How often have you felt that you were on top of things ?	20	20.0%	6	6.0%	50	50.0%	16	16.0%	8	8.0%	2.86	1.15
How often have you been angered because of things that were outside of your control ?	8	8.0%	13	13.0%	42	42.0%	15	15.0%	22	22.0%	3.30	1.18
Stress											3.08	.54

Source: Primary Data

63 percent of the respondents sometimes became upset because of something that happened unexpectedly.13 percent of the respondents very often became upset because of something that happened unexpectedly.61 percent of the respondents have often felt that they were unable to control

the important things in their life.7 percent of the respondents very often felt that they were unable to control the important things in their life.63 percent of the respondents sometimes have felt nervous and "stressed". 20 percent of the respondents fairly often have felt nervous and "stressed".44 percent of

the respondents have sometimes felt confident about their ability to handle their personal problems.31 percent of the respondents have fairly often felt confident about their ability to handle their personal problems.41 percent of the respondents have sometimes felt that things are going their way.33 percent of the respondents have fairly often felt that things are going their way.64 percent of the respondents sometimes felt that they could not cope with all the things that they had to do.15 percent of the respondents almost never felt that they could not cope with all the things that they had to do.46 percent of the respondents have sometimes been able to control irritations in their life. 18 percent of the respondents have very often been able to control irritations in their life.50 percent of the respondents have felt that they were on top of things.20 percent of the respondents have never felt that they were on top of things.42 percent of the respondents have sometimes been angered because of things

that were outside of their control.22 percent of the respondents have very often been angered because of things that were outside their control. So, the overall respondents had moderate level of stress with mean 3.08 and Standard deviation =0.54.

ASSESSMENT OF FACTORS OF STRESS

To measure the factors of stress in the present study 8 factors were included. They are demands of the job which included 6 questions, lack of control which included 8 questions, work-life balance which included 4 questions, relationships at work which included 6 questions, change which included 3 questions, conflicting roles which included 3 questions, working environment which included 7 questions and personal /family factors which included 8 questions. These factors were obtained by averaging responses of respective questions and the questions were provided with 5-point rating scale – Strongly Disagree (1), Disagree (2), Neutral (3), Agree (4), Strongly Agree (5). The analysis is given in Table No.3

Table 3: Assessment of Factors of Stress

Stressors	SD		D		N		A		SA		Mean	S.D
	Frequency	%										
Long travel	7	7	14	14	11	11	44	44	24	24	3.64	1.19
Too much work	7	7	18	18	9	9	56	56	10	10	3.44	1.11
Too little work	2	2	9	9	11	11	53	53	25	25	3.90	0.95
Repetitive or monotonous work	5	5	24	24	32	32	22	22	17	17	3.22	1.14
Insufficient time to do your job	3	3	19	19	19	19	53	53	6	6	3.40	0.96
Not enough rest breaks	5	5	21	21	9	9	56	56	9	9	3.43	1.08
Demands of the job											3.50	0.65
Lack of control over work	3	3	12	12	9	9	58	58	18	18	3.76	0.99
Unfair distribution of work	13	13	28	28	9	9	45	45	5	5	3.01	1.21
Pace of the work dictated by machines	3	3	27	27	44	44	22	22	4	4	2.97	0.88
Deadlines which are regularly too tight	2	2	14	14	24	24	54	54	6	6	3.48	0.88
Too much supervision	5	5	11	11	22	22	51	51	11	11	3.52	1.00
Too little supervision	1	1	21	21	29	29	43	43	6	6	3.32	0.91
Over-harsh discipline	2	2	10	10	14	14	52	52	22	22	3.82	0.96
Too little job/task specific training	3	3	18	18	38	38	34	34	7	7	3.24	0.93

Lack of control											3.39	0.59
Unsympathetic management	2	2	14	14	23	23	49	49	12	12	3.55	0.95
Salary, amenities, retirement benefits etc. are well-matched to my work	21	21	54	54	16	16	6	6	3	3	2.16	0.93
Failure to recognize achievements	5	5	29	29	24	24	38	38	4	4	3.07	1.02
Skills not being fully utilized	4	4	58	58	10	10	23	23	5	5	2.67	1.04
Work-life balance											2.86	0.56
Discrimination based on gender	1	1	5	5	17	17	44	44	33	33	4.03	0.89
Discrimination or prejudice from colleagues or managers based on caste, language	2	2	11	11	20	20	35	35	32	32	3.84	1.06
Risk of violence and abuse from customers or service users	2	2	22	22	18	18	42	42	16	16	3.48	1.07
Working alone	1	1	18	18	13	13	45	45	23	23	3.71	1.05
Lack of communication between colleagues	1	1	17	17	6	6	48	48	28	28	3.85	1.05
Lack of communication with higher authority	13	13	25	25	8	8	43	43	11	11	3.14	1.28
Relationships at work											3.68	0.68
Introduction of new management techniques	21	21	42	42	26	26	4	4	7	7	2.34	1.08
Restructuring	10	10	47	47	30	30	6	6	7	7	2.53	1.00
Lack of consultation over changes	3	3	26	26	38	38	26	26	7	7	3.08	0.96
Change											2.65	0.84
Unclear job chart	2	2	23	23	17	17	37	37	21	21	3.52	1.12
Overlapping responsibilities	3	3	31	31	15	15	39	39	12	12	3.26	1.12
Confused demands by customers/Irritating and anxious customers	3	3	32	32	18	18	37	37	10	10	3.19	1.09
Conflicting roles											3.32	0.88
Heat or cold in the workplace	12	12	29	29	19	19	27	27	13	13	3.00	1.26
Poor lighting or lack of natural light	7	7	19	19	11	11	46	46	17	17	3.47	1.18
Untidy or unclean working areas	8	8	30	30	8	8	32	32	22	22	3.30	1.32
Overcrowding or cramped work areas	8	8	19	19	6	6	42	42	25	25	3.57	1.27
Excessive noise or dust	11	11	21	21	11	11	35	35	22	22	3.36	1.33
Poor eating and rest facilities	10	10	21	21	18	18	32	32	19	19	3.29	1.27
Badly designed, unsuitable or uncomfortable furniture	19	19	9	9	18	18	30	30	24	24	3.31	1.43

Working environment											3.33	1.08
Financial problems	4	4	8	8	13	13	42	42	33	33	3.92	1.07
Marital relationship problems	2	2	9	9	13	13	46	46	30	30	3.93	0.99
Sickness of family member	2	2	11	11	27	27	47	47	13	13	3.58	0.92
Constant demands for my presence in the family	2	2	32	32	25	25	36	36	5	5	3.10	0.98
Future of child/children	6	6	28	28	35	35	25	25	6	6	2.97	1.01
Lack of interest among children in education	2	2	14	14	25	25	42	42	17	17	3.58	1.00
Problems with in-laws/relatives	2	2	5	5	37	37	40	40	16	16	3.63	0.88
Property disputes	1	1	4	4	32	32	47	47	16	16	3.73	0.81
Personal/family											3.55	0.59

Source: Primary Data

Demands of the job: All the six stressors under demands of the job have mean value more than 3 which shows long travel, too much work, repetitive or monotonous work, too little work, insufficient time to do the job and not enough rest breaks are high level stressors. Overall the demands of the job were a high level stressor with mean = 3.50 and standard deviation=0.65.

Lack of control: Except Pace of the work dictated by machines which shows mean value below 3 all the seven stressors under lack of control have mean value more than 3 which shows lack of control over work, unfair distribution of work, deadlines which are regularly too tight, too much supervision, too little supervision, over-harsh discipline, too little job/task specific training are high level stressors. Overall Lack of control had a mean = 3.39 and standard deviation=0.59.

Work-life balance: The stressors salary, amenities, retirement benefits etc. are well-matched to my work and skills not being fully utilized have mean value below 3 whereas unsympathetic management and failure to recognize achievements have mean value more than three. Overall Work-life balance was a moderate stressor with mean = 2.86 and standard deviation=0.56

Relationships at work: The stressors discrimination based on gender, discrimination or prejudice from colleagues or managers based on caste, language, risk of violence and abuse from customers or service users, working alone, lack of communication between colleagues, lack of communication

with higher authority have mean value more than 3 which shows they are high level stressors. Overall the Relationships at work had a mean = 3.68 and standard deviation=0.68.

Change: For the stressors Introduction of new management techniques, Restructuring, the mean value is below 3 and for lack of consultation over changes mean value=3.08. On the whole change was a moderate stressor with mean = 2.65 and standard deviation=0.84.

Conflicting roles: For the stressors unclear job chart, overlapping responsibilities, confused demands by customers/irritating and anxious customers have mean value more than 3. Overall conflicting roles had a mean=3.32 and standard deviation=0.88.

Working environment: For the stressors heat or cold in the workplace, poor lighting or lack of natural light, untidy or unclean working areas, overcrowding or cramped work areas, excessive noise or dust, poor eating and rest facilities, badly designed, unsuitable or uncomfortable furniture have mean value more than 3 which shows they are high level stressors. Overall the working environment had a mean=3.33 and standard deviation=1.08.

Personal/family factors: For the stressors financial problems, marital relationship problems, sickness of family member, constant demands for my presence in the family, future of child/children, lack of interest among children in education, with in-laws/relatives and property disputes mean value is more than 3. Overall the Personal/family factors had a mean=3.55 and standard deviation=0.59.

Table 4: Relationship between stressors and stress level among women employees of public sector insurance companies

Stressors	Pearson Correlation	p	Decision
Demands of the job	.141	.162	Not Significant
Lack of control	-.097	.337	Not Significant
Work-life balance	.088	.383	Not Significant
Relationships at work	.224	.025	Significant
Change	.090	.374	Not Significant
Conflicting roles	-.029	.775	Not Significant
Working environment	.273	.006	Significant
Personal/family	.119	.238	Not Significant

Source: Primary Data

H01: There is no significant relationship between the stressor demands of the job and stress.

H02: There is no significant relationship between the stressor lack of control and stress.

H03: There is no significant relationship between the stressor work-life balance and stress.

H04: There is no significant relationship between the stressor relationships at work and stress.

H05: There is no significant relationship between the stressor change and stress.

H06: There is no significant relationship between the stressor conflicting roles and stress.

H07: There is no significant relationship between the stressor working environment and stress.

H08: There is no significant relationship between the stressor personal/family factors and stress.

The relationship between stressors and level of stress was found out using Karl Pearson Correlation Coefficient as shown in the table no.4. Analysis shows that relationship at work ($r=0.224$) and working environment ($r=0.73$) were found to be significant stressors for increased stress among the respondents. Therefore, H04: There is no significant relationship between the stressor relationships at work and stress is rejected. Similarly, H07: There is no significant relationship between the stressor working environment and stress is rejected. Other stressors like demands of the job, lack of control, work-life balance, change, conflicting roles and personal/family factors were not found to be significant stressors.

IMPLICATIONS OF THE STUDY

The researcher by virtue of conducting the study offers certain valuable suggestions. Analysis shows that relationship at work ($r=0.224$) and working environment ($r=0.73$) were found to be significant stressors for increased stress among the respondents. Therefore, the organizations should strive to build the right climate in order to reduce the stress of women employees. A conducive psychological climate can build a better work environment which enhances productivity.

In summary, learning how to manage stress will empower women employees in public sector insurance companies to strike a better balance between work and personal life thus improving the quality of work life. A comparative study could be undertaken to know the level of stress and the factors causing stress between male and female employees.

CONCLUSION

From the study it is clear that relationship at work and working environment were found to be significant stressors for increased stress among the respondents. Being more adaptable and developing agility can help the women employees to reduce the effect of these stressors. In the present highly dynamic and competitive world, employees are exposed to variety of stressors. Employee wellness programs would surely enable women employees in reducing stress.

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