

## **“A Factor of Marital Status Highly Influencing on Stress of Women Employee’s.” A Case Study at Insurance Sector.**

<sup>1</sup>Dr. B. Nagaraju, <sup>2</sup>Nandini H.P

<sup>1</sup>Associate Professor Dos in commerce University of Mysore, Mysore -06

<sup>2</sup>Research Scholar Dos in commerce University of Mysore. Mysore -28

---

**ABSTRACT:** *The present study was designed to determine the comparison in the degree of occupational stress as experienced by married and unmarried working women in insurance sector. This present study provides valuable information about the stress levels of both groups of respondents. It also discovers the main causes of women’s occupational stress. The main aim of this study to measure the influence of marital status on occupational stress among insurance employees. The data were gathered from 100 working women. For this purposes a structured questionnaire was designed to collect the information and statistical tool was applied on the data.*

**KEYWORDS:** *occupational stress, working women, married and unmarried insurance employees.*

---

### **I. INTRODUCTION**

Occupational stress is stress involving work. Stress is defined in terms of its physical and physiological effects on a person, and can be a mental, physical or emotional strain. It can also be a tension or a situation or factor that can cause stress. Occupational stress occurs when there is a discrepancy between the demands of the environments/workplace and an individual’s ability to carry out and complete these demands. Often a stressor can lead the body to have a physiological reaction which can strain a person physically as well as mentally. One of the main causes of occupational stress is work overload.

One of the most important relationships between a man and women is marriage. It involves emotional and legal commitment that is quite important in any adult life. Moreover, selecting a partner and entering into a marital contract is considered both maturational milestone and personal achievement. There is no doubt that the choice of marital partner is one of the most important decisions one makes in his/her lifetime. People marry for many reasons, like; love, happiness, companionship, and the desire to have children, physical attraction, or desire to escape from an unhappy situation. Marriage is a commitment with love and responsibility for peace, happiness and development of strong family relationships.

Work gives a sense of identification to an individual within a community it satisfies needs. Creates sense of worth and emotional well and rapid technological changes at various workplaces have intensified. In such a working environment the mind of employees have to adopt the burden which leads to restlessness and stress.

### **II. REVIEW OF LITERATURE**

Lakhwinder Pal Singh and Harmanpreet Singh (2012) said that the present study is measuring the satisfaction level of males in an insurance industry and to assess the relationship between occupational stress, ill health and organizational commitment. In this the chi square test was applied on the data. The data value of chi square was calculated at a level of 0.05 and the null hypothesis was found to be significant. In this study dissatisfaction level of employees was found to be the main cause of stress. he concluded that the satisfaction level of males is dependent upon education level, age, regular or over time, fear of failure, respect in organization and unrealistic targets and is independent of company name, public or private sector, marital status and nature of job.

Harmanpreet Singh, Lakhwinder Pal Singh and Vikas Monga(2012),said that ,the present study is dissatisfaction level of females was found to be the main cause of stresses and it assess the relationship between occupational stress, ill health and organizational commitment. For this purpose a structured questionnaire was designed to collect information and chi square test was applied on the data. The value of chi square was calculated at a level of 0.05 and the null hypothesis was found to be significant. It was concluded that there exist high level of stress in the Indian insurance industry which affect personal health significantly. It may be

concluded that the satisfaction level of females is dependent upon education level, age, and regular or over time, and is independent of company name, public or private sector, marital status, nature of job. Further the satisfaction level of females is dependent upon A,C and non A.C. results show that there is a more stress in insurance industry and job dissatisfaction and stress were significantly positively correlated and also results show that long work hours creates stress and completely in-balance the life of insurance employees.

Swati Goyal and Vinay Kashyap(2010) said that in this study examined the sources of organizational role stress among insurance employees and to compare the level of stress in different demographic factors of the employees. In this study was an insurance company belonging to different cities of Punjab mainly in Jalandhar, Patiala, Ludhiana, and Gobindarh. In this study 250 sample size was taken from private and public companies. The results revealed that there is a significant correlation among the source of organizational role stress and role isolation was the main concern of the insurance employees that lead to stress at work place. He concluded that certain demographic variables do influence the level of stress among managers.

W. J. Coetzer and S. Rothmann(2006) said that, the objectives of this study were to assess the internal consistency of the ASSET(An Organizational Stress Screening Tool), to identify occupational stressors for employees in an insurance company and to assess the relationships between occupational stress, ill health and organizational commitment. In this study cross-sectional survey design was used. The sample size 613 was taken; ASSET was used as measuring instrument. He concluded that job insecurity as well as pay and benefits were the highest stressors in the insurance industry. Two stressors, namely job characteristics and control were statistically significant predictors of low organizational commitment. Physical ill health was best predicted by overload and job characteristics. Three stressors, namely work-life balance, overload and job characteristics best predicted psychological ill health.

Nagina Praveen (2009) says, the higher level of occupational stress among married women than unmarried women are explained in terms of traditional trends, demands of society and more roles and responsibilities assigned to them as a mother, wife and homemaker, as compared to unmarried women.

### **Problem statement**

Work and family are the two most important aspects in women's lives. Balancing work and family roles has become a personal and family issue for many societies. They deal with home and family issues as well as job stress on a daily basis. Imbalance between work and family life arises due to a number of factors. The question was raised whether there is a relationship between occupational stress and family difficulties of working women.

### **Objectives:**

The main aim of this study to measure the influence of marital status on occupational stress among insurance employees.

### **Hypothesis:**

Ho: There is significant relationship between stress and marital status of the insurance employees.

H1: There is no significant relationship between stress and marital status of the insurance employees.

### **Scope**

The purpose of the study is to understand the stress levels in the female employees. The study the study was confined to occupational stress of insurance sector. For the purpose of this study female employees in insurance sector in Karnataka were taking into consideration. The research survey was conducted during janury2013 to march2013, among 50 respondents of Karnataka state which covers urban as well as rural employees. Public and private insurance companies operating in Karnataka such as ING Vysya Life Insurance Company, BAJAJ ALLIANZ, LIC, RELIANCE, MET LIFE, HDFC life insurance, and SBI life insurance companies are selected for the research based on their performance.

## **III. RESEARCH METHODOLOGY**

The study is designed as descriptive one based on the survey method. Both primary and secondary data were used for the smooth conduct of the study.

### **Primary Data**

Primary data were collected from 100 respondents through a structured questionnaire covering female employees in the insurance sector in Karnataka. Random sampling was used for selecting the sample respondents from the population.

**Secondary Data**

A part from primary data the secondary data is being collected through text books, records of public sector banks, journals from library, and academic reports used for this study.

**Sampling Design**

Random sampling was used for sample selection.

**Methodology**

Since no work is reported on the job satisfaction level of women employees in insurance industry, so we decided to work on respective field. Seven different insurance companies ING Vysya Life Insurance Company, BAJAJ ALLIANZ, LIC, RELIANCE, MET LIFE, HDFC life insurance, and SBI. Were chose for the study. The main reasons of choosing these companies are that these companies are well established and reputed in an insurance industry in these days and everybody has trust only on reputed and well established companies. Also the information being collected from the literature survey of the various research papers and from questionnaire. The main motive of this questionnaire was to measure the satisfaction level of females surviving in insurance industry and covers all the questions related to stress in insurance industry.

**Analysis and interpretation**

MARITAL STATUES

**ANOVA**

ROLE AND RESPONSIBILITIES		Sum of Squares	df	Mean Square	F	Sig.
How often you clear about your duties and responsibilities	Between Groups	6.986	1	6.986	7.609	.007
	Within Groups	89.974	98	.918		
	Total	96.960	99			
Are you clear about the objectives and goals of the organization	Between Groups	.126	1	.126	3.317	.072
	Within Groups	3.714	98	.038		
	Total	3.840	99			
How often do you get targets deadlines?	Between Groups	11.237	1	11.237	14.228	.000
	Within Groups	77.403	98	.790		
	Total	88.640	99			
How often do you feel unrealistic targets	Between Groups	6.001	1	6.001	9.042	.003
	Within Groups	65.039	98	.664		
	Total	71.040	99			
Do you think targets are difficult to achieve?	Between Groups	24.004	1	24.004	18.947	.000
	Within Groups	124.156	98	1.267		
	Total	148.160	99			
Does it affect/disturb your family Life?	Between Groups	.182	1	.182	1.020	.315
	Within Groups	17.528	98	.179		
	Total	17.710	99			
Do you feel stressed due to work pressure?	Between Groups	.874	1	.874	.976	.326
	Within Groups	87.766	98	.896		
	Total	88.640	99			
Did you get any demotion when you could not achieve the targets?	Between Groups	.375	1	.375	.294	.589
	Within Groups	125.065	98	1.276		
	Total	125.440	99			
Are you getting respectable remuneration/ salary?	Between Groups	5.575	1	5.575	30.375	.000
	Within Groups	17.985	98	.184		
	Total	23.560	99			
Are you satisfied with your job?	Between Groups	3.058	1	3.058	21.249	.000
	Within Groups	14.102	98	.144		
	Total	17.160	99			
Do you get the opportunity to use your knowledge and skill on the job?	Between Groups	13.980	1	13.980	7.601	.007
	Within Groups	180.260	98	1.839		
	Total	194.240	99			
Do you feel that you are not qualified for your job?	Between Groups	.066	1	.066	.621	.433
	Within Groups	10.494	98	.107		
	Total	10.560	99			

In the above table said that analysis of variance revealed that significantly influence between occupational stress and working women of the insurance employees in insurance sectors. Often you clear about your duties and responsibilities (F=7.609; P=0.007), often do you get targets deadlines(F=14.228; P=0.000),often do you feel unrealistic targets (F=9.042; P=0.003), Do you think targets are difficult to achieve (F=18.947; P=0.000), Are you getting respectable remuneration/ salary (F=30.375; P=0.000), Are you satisfied with your job (F=21.249; P=0.000), Do you get the opportunity to use your knowledge and skill on the job (F=7.601; P=0.0007), P value are the less than 0.05, it is significant, hence we accept the alternative hypothesis. But the P value of the employees Are you clear about the objectives and goals of the organization (F=3.317; P=0.072), Does it affect/disturb your family Life (F=1.020; P=0.315), Do you feel stressed due to work pressure (F=0.976; P=0.326), Did you get any demotion when you could not achieve the targets (F=0.294; P=0.589), Do you feel that you are not qualified for your job (F=0.621; P=0.433), P value are more than 0.05, hence we accept the null hypothesis. Therefore the results show that role and responsibilities of the insurance employees significantly influence the occupational stress and women of the insurance employees.

**ANOVA**

WORKING ENVIRONMENT		Sum of Squares	df	Mean Square	F	Sig.
Are the working procedures of organization easy and logical?	Between Groups	1.746	1	1.746	10.377	.002
	Within Groups	16.494	98	.168		
	Total	18.240	99			
working time/day	Between Groups	.757	1	.757	3.826	.053
	Within Groups	19.403	98	.198		
	Total	20.160	99			
over time/ week	Between Groups	.017	1	.017	.029	.866
	Within Groups	56.623	98	.578		
	Total	56.640	99			
Do you get the respect at work place from your superiors whom you deserve?	Between Groups	.266	1	.266	1.450	.231
	Within Groups	17.974	98	.183		
	Total	18.240	99			
opportunities of promotion in your organization are negligible	Between Groups	5.237	1	5.237	26.453	.000
	Within Groups	19.403	98	.198		
	Total	24.640	99			
Is your work place totally committed to health and safety regulation?	Between Groups	3.465	1	3.465	25.872	.000
	Within Groups	13.125	98	.134		
	Total	16.590	99			
Do you work in A.C environment?	Between Groups	2.495	1	2.495	11.899	.001
	Within Groups	20.545	98	.210		
	Total	23.040	99			
Does it affect your efficient?	Between Groups	9.978	1	9.978	6.029	.016
	Within Groups	162.182	98	1.655		
	Total	172.160	99			
Do you receive regular feedback about your performance?	Between Groups	8.509	1	8.509	52.611	.000
	Within Groups	15.851	98	.162		
	Total	24.360	99			
Do you have to work under noisy/ crowed environment?	Between Groups	8.416	1	8.416	7.391	.008
	Within Groups	111.584	98	1.139		
	Total	120.000	99			
Do you feel uncomfortable with the political climate of the organization?	Between Groups	4.058	1	4.058	18.992	.000
	Within Groups	20.942	98	.214		
	Total	25.000	99			
Does your colleague help you when your work becomes difficult?	Between Groups	1.560	1	1.560	7.865	.006
	Within Groups	19.440	98	.198		
	Total	21.000	99			
Do you have to work very fast?	Between Groups	.176	1	.176	.797	.374
	Within Groups	21.584	98	.220		
	Total	21.760	99			
Do you spend most of your time on fighting fires rather than working on a plan?	Between Groups	.051	1	.051	.200	.655
	Within Groups	24.909	98	.254		
	Total	24.960	99			

In the above table said that analysis of variance revealed that significantly influence between occupational stress and working women of the insurance employees in insurance sectors. Are the working procedures of organization easy and logical (F=10.377; P=0.002), working time/day (F=3.826;P=0.053), ), opportunities of promotion in your organization are negligible (F=26.453; P=0.000), Is your work place totally committed to health and safety regulation (F=25.872; P=0.000), Do you work in A.C environment (F=11.899; P=0.001), Does it affect your efficient (F=6.029; P=0.016), Do you receive regular feedback about your performance (F=52.611; P=0.000), Do you have to work under noisy/crowed environment?(F=7.391;P=.008),Do you feel uncomfortable with the political climate of the organization (F=18.992; P=0.000),Does your colleague help you when your work becomes difficult?(F=7.865;P=.006), P value are the less than 0.05, it is significant, hence we accept the alternative hypothesis. But the P value of over time/week (F=0.29; P=0.866), Do you get the respect at work place from your superiors whom you deserve (F=1.450; P=0.231), Do you have to work very fast (F=0.797; P=0.374), Do you spend most of your time on fighting fires rather than working on a plan (F=0.200; P=0.655). P value are more than 0.05, hence we accept the null hypothesis. Therefore the results show that working environment of the insurance employees significantly influences the occupational stress and working women of the insurance employees.

**ANOVA**

HABITS		Sum of Squares	df	Mean Square	F	Sig.
Do you take tobacco, pan, gutkha, chutki etc?	Between Groups	1.540	1	1.540	14.373	.000
	Within Groups	10.500	98	.107		
	Total	12.040	99			
Do you drink?	Between Groups	.375	1	.375	2.813	.097
	Within Groups	13.065	98	.133		
	Total	13.440	99			
Do you practice any of the following to overcome/ reduce the stresses? if yes mention below	Between Groups	.066	1	.066	.087	.768
	Within Groups	74.494	98	.760		
	Total	74.560	99			

In the above table said that analysis of variance revealed that significantly influence between occupational stress and working women of the insurance employees in insurance sectors. Do you drink (F=2.813;P=0.097), Do you practice any of the following to overcome/ reduce the stresses (F=0.087; P=0.768), P value are the less than 0.05, it is significant, hence we accept the alternative hypothesis. But the P value Do you take tobacco, pan, gutkha, chutki etc (F=14.373; P=0.000), P value are more than 0.05, hence we accept the null hypothesis. Therefore the results show that habits of the insurance employees significantly influence the occupational stress and working women of the insurance employees.

**ANOVA**

BEHAVIROUAL CHANGES DUE TO JOB		Sum of Squares	df	Mean Square	F	Sig.
Have often you get irritated at home?	Between Groups	4.526	1	4.526	9.702	.002
	Within Groups	45.714	98	.466		
	Total	50.240	99			
Have often you grt irritated at work place?	Between Groups	18.935	1	18.935	34.969	.000
	Within Groups	53.065	98	.541		
	Total	72.000	99			
Does your seek reassurance and emotional support from family members?	Between Groups	1.201	1	1.201	.812	.370
	Within Groups	145.039	98	1.480		
	Total	146.240	99			
Do you feel that other people are responsible for what happened?	Between Groups	4.804	1	4.804	7.826	.006
	Within Groups	60.156	98	.614		
	Total	64.960	99			
Do you Spend time in the company of children?	Between Groups	2.295	1	2.295	1.300	.257
	Within Groups	173.065	98	1.766		
	Total	175.360	99			
Have you Talk to a family member who can do something concrete about the problem?	Between Groups	.026	1	.026	.032	.859
	Within Groups	79.974	98	.816		
	Total	80.000	99			
Have you help others in trouble or distress?	Between Groups	6.732	1	6.732	5.336	.023
	Within Groups	118.601	94	1.262		

	Total	125.333	95			
Does your higher authorities do care for my self- respect?	Between Groups	17.558	1	17.558	13.609	.000
	Within Groups	126.442	98	1.290		
	Total	144.000	99			

In the above table said that analysis of variance revealed that significantly influence between occupational stress and working women of the insurance employees in insurance sectors. Have often you get irritated at home (F=9.702;P=0.002), Have often you get irritated at work place (F=34.969;P=0.000), Do you feel that other people are responsible for what happened (F=7.826; P=0.006), Have you help others in trouble or distress (F=5.336; P=0.023), Does your higher authorities do care for my self- respect (F=13.609; P=0.000), P value are the less than 0.05, it is significant, hence we accept the alternative hypothesis. But the P value Does you seek reassurance and emotional support from family members (F=0812; P=0.370), Do you Spend time in the company of children (F=1.300; P=0.257), Have you Talked to a family member who can do something concrete about the problem (F=0.032; P=0.859), P value are more than 0.05, hence we accept the null hypothesis. Therefore the results show that behavioral changes due to job of the insurance employees significantly influence the occupational stress and working women of the insurance employees.

ANOVA

PSYCHOLOGICAL CHANGES DUE TO JOB		Sum of Squares	df	Mean Square	F	Sig.
Do you get stress due to ignorant behavior of clients?	Between Groups	1.704	1	1.704	7.371	.008
	Within Groups	22.656	98	.231		
	Total	24.360	99			
Do you get stress due to ignorant behavior of your boss?	Between Groups	1.273	1	1.273	5.488	.021
	Within Groups	22.727	98	.232		
	Total	24.000	99			
Do you feel stressed when management interrupt you for your priorities?	Between Groups	3.143	1	3.143	2.636	.108
	Within Groups	116.857	98	1.192		
	Total	120.000	99			
The fear of failure is cons candy in your mind?	Between Groups	3.143	1	3.143	23.956	.000
	Within Groups	12.857	98	.131		
	Total	16.000	99			
Do you fear that someone is going to take over your job?	Between Groups	1.500	1	1.500	7.257	.008
	Within Groups	20.260	98	.207		
	Total	21.760	99			
have you noticed any recent change in frequency of making love with your partner(f married)	Between Groups	.598	1	.598	2.613	.109
	Within Groups	22.442	98	.229		
	Total	23.040	99			
How often you feel dissatisfaction with the system environment of the organization?	Between Groups	.346	1	.346	1.403	.239
	Within Groups	24.164	98	.247		
	Total	24.510	99			
Iam unable to carry out my assignment to my satisfaction on account of excessive load of work and lack of time?	Between Groups	.375	1	.375	.364	.548
	Within Groups	101.065	98	1.031		
	Total	101.440	99			

In the above table said that analysis of variance revealed that significantly influence between occupational stress and working women of the insurance employees in insurance sectors. Do you get stress due to ignorant behavior of clients (F=7.371; P=0.008), Do you get stress due to ignorant behavior of your boss (F=5.488; P=0.021), The fear of failure is cons candy in your mind (F=23.956; P=0.000), Do you fear that someone is going to take over your job (F= 7.257; P=0.008), P value are the less than 0.05, it is significant, hence we accept the alternative hypothesis. But the P value Do you feel stressed when management interrupt you for your priorities (F=2.636; P=0.108), Have you noticed any recent change in frequency of making love with your partner (if married?) (F=2.613; P=0.109), How often you feel dissatisfaction with the system environment of the organization (F=1.403; P=0.239), iam unable to carry out my assignment to my satisfaction on account of excessive load of work and lack of time (F=.364; P=0.548), P value are more than 0.05, hence we accept the null hypothesis. Therefore the results show that psychological changes due to job of the insurance employees significantly influence the occupational stress and working women of the insurance employees.

**ANOVA**

PHYSICAL CHANGES DUE TO JOB		Sum of Squares	df	Mean Square	F	Sig.
Have often you feel un-necessary tiredness?	Between Groups	2.011	1	2.011	3.833	.053
	Within Groups	51.429	98	.525		
	Total	53.440	99			
Do you feel weakness in daily routine life?	Between Groups	.598	1	.598	2.613	.109
	Within Groups	22.442	98	.229		
	Total	23.040	99			
Do you have problem of blood pressure?	Between Groups	1.768	1	1.768	15.776	.000
	Within Groups	10.982	98	.112		
	Total	12.750	99			
Do you suffer from pear pressure?(colleagues), or non co-operation from colleagues?	Between Groups	2.246	1	2.246	12.955	.001
	Within Groups	16.994	98	.173		
	Total	19.240	99			
Do you feel sleep disturbance?	Between Groups	.126	1	.126	.182	.671
	Within Groups	67.714	98	.691		
	Total	67.840	99			
Do you take sleeping pills while sleeping?	Between Groups	2.104	1	2.104	1.243	.268
	Within Groups	165.896	98	1.693		
	Total	168.000	99			
Are you losing your weight day by day?	Between Groups	.266	1	.266	1.450	.231
	Within Groups	17.974	98	.183		
	Total	18.240	99			
Are you suffering from any diseases due to job stress?	Between Groups	.000	1	.000	.	.
	Within Groups	.000	98	.000		
	Total	.000	99			

In the above table said that analysis of variance revealed that significantly influence between occupational stress and working women of the insurance employees in insurance sectors. Have often you feel un-necessary tiredness (F=3.833; P=0.0053), Do you have problem of blood pressure (F=15.776; P=0.000), Do you suffer from pear pressure? (Colleagues), or non co-operation from colleagues (F=12.955; P=0.001), P value are the less than 0.05, it is significant, hence we accept the alternative hypothesis. But the P value Do you feel weakness in daily routine life (F=2.613; P=0.109), Do you feel sleep disturbance (F=0.182; P=0.671), Do you take sleeping pills while sleeping (F=1.243; P=.268), Are you losing your weight day by day (F=1.450; P=0.231), P value are more than 0.05, hence we accept the null hypothesis. Therefore the results show that physical changes due to job of the insurance employees significantly influence the occupational stress and working women of the insurance employees.

**Findings**

This research was undertaken to marital status highly influence on stress of women employee. The results indicate that non- working married women are better adjusted in their married life than working married women, along with this they also do not feel depression and stress in their married life as compared to working married women.

**Conclusion and Suggestion**

Thus, it can be concluded from the above discussion that there are differences in the insurance employees' marital status and occupational stress. The findings of the study indicate that working married women have to face more difficulties in their lives like they experienced more stress and depression as compared to non-working married women. It concluded that on some aspects working married women cannot contribute significantly for the well being of their family. Their attention diverted because of working in two situations. They cannot give proper attention to their marital lives and this causes depression and stress.

Obviously, these married working women are liable to fulfill all commitments equally at home and at work place, as compared to unmarried working women. The potential for work/family conflict and stress increases as most of the professional women struggle with the demands of balancing their work and family. It is really the most difficult task for married working women to integrate their multiform obligations of career, household, spouse and children. Evidently, the consequence of women's feelings of incompatibility to deal with these demands is the occurrence of high level of stress, as proved by the findings of the present study.

Employees working in the insurance industry were not satisfied from their job and it difficult task for them to survive in this field. Most of the suffering from stresses in insurance industry. Actually in this analysis it is realize that in insurance industry targets are unrealistic and sometimes unachievable and consequently they have to spend long hours. Therefore, due to long working hours the employees were not able to give attention on their health. Due to more work pressure in this field, most of the employees do over time and not devote their time for their family and this work pressure significantly disturb their family life. The occupational stress can be managed through practicing meditation, physical work out, morning walk, yoga and many more things to remove these stresses, but unfortunately majority of the employees were falling short of time.

### REFERENCE

- [1]. Dhamodharan and Arumugasamy, "Effect of Occupational Stress on Executives' Leadership Styles", Public Policy and Administration Research, Public Policy and Administration Research, Vol.1 (4), 2011, pp. 1-7.
- [2]. Fred Luthans., (1998). Micro & Macro Dynamics of Organizational Behavior. 8<sup>th</sup> Edition, pp.328-348.
- [3]. Jyoti Sharma and Arti Devi (2011), Role stress among employees: an empirical study of commercial banks.Gurukul Business Review, vol. 7, pp. 53-61.
- [4]. Gwang suk kim, won jung cho & chung yul lee (2005),"The Relationship of work Stress and Family Stress to the Self- Rated Health of Women Employed in the Industrial sector in Korea",public Health Nursing vol.22 No.5, pp.389-397.
- [5]. Hina Ahmed Hashmi and Maryam Khurshid (2007),"Marital Adjustment, Stress and Depression among Working and Non-Working Married Women", Intenet Journal of Medical, vol.2, No.1.
- [6]. Harmanpreet ,Lakhwinder Pal Singh and Vikas Monga(2012)," An Investigation into Satisfaction Level of Females Employees of Insurance Industry : A Study in India,International journal of Physical and Social Science,vol 2, issue 5.
- [7]. Jeyaraj .S.S. (2013), Demographic Variables And The Level Of Occupational Stress Among The Teachers Of Government Higher Secondary Schools In Madurai District", International Journal Of Research In Commerce, It & Management, Vol No.3, Issue No.4 (April).
- [8]. Lakhwinder Pal Singh and Harmanpreet Singh(2012),"Investigation into Satisfaction Level of Males Employees of Insurance Industry", Journal of Research in International Business and Management,vol,2(6) pp,161-169.
- [9]. Lehal, Ritu; and Singh, Sukhdeep (2005), "Organizational Role Stress among College Teachers of Patiala District: A Comparative Study of Government and Private Colleges,"*RIMT Journal of Strategic Management & Information Technology*, Vol. 2, No.1
- [10]. Maryam Zarra, Ali Moazami-Goodarzi &Leila Hasannejad (2010),"Occupational Stress and Family Difficulties of Working Women", Current Research in Psychology 1 (2): pp75-81.
- [11]. Nagina Parveen (2009),"Investigating Occupational Stress Among Married and Unmarried Working Women In Hyderabad City", Bahria Journal of Professional Psychology, No.5. pp,21-37.
- [12]. Nevin Sanlier & Fatma Arpacı (2007),"A Study into the Effects of Stress on Women'sHealth",Humanity & Social Sciences Journal 2 (2): pp101-109.
- [13]. Rosalind Chait Barnett, Andrew Steptoe & Karen (2005),"Marital-Role Quality and Stress-Related Psychobiological Indicators", Annals of Behavioral Medicine vol.30, No.1.
- [14]. Swati Goyal and Vinay Kashyap(2010):"Organizational Role Stress: An Empirical Study among Insurance Employees".Asia-Pacific Business Review,VolVI,No.4,pp,12-17.
- [15]. W.J. Coetzer and S. Rothmann(2006)," Occupational Stress of Employees in an Insurance Company", South African Journal of Business management,vol 37(3).