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# Occupational Stress of Women in the Service Sector : An Empirical Study

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## *Abstract*

*This paper is a study to find specific causes, symptoms of stress and depression of women in some selected categories of services having different demographic profiles and job conditions. 230 women in six service sectors are chosen from Kolkata for the study through structured questionnaire in a stratified sampling method. The selected sectors are Health care, Financial services, Transport, IT/BPO, Education and Communication. Stress related variables are clubbed under two heads. The first three sets of variables deal with some specific causes of stress. The second group of the variables deals with the occurrence of symptoms of stress on women at three levels i.e. psychological, physical and behavioural. Different statistical tools examine the dependency and association of the variables with relation to general profiles and job conditions of the respondents. Correlation analyses of the variables and sectoral comparisons are also established through this exploratory research.*

## **1. Introduction**

Indian women have proved their acumen in varieties of professions along with men and are well equipped to grab the opportunities of this multi-polar world. According to the industry statistics, the number of employed women grew by almost 200 million over the last decade and reached 1.2 billion in 2007 compared to 0.8 billion men. Simultaneously women professionals have become more susceptible to a cycle of anxiety-tension –stress –depression and even nervous breakdown. Even when many women occupy significant top management slots in many organizations, ranging from high-tech, manufacturing to consumer services, they are still denied access to many areas in our society. With enhancement of socio-economic status, women have accepted occupational mobility and accessibility but in many families this has resulted in serious conflicts due to the variety of roles they are expected to play.

Various studies have shown that women are about twice as likely as men to suffer from depression and stress (Marano, 2003). This two-to-one difference persists across racial, ethnic, and economic divides. In fact, this gender difference in rates of depression is found in most of the countries around the world. There are number of theories which attempt to explain the higher incidence of stress level in women. Stress

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level of working women may be more than their non-working counterpart because she has to juggle with multiple roles in both professional and personal life. The various causes of stress can be due to (i) **Social and cultural causes** (ii) **Psychological causes** (iii) **Physical or biological causes**

#### (i) Social and Cultural Causes

Among the social and cultural causes, a woman's multiple roles as a mother, a wife and a working professional makes her more vulnerable to role-strain leading to subsequent stress and depression. Depression is more common in women receiving less support in housework and child-care activities. The single working mother is particularly at risk. Above all, women's relative lack of power and status in our society might lead to feeling of helplessness placing her at a greater risk for depression. Relationship alterations or the loss of loved ones can produce empty nest or other "Separation Syndromes". Low socio-economic status is also a major factor for acute depression. Gender discrimination at work place may generate a lot of stress for facing the *Glass ceiling* where women's career progression is restricted when women are not allowed opportunities to be posted in higher positions or take part in strategic decision making. Many studies have shown that the rate of depression is lower for the married women compared to the single and divorced working women which proves that marriage can be one of the factors of life satisfaction for many women. Unsuccessful marriage is another cause of depression for them. Again single mothers who are either earning less or not getting enough employable opportunities, have the rate of poverty across all demographic groups in the world is very high.

#### (ii) Psychological Causes

While researching the psychological symptoms, it is found that women are more likely to ruminate when they are depressed. This includes crying to relieve emotional tension, trying to figure out the reason for the depression and confiding to friends about her depression. Men, on the other hand, tend to distract themselves when they are depressed. Thus the behavioural symptoms of stress are quite different for men and women.

#### (iii) Physical or Biological Causes

Among the various biological causes of depression, premenstrual problems or hormonal fluctuations during the menstrual cycle can cause the familiar symptoms of premenstrual syndrome (PMS), such as bloating, irritability, fatigue, and emotional reactivity. For many women, PMS is mild. But research shows that for some working women, symptoms are severe enough to disrupt their lives particularly when their work involves a lot of stress and strain for a long duration. Hormonal changes that occur during pregnancy can contribute to depression, particularly in women already at high risk. Many new mothers experience the *baby blues*. This is a normal reaction that tends to subside within a few weeks. However, some women experience severe lasting depression even for months after childbirth. This condition is known as Postpartum Depression. Postpartum Depression sometimes is influenced partly by hormonal fluctuations. But in many cases, it can be acute for working mothers just after the childbirth because she is in a dilemma as to how she can juggle her new role as a caregiver for her new born and tackle her old work place responsibilities. In general women may be at increased risks for depression during the stage of menopause also when her reproductive hormones rapidly fluctuate.

#### Various Symptoms of Stress on Women

Psychological symptoms of stress in women include feelings of guilt, hopelessness and worthlessness, suicidal thoughts or sleep disturbance (sleeping more or sleeping less), difficulty in concentrating, lack of energy and fatigue.

Some of the most common behavioural symptoms of stresses are feeling tense or depressed leading to poor memory, concentration, addiction to increased alcohol consumption or smoking, anger/hostility or certain emotional outburst, mood swings, difficulty in making decisions as well as decreased interest in conjugal life in case of married women. Biological or physical symptoms of stress may be in the form of appetite and weight changes, menstrual problems, infertility, hormonal imbalance, gout, arthritics, headache & migraine, asthma, shortness of breath, diabetes, insomnia, high blood pressure & hypertension etc.

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Sociological researches assert that family structure (working or stay-at-home mothers, and other models) affects performance and employee attendance either directly or interactively. Family demands and family attitudes were found to influence the frequency of absenteeism of women at workplace especially when they are unable to arrange for the proper childcare facilities. Consequently, women are more susceptible to an increasing rate of psychosomatic diseases and psychological disorders in the present day world. Some of the major decisions about life-altering events like a career woman's concept about marriage; pregnancy (whether she is ready for this new role or not) etc may also influence the level of perceived stress.

Apart from general occupational stressors, some of the others factors contributing to stress are lack of job-satisfaction, lack of career prospects, workplace violence and abuses like assault/attack, threat, sexual harassment, abuses, bullying or mobbing. Women working in call centers, IT, BPO, health care etc are also victims of work place abuses, bullying and sexual harassment. All these events highly disturb their mental frames and work-life balance in the long run.

## 2. Literature Review

Mukhopadhyay (1989) compared a group of working mothers with their non-working counterparts in Kolkata and the result showed that anxiety and health score of the two groups of women are similar. Campbell and Boyd (2000) studied that women engaged in health care are more prone to occupational stress and violence. Srivastava et al. (2003) studied the measurement of Big Five personality traits (Conscientiousness, Agreeableness, Neuroticism, Openness, Extraversion) in a large sample of adult population and concluded that Conscientiousness and Agreeableness increased throughout early and middle adulthood at varying rates whereas Neuroticism declined among women but did not change among men. Bahl (2005) found out the reasons and consequences of workplace bullies, which are behind all forms of harassments, discrimination, abuse, conflict and violence.

Gopal (2005) analyzed the main factors that culminates in stress among women with the introduction of MNC culture and also depicted the techniques of stress prevention. Michailidis and Georgiou (2005) conducted

a study on the occupational stress of the employees in the banking sector and the degree to which employees bring work related problems to home. Srivastava (2005) conducted a study in a public sector organization using the organizational role stress scale. He depicted that the role stagnation, the role erosion and total role stress are less at senior management level as compared to junior and the middle management level. Buchanan and Boswell (2006) investigated the interrelations among the role-integration-segmentation, role identification, reactions to interruptions and work-life conflict. In this study results from the field survey of the university staff revealed how individuals integrate their work and life domains and the consequences of such integration on work-life conflict. Gunavathy and Suganya (2007) depicted the work-life imbalance among married women employees of BPOs. Messersmith (2007) published the same type of case oriented article on managing work-life conflict among information and technology workers. Abdullah et al. (2008) explained the occupational stress and its impact on the social and familial difficulties as well as job-satisfaction level of the workingwomen in the socio-economic perspective of Bangladesh. Budhiraja and Jyoti (2008) gave a vivid description of the challenges faced by women professional in this 21<sup>st</sup>. century. Kidwai et al. (2008) analyzed the impact of working status on the lives of the workingwomen at a teaching hospital in Karachi, Pakistan. Das and Dutta (2008) studied the causes, consequences and management of occupational stress among the employees of different service sector units in and around Kolkata. Das and Ghosh (2009) pointed out the impact and root causes of the emergence of stress at work place and provided the strategies to be adopted by companies to cope up with stress.

## 3. Objectives of the study

- To identify different occupational stress variables, their dependency and association with the general profile of the respondents.
- To find out the comparative impact of the stress variables on different service sectors and on different types of organization.
- To test the mutual influence of the six variables through Pearson Correlation Analysis.

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## 4. Research Methodology

The present study is exploratory in nature. The study examines the causes and symptoms of stress for women employees in some selected service sectors. The analysis of the study is based mainly on the information available through structured questionnaire among randomly selected respondent of working women in Kolkata. Total 230 women employees are chosen from different service sectors. They do not belong to one particular function but in most of the cases, represent several functional areas. The sample comprises of six selected sectors like: Health care- 40; Financial services- 40; Transport – 39; IT/ BPO – 42; Education – 26; Communication – 43.

The respondents were interviewed in and around Kolkata by using quota sampling in stratified sampling technique with different sector being treated as different strata. Primary data collection is made keeping in mind the different types of services that are covered.

The stress related variables are clubbed under two heads. The first three sets of variables deal with some specific causes of stress and depression. This includes extent of social support for the women, problem of sexual abuse and gender bias, job autonomy, growth and development for the women employees. The variables are designated as **SOSSUP** (Social Support), **GENBSA** (Gender bias and sexual abuse), **JAUTOG** (Job Autonomy and growth). The second clubbing of the variables deals with the symptoms of stress at three levels. These are **PSYCOS** (Psychological symptoms), **PHYSIS** (Physical symptoms), **BEHAVS** (Behavioural symptoms).

The statistical analysis of data has been done through **SPSS package**. Descriptive statistical methods, analysis of variance, correlation analysis, cross table analysis are used in the data analysis part. Most of the traits are measured by a four- point Likert scale.

The four options marked on the Likert scale are:

- Regularly (1)
- Quite often (2)
- Sometimes (3)
- Never (4)

## 5. Data Analysis and Findings

### 5.1 General Profile of the Respondents

The distribution of 230 female respondents working in different service sector are Health care- 40 (17.4%), Financial services 40 (17.4%), Transport 39 (17%), IT & BPO-42 (18.3%), Education-26 (11.3%) and Communication-43 (i.e. 18.7%). All the women respondents belong to either of the four types of organization: fully private (1), Government (2), Foreign (3), Self-employed (4).

The respondents belong to the age group between 20 to 55 years. Among these, 17% of the respondent belong to the age group of 20-25 years, 32.6% belong to the age group of 25-30 years, 17.8% of the respondent belong to the age group of 30-35 years, 16.5% belong to the age group of 35-40 years, 6.1% belong to the age group of 40-45 years, 4.3% belong to the age group of 45-50 years and only 5.7% of the respondent are above 50 years of age. Among 230 female employees 62.6% are married and remaining 37.4% are single which include both unmarried and women separated from their husbands. Among the percentage of married women only 27.77% are having children and the rest are childless.

Regarding educational qualification 4.8% of the respondents are not having formal college education, majority 63.5% are graduates or undergraduates, 30.9% are post-graduates and only 0.9% are having higher qualification like Ph.D. and other professional qualifications. Regarding income level of the respondent only 2.2% of the respondents have net monthly individual income less than or equal to Rs.5000 per month. 23.5% are in the income group of from Rs.5001-Rs.10000. 34.3% are between Rs.10,001-Rs.15000, 30% are between Rs15,001-Rs.25000 and 10% are having monthly individual income more than Rs.25,000. 55.2% i.e. almost half of the sample are having working experience less than 5 years. 19.1% are of 5-10 years, 10% of the respondents are of 10-15 years, 6.5% of the sample is of 15-20 years, 3.9% are having experience between 20-25 years and the rest 5.2% of the sample are having experience of more than 25 years of service.

Thus majority of the respondents are young and belong to middle income group, residing in and around Kolkata.

## 5.2 Identification of Different Variables with Stress

For the variable of Social Support (**SOSSUP**) in the questionnaire the following three attributes are considered:

- a) Fair judgments of women's work in our society
- b) Co-operation in work place and family members
- c) Organizational support and trust

For the variable of Gender Bias and Sexual Abuse (**GENBSA**) in the questionnaire the following three sub-factors are considered:

- a) Importance of women in family decision making.
- b) Experience of unwelcome sexual abuse and bullying at work place.
- c) Experiencing any kind of mental and physical abuse from close acquaintances and family members.

For the variable Job Autonomy and Growth (**JAUTOG**) the following two sub-factors are considered.

- a) Promotional opportunities and growth for women in their work place.
- b) Difficulties faced by women to "be themselves" at work or to be given job autonomy.

In the structured questionnaire, Psychological Symptoms of Stress (**PSYCOS**) are depicted by three attributes:

- a) Negative attitude of the superior for being a woman.
- b) Worried about your professional security.
- c) Suffering from any kind of disturbing thoughts, fantasies and dream.

Physical Symptoms (**PHYSIS**) of stress are tested on the following factors:

- a) Feeling tired or fatigued even with enough sleep.
- b) Suffering from tightness or pain in shoulder, neck or back.
- c) Physical symptoms are also signaled on the basis of the percentage of frequency distribution of a list of diseases and chronic illness.

Table 1: Diseases of Working Women

Type of Diseases	No. Of Respondents <small>Total 152</small>	Percentage (%)
Headache and Migraine	43	18.69
Shortness of breath or breathing problem	12	5.21
Diabetes	9	3.91
Menstrual problem	12	5.21
Insomnia	14	6.08
Blood pressure	17	7.39
Hypertension	25	10.86
Arthritis and Gout	9	3.91
Chronic Liver problem	9	3.91
Alzheimer Disease	3	1.30
Obesity	9	3.91

Among 150 respondents from the sample of 250, almost are suffering from any one or more than one of the diseases as mentioned in the above table. Except paralysis, in all other diseases percentage of frequency distribution shows that most of them are suffering from one or more of these diseases. Personal interview revealed that many of these illnesses might be due to the excessive strain and burnout rather than any other biological reasons.

Again Behavioural Symptoms of stress (**BEHAVS**) are tested on the basis of following two attributes:

- a) Reacting angrily to any criticism.
- b) Crying or feel like crying often.

Apart from the above mentioned factors, frequency distribution of the major life events in Holmes and Rahe scale (1967) shows that female respondent are affected by certain factors like death of a spouse, divorce, marital separation, death of close family members, pregnancy, sexual difficulties, change in financial state, being fired from work etc. Among the 230 female respondents it is found that 20.4% of them are greatly affected by death of close family members (except spouse), 28.3% of the respondent are greatly effected by the change in financial state, 4.8% are

affected by change to different occupation and 4.3% are affected by gain of new family member, 5.7% of the respondent are suffering from sexual difficulties, 3.5% are stressed out due to pregnancy, 24.3% are worried about change in health of family members, 6.5% are affected by major personal injuries or illness and again 7% are stressed out due to marriage. All these phases and life-events have produced considerable amount of stress-related issues to the respondents.

#### Different Variables and their Relationships with the General Profile of the Respondents

Applying analysis of variance technique (ANOVA) it is found that six variables PHYSIS, PSYCOS, BEHAVS, SOSSUP, GENBSA, JAUTOG are tested across five factors. These are type of **organization, age, income, family members, and educational qualification.**

Table 2

#### Dependence of variables on the type of the organization

Variables	Computed F Value	p-value
PHYSIS	3.023	0.030*
PSYCOS	0.553	0.647
BEHAVS	2.834	0.039 *
SOSSUP	21.281	0.000 *
GENBSA	0.246	0.864
JAUTOG	1.825	0.143

The above table shows that SOSSUP, PHYSIS and BEHAVS are strongly dependent upon the type of organization where probably the organization support and co-operation are quiet different across the four sectors i.e. fully private, Government, foreign, self-employed. Other three variables PSYCOS, GENBSA as well as JAUTOG are not all dependent on the different categories of organization.

Table 3:  
Dependence of the variables on the different age profile of the respondents

Variables	Computed F Value	p value
PHYSIS	1.548	0.164
PSYCOS	1.065	0.083
BEHAVS	2.878	0.010 *
SOSSUP	4.034	0.001 *
GENBSA	0.666	0.677
JAUTOG	0.180	0.982

SOSSUP and BEHAVS strongly vary across different age group of the respondents whereas other variables are showing insignificant dependence across different age group.

Table 4:  
Dependence of the variables on the different income level of the respondents

Variables	Computed F Value	p-value
PHYSIS	2.598	0.026 *
PSYCOS	0.573	0.721
BEHAVS	1.306	0.262
SOSSUP	5.141	0.000 *
GENBSA	1.475	0.199
JAUTOG	1.279	0.274

In Table 4 the PHYSIS and SOSSUP shows significance variations on the different income groups. But other variables are either showing very low or insignificant variation across various income groups of the respondents. Social support and co-operation also differ along with the different income group of the respondents. The physical symptoms like fatigue, tiredness, insomnia also varies with the higher responsibilities and stress level in the job and among various income groups of the respondents.

**Table 5 :**  
**Dependence of the variables on the number of family members of the respondents**

Variables	Computed F Value	p-value
PHYSIS	2.322	.026 *
PSYCOS	0.950	.469
BEHAVS	1.125	.348
SOSSUP	0.644	.719
GENBSA	1.374	.217
JAUTOG	1.574	.144

The above table shows, except the PHYSIS others are showing insignificant variations with respect to number of family members. Thus the numbers of family members do not have any such significant impact on the stress related variables other than PHYSIS.

**Table 6:**  
**Dependence of the variables with the educational qualifications of the respondents**

Variables	Computed F Value	p-value
PHYSIS	2.177	.092
PSYCOS	0.664	.575
BEHAVS	0.978	.404
SOSSUP	0.090	.966
GENBSA	0.809	.490
JAUTOG	8.351	.000*

The Table 6 shows that the factor JAUTOG of the women employees is highly significant and there is a strong dependency on the educational qualifications of the respondents. Job related factors like promotional opportunities; job autonomy & responsibilities vary highly with the educational qualifications of the respondents. PHYSIS however shows moderate variation and other factors are showing insignificant variation with the different educational profile of the respondents.

### Association of the Different Variables with the Various Profiles of the Respondents

In the cross table analysis of different variable of stress like PHYSIS, PSYCOS, BEHAVS, SOSSUP, GENBSA, JAUTOG are tested by Pearson Chi-square to find out the association of the variables with various factors like type of services, income, number of family members, marital status, number of children, qualification, age, years.

The psychological symptom of stress (PSYCOS) is highly associated with the type of services (Chi-square= 22.368, p-value= .013) and marital status (Chi-square 13.711, p- value=.001) compared to other factors.

Again the physical symptom of stress (PHYSIS) are moderately associated with the type of organization (Chi-square value = 14.021, p-value = .029) and are highly with the type of services (Chi-square =34.713, p-value= 0). The physical symptoms are also dependent upon the number of family members of the respondent (Chi-square value=24.039; p-value= .045).

The behavioural symptom of stress is highly associated with the nature of the services (Chi-square value=26.981, p-value=.003), and marital status of the respondent (Chi-square=6.527, p-value= 0.038).

The factor on getting social support from co-workers and family members (SOSSUP) is highly associated with the type of organization (Chi-square = 62.207, p-value=0), type of services (Chi-square value=31.776, p value=0), marital status (Chi-square value=6.317, p- value=0.042), age of the respondent (Chi-square value=41.540, p value=0) and the number of years of service (Chi-square=41.946, p-value =0).

The variable GENBSA is highly associated with the type of services (Chi-square =51.863, p-value=0) than with any other factors.

Again JAUTOG is highly associated with the type of services (Chi-square value=36.694, p value=0) and the qualification of the respondent (Chi-square value=22.908, p value=.001)

## A Comparative Study of Stress Variables

Table-7: Comparison of stress variables on different service sectors

SECTORS	VARIABLES					
	PSYCOS	PHYSIS	BEHAVS	SOSSUP	GENBSA	JAUTOG
CM	2.383	1.872	1.779	2.116	2.643	2.314
EDU	3.096	2.192	2.365	1.653	3.423	1.923
FI	2.931	2.612	2.362	1.983	3.216	2.500
HC	2.931	2.600	2.287	1.916	3.216	2.612
ITB	2.821	2.535	2.416	1.743	3.222	2.488
TR	2.826	2.487	2.641	2.299	3.025	2.448

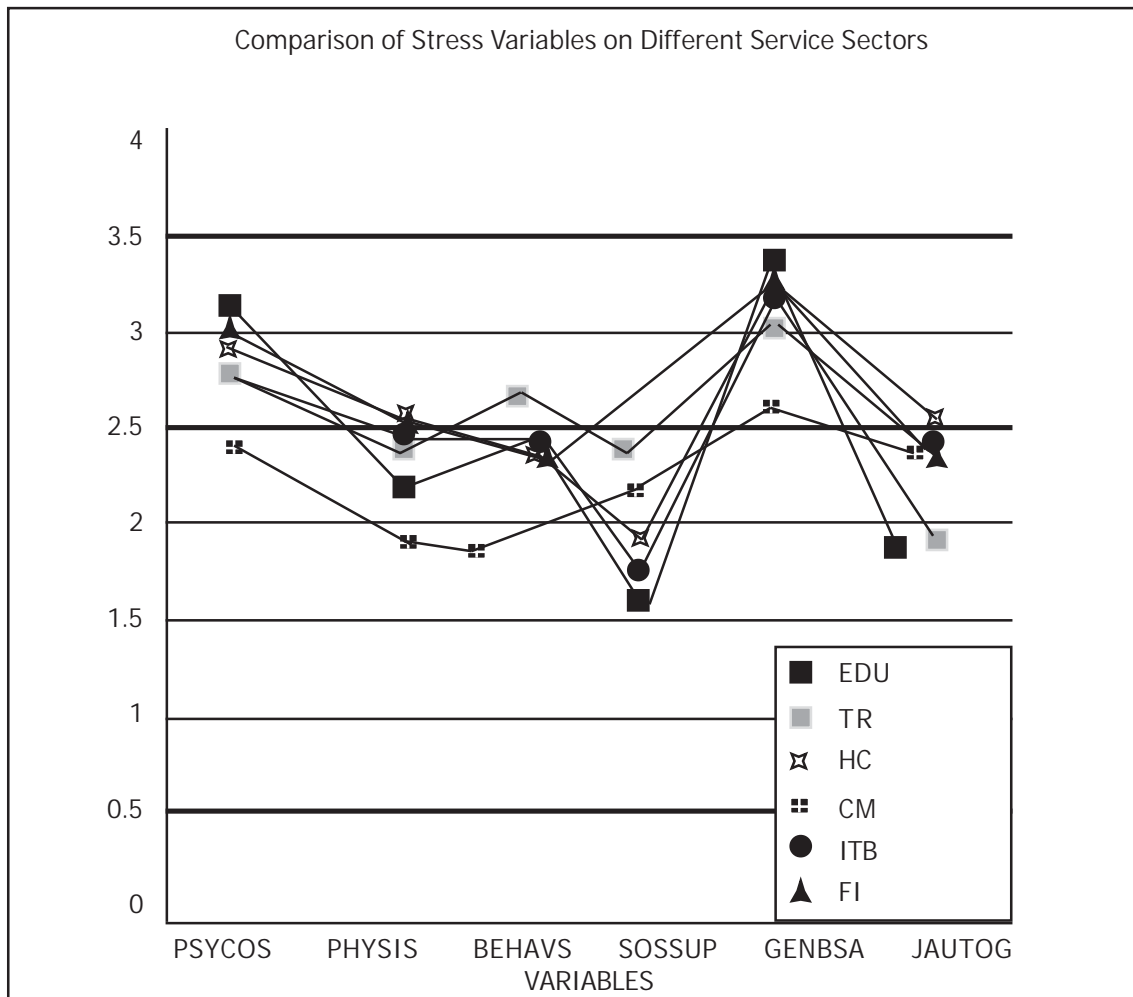


Fig-1 (CM- Communication, EDU- Education, FI-Financial services, HC- Health Care, ITB- IT & BPO, TR- Transport)

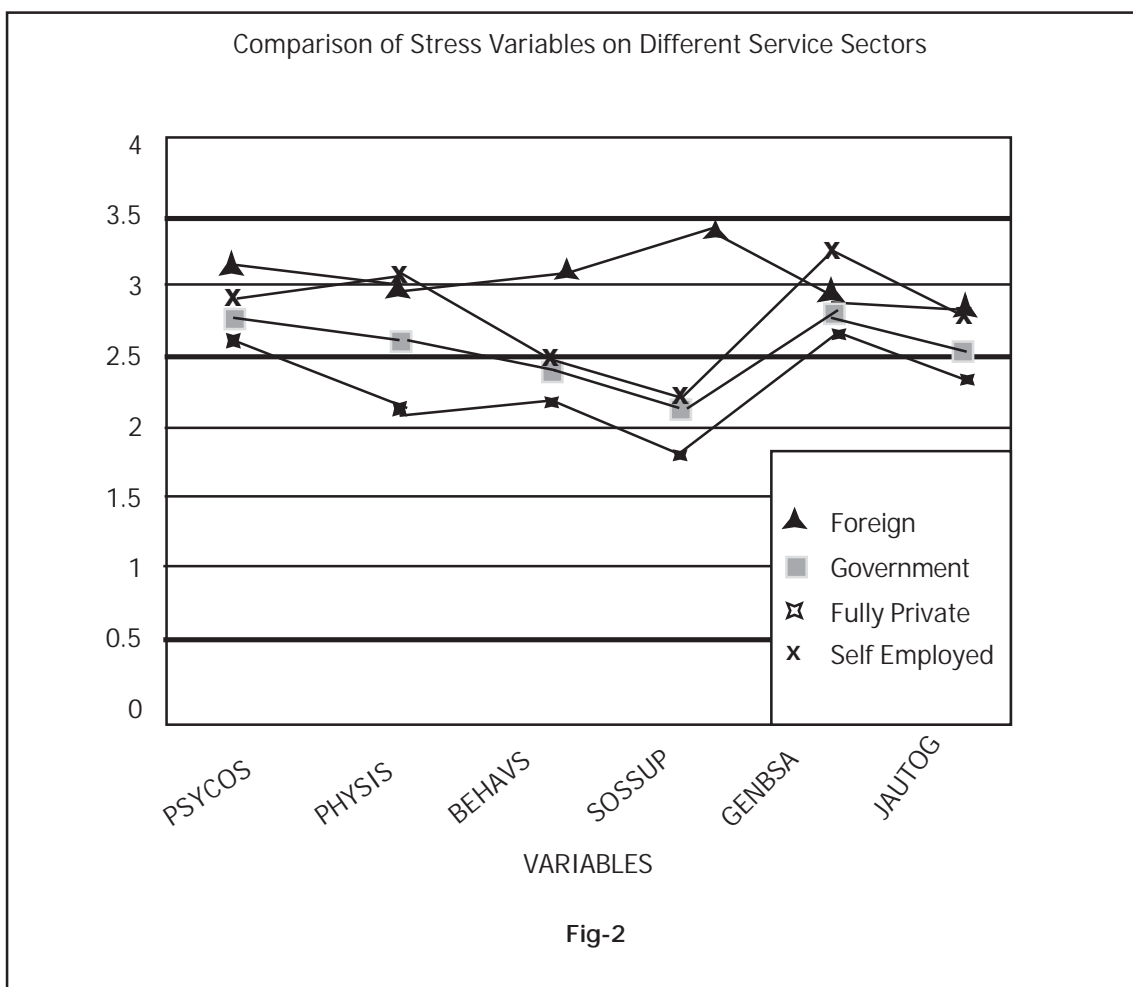


**Fig-1** above shows that PHYSIS (1.872) and BEHAVS (1.779) are more prone among the women working in media and communication (CM) rather than any other sector. Again the causes of stress due to lack of social support are found to be predominant among

the women working in education, finance, health care, information technology/BPO and transport sectors. Lack of Job autonomy and growth is another major cause of job-dissatisfaction in the education sector with mean average score of 1.923.

Table 8: Comparison of the variables on the basis of four different types of organization

TYPES OF VARIABLES						
TYPES OF ORGANIZATION	PSYCOS	PHYSIS	BEHAVS	SOSSUP	GENBSA	JAUTOG
Fully Private	2.767	2.225	2.198	1.775	3.118	2.336
Government	2.859	2.567	2.42	2.203	3.069	2.493
Foreign	3.125	3	3.125	3.416	3	2.875
Self-employed	3	3	2.5	2.333	3.333	2.833



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Considering the overall effect of the 6 variables of stress, from **Fig-2**, the mean score of SOSSUP is least in fully private sector (1.775), followed by 2.203 in the Government, 2.333 in the self-employed and 3.416 in the foreign sector. Similarly mean score of the PSYCOS, PHYSIS, BEHAVS, SOSSUP variables are having least values in the private sector than in any other sectors. This shows that women employees in the private sector are highly stressed out than in other sectors. But for the variable GENBSA and JAUTOG the sector-wise variation are insignificant.

### **Pearson Correlation Analysis:**

To test the mutual influence of the six variables on each other Pearson's Correlation is computed and the result revealed that:

PSYCOS is highly influenced by JAUTOG (p-value=0.046). This is established by the fact that women not getting enough scope of career growth, opportunities of promotion and job autonomy may be susceptible to develop psychological symptoms of occupational stress. PHYSIS symptoms are also highly influenced by lack of social support SOSSUP (p value=.011). BEHAVS symptoms of stress can also develop among the respondent due to lack of SOSSUP (p-value=.040) and JAUTOG (p-value=.048). On the other way, SOSSUP shows significant and high correlation to generate PHYSIS (p-value=.011) and BEHAVS (p-value=.040) symptoms of stress. Occupational stress generated due to GENBSA is highly co-related with JAUTOG (p-value=.014). Lack of JAUTOG for women at work place may be one of the major factor to generate psychological symptoms, (p-value=.046), behavioural symptoms (p-value=.048) and it is highly co-related to GENBSA (p-value=.014)

### **6. Concluding Remarks:**

From the statistical analysis, it is revealed that female employees are the most vulnerable to suffer from the stress and depression in life compared to their non-working counterparts. The stress at first place crops up as a psychological phenomenon, which affects women physically and in their behavioral pattern. The overall stress symptoms are found to be highest among working women in private sector followed by Government, foreign sector and least in the self-employed sector. The symptoms of stress

among women have a direct relation to various job conditions and demographic profile of the respondents.

The psychological symptoms of stress are highly dependent on the type of occupation and marital status. Research is still going on to find out whether marriage is one of the factors in reducing the stress level and how far married female employees are at a greater or lesser stress than their non-married counterparts. Again relationships among the married couples have a strong impact on their work. A strained relationship may decrease the performance level of women employees just like men. Similarly behavioural symptoms of stress are highly dependent upon the age group, nature of services and marital status. As for example women working in overnight duties in private call-centres, BPO and healthcare are highly stressed out, exhibiting various stress related symptoms.

The physical symptoms of stress display moderate variation among the various groups of respondents and the percentage of frequency distribution depicts that most of them are suffering from one or more of these diseases and many of these illnesses may be due to excessive strain and burnout in their occupation apart from other chronic medical reasons.

The marital status probably plays a bigger role in social support. In case of married women, getting support from husbands and in-laws and other family members as well as getting support for proper child-care arrangements are the vital factor for maintaining work-life balance. Probably, women belonging to the higher income group and having greater work experiences get better social support from friends and family members to combat the every day occupational stress and they have more opportunity to look for better job options in their lives. In many families they also become equal partner with their spouse in giving financial support to their families.

Women working for odd hours and overnight duties in IT/BPO, healthcare, media and communications often have to face work place bullying and minor to major cases of sexual harassments. These uncomfortable work situations may compel many of them to resign untimely from their services and to look for better options in spite of getting handsome

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salaries and perks. Sometimes gender discrimination in terms of not giving women employees enough opportunities for promotion and growth or preventing them for taking part in strategic decision making in work place can cause serious psychological and behavioural symptoms. These may lead to under performance, job-dissatisfaction, frequent absenteeism or early resignations of many women employees.

Women with higher income and education are more likely to combat the everyday stress in their lives than uneducated and less skillful women. So this study also establishes a link between women's status, empowerment and stress level revealing that women's control over resources is associated with significant lower rates of stress level.

In conclusion, it can be inferred that this study raised some issues for further detailed investigation in this field from various angles. An exhaustive sector-wise analysis is required to find out appropriate strategies for coping with the occupational stress to highlight the gender-wise differences between the styles of men and women in the same type of services and the causes of occurrence of different stressors from the changing socio-economic perspectives. Another angle of study is the employers' role in different types of services because their roles are vital in reducing and eliminating the occupational stressors. If today's work places have realized the importance of women, then apart from general stress interventions, some women friendly "Job Stress Busters" need to be implemented by companies both in the Government and Private sectors in their Human Resource Policies. This will create better stress-free satisfying and exciting experience for working women.

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