



To cite this article: C.M. MADHU and Dr. C. K. MUTHUKUMARAN (2026). A STUDY ON OCCUPATIONAL STRESS AMONG EMPLOYEES IN PRIVATE LIFE INSURANCE COMPANIES IN KERALA, International Journal of Research in Commerce and Management Studies (IJRCMS) 8 (1): 811-817 Article No. 635

A STUDY ON OCCUPATIONAL STRESS AMONG EMPLOYEES IN PRIVATE LIFE INSURANCE COMPANIES IN KERALA

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DOI: <https://doi.org/10.38193/IJRCMS.2026.8164>

ABSTRACT

Occupational stress has become a serious concern in contemporary organizations, especially in service-oriented sectors such as insurance. Employees working in private life insurance companies face constant pressure due to high sales targets, performance-based incentives, customer expectations, long working hours, and job insecurity. These factors significantly contribute to occupational stress, which in turn affects employee well-being, job satisfaction, and organizational performance.

The present study aims to analyze the level of occupational stress among employees working in private life insurance companies in Kerala and to identify the major factors responsible for such stress. The study is based on primary data collected from 200 employees using a structured questionnaire. A descriptive research design was adopted, and statistical tools such as percentage analysis, mean score analysis, and correlation analysis were used to interpret the data.

The findings reveal that the majority of employees experience moderate to high levels of occupational stress. Workload, sales target pressure, work-life imbalance, and job insecurity are identified as the major stressors. The study also reveals a negative relationship between work experience and occupational stress, indicating that experienced employees are better able to manage stress. The study concludes with suggestions to reduce occupational stress and improve employee well-being and productivity.

KEYWORDS: Occupational Stress, Private Life Insurance Companies, Workload, Work-Life Balance, Job Insecurity, Kerala

1. INTRODUCTION



1.1 Introduction

Occupational stress is an inevitable aspect of modern working life. Rapid technological changes, globalization, intense competition, and high-performance expectations have increased stress levels among employees across various industries. Occupational stress refers to the physical, emotional, and psychological strain experienced by individuals when job demands exceed their coping abilities.

The insurance sector, particularly private life insurance companies, is highly competitive and target-driven. Employees are expected to acquire new customers, retain existing clients, achieve sales targets, and comply with frequent policy and regulatory changes. These demands often lead to high levels of occupational stress.

Kerala, one of the most literate states in India, has a large workforce employed in the insurance sector. Understanding occupational stress among employees in private life insurance companies in Kerala is crucial for ensuring employee well-being and organizational effectiveness.

1.2 Statement of the Problem

Employees working in private life insurance companies face numerous stress-inducing factors such as heavy workload, sales target pressure, role ambiguity, long working hours, lack of job security, and work-life imbalance. Prolonged exposure to such stressors can lead to mental exhaustion, poor health, reduced job satisfaction, and decreased productivity.

Despite the importance of the private insurance sector in Kerala, limited empirical studies have been conducted to assess occupational stress among its employees. This study attempts to fill this research gap.

1.3 Objectives of the Study

To study the demographic profile of employees working in private life insurance companies in Kerala.

- To assess the level of occupational stress among employees.
- To identify the major factors contributing to occupational stress.
- To examine the relationship between occupational stress and selected demographic variables.
- To suggest measures to reduce occupational stress.

1.4 Scope of the Study

The study is confined to employees working in selected private life insurance companies in Kerala. The study focuses only on occupational stress and related factors. Public sector insurance companies are excluded from the study.



1.5 Significance of the Study

- Helps management understand employee stress levels
- Aids HR departments in designing stress management strategies
- Improves employee satisfaction and productivity
- Contributes to academic literature on occupational stress

REVIEW OF LITERATURE

Various studies have examined occupational stress in different organizational settings. Cooper and Marshall (1976) identified workload, role ambiguity, and interpersonal relationships as major sources of occupational stress. Robbins (2004) emphasized that stress negatively affects job satisfaction and performance.

Studies conducted in the insurance sector reveal that employees experience high stress due to sales targets, customer pressure, and job insecurity. Research also indicates that younger employees and those with less experience are more vulnerable to occupational stress. However, limited studies focus specifically on private life insurance companies in Kerala, highlighting the need for the present study.

RESEARCH METHODOLOGY

3.1 Research Design

A descriptive research design was adopted to analyze occupational stress among employees.

3.2 Sample Size

The sample consists of 200 employees working in private life insurance companies in Kerala. Convenience sampling technique was used.

3.3 Sources of Data

Primary Data: Structured questionnaire

Secondary Data: Books, journals, research articles, magazines, and websites

3.4 Statistical Tools Used

- Percentage Analysis
- Mean Score Analysis
- Correlation Analysis

Table 4.1: Demographic Profile of Respondents

Variable	Category	Respondents	Percentage
Gender	Male	108	54%
	Female	92	46%
Age	21–30 years	72	36%
	31–40 years	82	41%
	41–50 years	36	18%
	Above 50 years	10	5%

Table 4.2: Workload and Target Pressure

Stress Factor	Mean Score	Stress Level
Excessive workload	4.25	High
Sales target pressure	4.30	High
Long working hours	4.10	High

Table 4.3: Work-Life Balance

Stress Factor	Mean Score	Level
Lack of personal time	4.05	High
Family-work conflict	3.90	Moderate
Irregular schedules	4.15	High

Table 4.4: Overall Occupational Stress Level

Stress Level	Respondents	Percentage
Low	28	14%
Moderate	96	48%
High	76	38%

Table 4.5: Correlation between Experience and Stress Variables

Variables	Correlation Value	Interpretation
Experience vs Stress	-0.34	Negative Correlation

FINDINGS OF THE STUDY

- Majority of employees experience moderate to high occupational stress.
- Workload and sales target pressure are the major stressors.
- Work-life imbalance significantly affects stress levels.
- Employees with less experience experience higher stress.
- Experienced employees manage occupational stress more effectively.

SUGGESTIONS

- Introduce regular stress management training programs.
- Set realistic and achievable sales targets.
- Provide flexible working hours.
- Establish employee counseling and support systems.
- Promote work-life balance initiatives.

CONCLUSION

The study concludes that occupational stress is a major issue among employees working in private life insurance companies in Kerala. High workload, target pressure, and work-life imbalance negatively affect employees’ mental health and performance. Management must implement effective stress management strategies to enhance employee well-being and organizational productivity.

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