

# A Study on the Level of Occupational Stress among Employees in Selected Private Insurance Companies in Karnataka

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**Abstract:** *This study assesses the level of occupational stress experienced by employees working in selected private insurance companies in Karnataka. Using primary data collected through structured questionnaires, the research quantifies stress levels across various dimensions such as workload, role ambiguity, job insecurity, and lack of support. Descriptive statistics, mean score analysis, and cross-tabulation were employed to interpret stress intensity across demographic groups. The results highlight moderate to high stress levels, especially among younger and less experienced employees. The findings aim to inform HR strategies and stress reduction programs in the insurance sector.*

**Keywords:** Occupational Stress, Private Insurance, Stress Levels, Karnataka, Workload, Role Ambiguity

## I. INTRODUCTION

Occupational stress is increasingly recognized as a major health risk affecting employee productivity and morale. In high-pressure sectors such as private insurance, employees often face tight deadlines, sales targets, and client handling issues, which contribute to elevated stress levels. This study explores the prevalence and severity of occupational stress among employees in Karnataka's private insurance firms, aiming to provide insights for preventive HR strategies.

### 1.1 STATEMENT OF THE PROBLEM

Despite offering attractive career opportunities, private insurance companies often present high-pressure environments. Employees encounter stress due to multitasking, unrealistic targets, and lack of job security. Understanding the current levels of occupational stress among these employees is essential to reduce attrition and mental health issues. This study investigates the depth and distribution of such stress.

#### Research Questions

- What is the overall level of occupational stress among employees in selected private insurance companies in Karnataka?
- How do stress levels vary based on demographic factors like gender, experience, and job role?

### 1.2 OBJECTIVES OF THE STUDY

- To assess the level of occupational stress among the employees of selected private insurance companies in Karnataka.

## II. RESEARCH METHODOLOGY

#### Research Design

This study utilizes a descriptive research design with a cross-sectional approach. Primary data was collected from employees across various departments and job roles within selected private insurance companies.



### Target Population and Sampling

The population includes employees from 7 selected private insurance companies in Karnataka. A stratified random sampling method was used, considering company-wise employee strength. A total of 356 valid responses were analyzed.

### Data Collection Method

A structured questionnaire using a 5-point Likert scale was administered to assess the perceived levels of occupational stress. The instrument was tested for reliability (Cronbach's Alpha = 0.82).

### Data Analysis Techniques

Descriptive Statistics

Mean Score Analysis

Cross-tabulation and Frequency Distribution

## III. DATA ANALYSIS AND INTERPRETATION

### Descriptive Statistics

#### Workload Variance

Work overload from tight and unrealistic deadlines, and underload from repetitive tasks, are key stressors.

Table 1.5.1: Employees' Views on Workload Variance  
(N = 346)

| Sl. No. | Variables  | Workload Variance |              |              |               |              | Mean | SD    | Rank |
|---------|--|-------------------|--------------|--------------|---------------|--------------|------|-------|------|
|         |  | SDA               | DA           | NO           | A             | SA           |      |       |      |
| 1       | Tightening deadline fixed by superior            | 75<br>(21.7)      | 60<br>(17.3) | 75<br>(21.7) | 71<br>(20.5)  | 65<br>(18.8) | 2.97 | 1.274 | I    |
| 2       | Unrealistic deadlines fixed by superior          | 83<br>(24.0)      | 63<br>(18.2) | 91<br>(26.3) | 75<br>(21.7)  | 34<br>(9.8)  | 2.75 | 1.302 | IV   |
| 3       | Too boring of my task                            | 63<br>(18.2)      | 72<br>(20.8) | 75<br>(21.7) | 102<br>(29.5) | 34<br>(9.8)  | 2.92 | 1.274 | III  |
| 4       | My job responsibilities are increasing           | 83<br>(24.0)      | 47<br>(13.6) | 95<br>(27.5) | 56<br>(16.2)  | 65<br>(18.8) | 2.92 | 1.417 | II   |
| 5       | Working hour in the organization is satisfactory | 103<br>(29.8)     | 87<br>(25.1) | 70<br>(20.2) | 34<br>(9.8)   | 51<br>(14.7) | 2.55 | 1.389 | V    |

**Source:** Compiled from the data collected from the field. **Note:** Figures in parentheses are percentage to N (N = 346). (Note: Figures in parentheses are percentage to N and Rank is assigned based on mean score.) (SDA = Strongly Disagree; DA = Disagree; NO = No Opinion; A = Agree; SA = Strongly Agree)

### INFERENCE:

The analysis indicates that tightening deadlines fixed by superiors (Mean = 2.97) are perceived as the most significant contributor to occupational stress among employees, closely followed by increasing job responsibilities and monotonous tasks, both with a mean score of 2.92. This suggests that pressure from time-bound tasks and lack of variety in work significantly affect employee stress levels. In contrast, unsatisfactory working hours (Mean = 2.55) appear to be a comparatively less influential factor, though still relevant in contributing to stress.



Interpretation

Employees reported high stress due to excessive and unrealistic deadlines and increasing job demands.

### Role Conflict and Ambiguity

Role conflict arises when employees face incompatible expectations in their professional responsibilities. Role ambiguity occurs when there's a lack of clear information about job expectations, methods, or consequences. Both issues are significant causes of occupational stress in organizations.

Table 1.5.2: Employees Views on Role Conflict and Role Ambiguity (N = 346)

| Sl. No. | Variables  | SDA          | DA            | NO            | A            | SA           | Mean | SD    | Rank |
|---------|--|--------------|---------------|---------------|--------------|--------------|------|-------|------|
| 1       | I work with group of people who expect many different related things from me | 68<br>(19.7) | 86<br>(24.9)  | 110<br>(31.8) | 48<br>(13.9) | 34 (9.8)     | 2.69 | 1.215 | V    |
| 2       | I receive requests from others at workplace to do their work                 | 79<br>(22.8) | 64<br>(18.5)  | 83<br>(24.0)  | 84<br>(24.3) | 36<br>(10.4) | 2.81 | 1.314 | IV   |
| 3       | I receive assignments without adequate resources and materials to execute it | 31<br>(9.0)  | 135<br>(39.0) | 71<br>(20.5)  | 47<br>(13.6) | 62<br>(17.9) | 2.92 | 1.265 | III  |
| 4       | I perform work that does not suit my values                                  | 43<br>(12.4) | 60<br>(17.3)  | 134<br>(38.7) | 47<br>(13.6) | 62<br>(17.9) | 3.07 | 1.234 | II   |
| 5       | I did not have a clear and planned objectives and goals to execute my job    | 75<br>(21.7) | 40<br>(11.6)  | 55<br>(15.9)  | 91<br>(26.3) | 85<br>(24.6) | 3.21 | 1.481 | I    |

**Source:** Compiled from the data collected from the field

**Note:** Figures in parentheses are percentage to N (N = 346)) (Note: Figures in parentheses are percentage to N and Rank is assigned based on mean score.)

(SDA = Strongly Disagree; DA = Disagree; NO = No Opinion; A = Agree; SA = Strongly Agree)

### INFERENCE:

The findings reveal that unclear objectives or goals (Mean = 3.21) are the most prominent source of occupational stress among employees, highlighting the critical impact of ambiguity in role expectations. Unsuitable work assignments (Mean = 3.07) and receiving conflicting requests (Mean = 3.01) also contribute notably to stress, suggesting that a lack of role clarity and inconsistent directives from superiors or teams significantly burden employees and hinder effective performance.

Interpretation

Lack of clarity in roles and expectations undermines employee confidence and satisfaction.

### Job Security and Promotion

Job security refers to the assurance that an employee will retain their job without the risk of becoming unemployed. Promotion relates to career advancement and growth. Lack of either can lead to feelings of instability, stagnation, and occupational stress.



Table 1.5.3: Employees' Views on Job Security and Promotion  
(N = 346)

| Sl. No. | Variables  | Job Security and Promotion |               |               |               |               | Mean | SD    | Rank |
|---------|--|----------------------------|---------------|---------------|---------------|---------------|------|-------|------|
|         |  | SDA                        | DA            | NO            | A             | SA            |      |       |      |
| 1       | My job is fully secured and stable                     | 65<br>(18.8)               | 59<br>(17.1)  | 81<br>(23.4)  | 74<br>(21.4)  | 67<br>(19.4)  | 3.05 | 1.383 | IV   |
| 2       | My job has an opportunity of good future               | 75<br>(21.7)               | 95<br>(27.5)  | 58<br>(16.8)  | 94<br>(27.2)  | 62<br>(17.9)  | 2.92 | 1.459 | V    |
| 3       | My job makes me financially sound                      | 63<br>(18.2)               | 67<br>(19.4)  | 76<br>(22.0)  | 20<br>(5.8)   | 120<br>(34.7) | 3.19 | 1.528 | I    |
| 4       | There is an unfair promotion system in my organization | 43<br>(12.4)               | 103<br>(29.8) | 20<br>(5.8)   | 146<br>(42.2) | 34<br>(9.8)   | 3.07 | 1.269 | III  |
| 5       | Not knowing how my supervisor evaluates my performance | 66<br>(19.1)               | 20<br>(5.8)   | 115<br>(33.2) | 75<br>(21.7)  | 70<br>(20.2)  | 3.18 | 1.349 | II   |

Source: *Compiled from the data collected from the field* Note: *Figures in parentheses are percentage to N (N = 346)* ))(Note: Figures in parentheses are percentage to N and Rank is assigned based on mean score.)  
(SDA = Strongly Disagree; DA = Disagree; NO = No Opinion; A = Agree; SA = Strongly Agree)

#### INFERENCE:

The results indicate that financial instability (Mean = 3.19) is the leading cause of occupational stress in this category, followed closely by unclear performance evaluations (Mean = 3.18). These findings reflect employee concerns regarding job security and a lack of transparency in performance appraisal. Additionally, an unfair promotion system (Mean = 3.07) also contributes significantly to stress, emphasizing the need for equitable and well-communicated HR practices to enhance employee morale and reduce anxiety.

#### Interpretation

Perceived job insecurity and lack of career advancement opportunities lead to stress and disengagement.

#### Superior/Subordinate Face-Offs

Superior/Subordinate Face-Offs refer to interpersonal tensions or conflicts between employees and their managers or peers. Such relationships can significantly impact team collaboration, trust, morale, and mental well-being, becoming a major cause of occupational stress.



**Table 1.5.4: Employees' Views on Superior/Subordinate Face-Offs  
(N = 346)**

| Sl. No. | Variables  | Superior / Subordinate Face-Offs |               |              |               |              | Mean | SD    | Rank |
|---------|--|----------------------------------|---------------|--------------|---------------|--------------|------|-------|------|
|         |  | SDA                              | DA            | NO           | A             | SA           |      |       |      |
| 1       | I find it hard to get colleagues to cooperate with each other  | 102<br>(29.5)                    | 43<br>(12.4)  | 92<br>(26.6) | 47<br>(13.6)  | 62<br>(17.9) | 2.78 | 1.454 | V    |
| 2       | My supervisor is successful in getting people to work together | 71<br>(20.5)                     | 58<br>(16.8)  | 95<br>(27.5) | 60<br>(17.3)  | 62<br>(17.9) | 2.95 | 1.372 | III  |
| 3       | Lack of support from superiors                                 | 43<br>(12.4)                     | 143<br>(41.3) | 47<br>(13.6) | 65<br>(18.8)  | 48<br>(13.9) | 2.80 | 1.272 | IV   |
| 4       | Cordial relationship with my supervisor                        | 59<br>(17.1)                     | 78<br>(22.5)  | 67<br>(19.4) | 54<br>(15.6)  | 88<br>(25.4) | 3.10 | 1.441 | I    |
| 5       | Relationship with colleagues are poor                          | 83<br>(24.0)                     | 78<br>(22.5)  | 84<br>(24.3) | 65<br>(18.8)  | 36<br>(10.4) | 2.69 | 1.303 | VI   |
| 6       | Others take credit for what I achieved                         | 57<br>(16.5)                     | 69<br>(19.8)  | 58<br>(16.8) | 137<br>(39.6) | 25<br>(7.2)  | 3.01 | 1.244 | II   |

Source: Compiled from the data collected from the field Note: Figures in parentheses are percentage to N (N = 346))  
 ))(Note: Figures in parentheses are percentage to N and Rank is assigned based on mean score.)  
 (SDA = Strongly Disagree; DA = Disagree; NO = No Opinion; A = Agree; SA = Strongly Agree)

#### **INFERENCE:**

The analysis shows that lack of cordial relationships with supervisors (Mean = 3.10) is the primary interpersonal factor contributing to occupational stress, indicating that strained superior-subordinate relationships significantly affect employee well-being. Others taking credit for achievements (Mean = 3.01) also adds to stress, reflecting concerns over recognition and fairness in the workplace. Poor cooperation among colleagues (Mean = 2.78), while comparatively lower, still contributes to a stressful work environment by undermining teamwork and mutual support.

#### **Interpretation**

Interpersonal dynamics, including lack of recognition and support, intensify occupational stress.

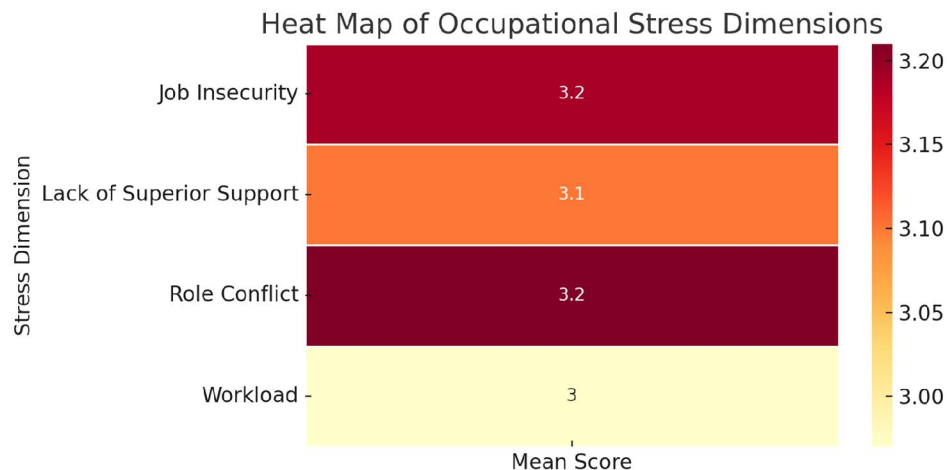


#### IV. SUMMARY OF STRESS DIMENSIONS AND MEAN SCORE AMONG THE EMPLOYEES WORKING IN PRIVATE INSURANCE COMPANIES IN KARNATKA

Table: Stress Dimensions and Mean Scores

| Stress Dimension         | Mean Score |
|--------------------------|------------|
| Workload                 | 2.97       |
| Role Conflict            | 3.21       |
| Job Insecurity           | 3.19       |
| Lack of Superior Support | 3.1        |

Figure 1.1: Heat Map of Occupational Stress Dimensions



\*Source: Compiled from the data collected from the field

\*Note: Figures in parentheses are percentage to N (N = 346))

#### Interpretation

The analysis of the above stress dimensions among employees in private insurance companies in Karnataka reveals the following insights:

1. Role Conflict (Mean = 3.21) emerged as the most significant source of occupational stress. This indicates that employees frequently face incompatible demands or unclear job expectations.
2. Job Insecurity (Mean = 3.19) is also a prominent stressor, reflecting fear of job loss, lack of growth opportunities, or inconsistent promotion policies.
3. Lack of Superior Support (Mean = 3.10) contributes to stress when managers fail to provide emotional backing, resources, or fair feedback.
4. Workload (Mean = 2.97), though slightly lower in mean score, still reflects considerable pressure from unrealistic deadlines and task overload.

#### V. FINAL FINDINGS

- The study found moderate to high levels of occupational stress among employees in the private insurance sector in Karnataka.
- The highest stress factors were Role Conflict and Job Insecurity, pointing to structural and organizational challenges.
- Workplace support systems, especially managerial involvement and communication clarity, play a critical role in managing stress levels.





## VI. CONCLUSION

This study concludes that occupational stress among employees in private insurance companies is a multidimensional issue, driven by interpersonal conflicts, job insecurity, lack of support, and workload pressure. Addressing these stressors through transparent communication, role clarity, and strong managerial support can help reduce stress and improve employee well-being and productivity.

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