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GRT JOB STRESS AND JOB SATISFACTION AMONG EMPLOYEES OF INSURANCE COMPANIES



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Abstract: Age can be explained in the terms, that the individuals matured personality disposition related to the attainment of developmental tasks specific to each developmental phase and its influence on individuals perception of the situations as stressful or otherwise. The present study was organised to find out the effect of age on Job Stress and Job Satisfaction among employees of different age groups. A sample of 104 employees working in 4 different Insurance companies was selected randomly for the present study. The Occupational Stress Index (OSI) developed by Srivastava and Singh (1981) and Job Descriptive Index (JDI) by Smith and Kendal (1966) were used to assess the level of Job stress and Satisfaction of the sample. The findings of the study reveals higher levels of job stress and less job satisfaction among employees of 35 years & below age than their middle age (36-45 years) and the late middle age groups (46 years & above). The study also found that the age found to be negatively correlated with Job Stress and positively with Job Satisfaction.

Key words: Employees, Job Stress, Job Satisfaction, Age

INTRODUCTION :

Insurance industries have become the fastest growing sector and a major source of employment in India. But the growth of a company or industry depends upon the capability, performance and motivation of the employees. Hence one of the major reasons behind the smart growth of insurance sector is the aggressive selling of insurance by the employees. In order to reach the growth, the companies have to face many challenges like implementing cost effectiveness, timely responses to regulatory changes, competition and optimizing resources etc. so with the increase of these challenges, the employees of insurance industries face a high level of stress in fulfilling their job responsibility and getting required level of productivity. In the light of above facts, it can be judged that the high level of stress in the organisation leads to the low productivity and work as well as personal life imbalance. On the basis of these reasons a study is to be conducted to understand the major factors behind the high level stress and job satisfaction, Ivancevich and Matteson (1980) identified four categories of work stressors: Physical environment, individual level (a mixture of role and career development variables), group level (primarily relationship-based) and organisational level (a mixture of climate, structure, job design and task characteristic). Schuler (1982) identifies seven categories of work stressors in organisations: Job qualities, relationships, organisational structure, physical qualities, career development, change and role in the organisation. Quick and Quick (1984) proposed four categories of stressors: task

demands, physical demands and interpersonal demands. Beehr and Newman (1978) revealed that the extreme stress is so aversive to employees that they will try to avoid it by withdrawing either psychologically (through disinterest or lack of involvement in the job etc.), physically (frequent late coming, absenteeism, lethargy, etc.) or by leaving the job entirely. It predisposes the individual to develop several psychosomatic illness, in contrast, the absence of extreme stress would result in more satisfied, happy, healthy and effective employees. However, the stress one experiences in the job vary from mild to severe depending one's physiological, psychological and social make up (French and Caplan, 1970, Margolis et al., 1974, Miller 1960 and Wardwell et al., 1964).

Stressors at the individual level have been studied more than any other category. Role conflicts, role ambiguity, role overload and under load are widely examined individual stressors (McGrath 1976; Newton and Keenan, 1987). It is also reported by many researchers that the low job satisfaction was associated with high stress (Hollingworth et al., Abdul Halim, 1981; Keller et al., 1975; Leigh et al, 1988).

Age can be explained in the terms that the individuals matured personality disposition related to the attainment of developmental tasks specific to each developmental phase and its influence on individuals perception of the situations as stressful or otherwise. Many researchers reported that in industrial setting job satisfaction and job involvement increases with age and as a result Job Stress would decrease

(Cherrington, 1979).

METHODOLOGY

Participants: The sample for this study consisted of 104 managers, drawn on the basis of random sampling from 4 private life insurance companies situated in Tiruchirappalli city, Tamil Nadu, India. All the participants were educationally well qualified. 72 (69.2%) had degree, 28 (26.9) had PG degree and remaining 4 (3.8%) had diploma. Of the total of 104 participants 71 (68.3%) were identified as young adults (35 years & below, mean age 29.46), 27 (26%) as early middle age (36-45 years, mean age 40.67) and 6 (5.8%) as late middle age (46 years and above, mean age 48.33). All the participants completed occupational Stress Index (Srivastava and Singh, 1981) and Job Descriptive Index (JDI) (Smith and Kendal, 1966).

Procedure: Prior appointments were obtained from the managers who were distributed with the bio-data sheet, the Occupational Stress Index, the Job Descriptive Index and requested to complete questionnaire at their own time and leisure. Those who had free time in the office filled in the questionnaire on the spot and others chose some other time. Questionnaire were administered to a random sample of 240 managers among the four insurance companies. A total of 120 participants responded. Of this total (120 respondents) 16 were not usable due to incompleteness in their questionnaire. Therefore, only 104 respondents were involved in this study, of which 89 (85.6%) were males and 15 (14.4%) were females.

Occupational Stress: A well developed and widely used Occupational Stress Index (OSI) in the Indian Context (Srivastava and Singh 1981) was chosen to assess the occupational stress of the sample. The questionnaire consisted of 46 statements with five alternative responses eg., 5 for strongly agree, 4 for agree, 3 for neutral, 2 for disagree and 1 for strongly disagree. Total score on this scale is considered for the assessment of occupational stress. More the score on this scale indicates more stress.

Job Descriptive Index (JDI) developed by Smith and Kendal, 1966, was used to assess the job satisfaction of the sample. The job descriptive index contains a series of statements for each of these five area and individuals are asked to make yes (y) or no (n) or doubtful (?) as related to the job. Positive statements get a score of 2 for yes, doubtful gets 1 and 0 for no. Negative statements get a 2 for no, 1 for doubtful and 0 for yes. Only the total score obtained for the five areas was considered as a measure of job satisfaction. High score indicates high job satisfaction.

RESULTS

Job stress: The results obtained below show significant decreases in the mean stress score could be seen from young adult group to late middle age. The 'F' value obtained in the table-1 show significant differences between young adults (35 years & below) and those in early middle age (36-45 years) and late middle age (46 years and above).

Table 1: Means, SDs and 'F' value for Job Stress Scores

Overall Job Stress	Mean	S.D	Statistical inference
Age			
35yrs & below (n=71)	164.72	25.549	F=5.560 .005<0.05 Significant
36 to 45yrs (n=27)	150.59	13.308	
46yrs & above (n=6)	143.67	7.421	
<i>Higher the score greater the stress</i>			

Young adults were found to have experienced more occupational stress than the middle and late middle aged. The scores of the subjects were further analysed agewise and factorwise (OSI) using 'F' tests.

Table 2: Means, SDs and 'F' value for Sub factors of Occupational Stress Scores

Item	35 years & below N = 71		36 - 45 years N = 27		46 years & above N = 6		Statistical Inference
	Mean	SD	Mean	SD	Mean	SD	
Role overload	23.68	3.041	24.30	2.233	23.33	3.724	F=.538 .586<0.05 Not Significant
Role ambiguity	13.59	3.003	11.41	1.986	11.67	1.862	F=6.940 .001<0.05 Significant
Role conflict	17.76	3.466	16.07	2.433	15.67	2.658	F=3.463 .035<0.05 Not Significant
Unreasonable Group & political pressure	14.62	3.011	13.52	1.626	15.17	2.401	F=1.918 .152<0.05 Not Significant
Responsibility	10.06	3.084	8.26	2.443	8.33	3.615	F=4.085 .020<0.05 Significant
Under participation	13.06	3.978	9.78	2.806	8.33	.816	F=11.236 .000<0.05 Significant
Powerlessness	9.52	3.294	8.15	2.161	6.67	1.033	F=4.076 .020<0.05 Significant
Poor peer relations	14.01	2.920	12.33	2.000	11.00	1.549	F=6.520 .002<0.05 Significant
Intrinsic impoverishment	15.55	2.395	16.07	1.730	15.17	3.371	F=.655 .521<0.05 Not Significant
Low status	10.82	2.024	9.52	1.847	8.83	1.835	F=6.171 .003<0.05 Significant
Strenuous working conditions	15.37	2.374	15.93	1.174	14.83	2.041	F=.985 .377<0.05 Not Significant
Unpredictability	6.69	2.208	5.26	2.105	4.67	1.633	F=5.920 .004<0.05 Significant

DF - between groups - 2 within groups 101

The results obtained in Table 2 show that the young adults were experiencing more stress due to role ambiguity, role conflict, responsibility for persons, under participation, powerlessness, poor peer relations, low status and unprofitability compared to middle and late middle aged. Regarding intrinsic impoverishment, the middle age groups were found to experience significantly more stress. On factor strenuous working conditions the young adults and those middle aged were found to undergo more stress than the late middle aged. The stress regarding unreasonable group and political pressure was found to be experiencing higher among the late middle aged than the other two groups.

Table 3: Means, SDs and 'F' value for Job Satisfaction Scores

Overall job satisfaction	Mean	S.D	Statistical inference
Age			F=1.715 .185>0.05 Not Significant
35yrs & below (n=71)	19.66	2.490	
36 to 45yrs (n=27)	20.67	2.434	
46yrs & above (n=6)	20.33	1.966	
<i>Higher the score greater the Job Satisfaction</i>			

Job satisfaction: the 'F' value obtained in table 3 shows that the middle and late middle aged reported significantly more satisfaction than the younger groups, further analysis of scores obtained on each factor of JDI by the three age groups using 'f' test reveals (table 4), that the managers in the late middle age were more satisfied with their work and co-workers compared to the younger groups.

The middle aged and the late middle aged were appeared to be more satisfied on supervision than younger adults. On the factor pay, the middle and late middle aged were less satisfied than the younger age groups.

Table 4: Means, SDs and 'F' value for Sub factors of Job Satisfaction Scores

Item	35 years & below n = 71		36 – 45 years n = 27		46 years & above n = 6		Statistical Inference
	Mean	SD	Mean	SD	Mean	SD	
Work on Present Job	5.13	1.463	5.93	.385	5.67	.816	F=4.203 .018<0.05 Significant
Present Pay	2.92	1.131	2.33	.734	2.33	.816	F=3.609 .031>0.05 Not Significant
Promotion	4.04	1.048	3.93	.675	4.00	.000	F=.151 .860>0.05 Not Significant
Supervision	3.76	.801	4.22	.801	4.00	1.265	F=3.077 .050>0.05 Not Significant
Co-workers	3.82	.883	4.26	.764	4.33	.816	F=3.251 .043>0.05 Not Significant

DF – between groups – 2 within groups 101

The partial correlation of job Stress with both age and job satisfaction of the managers were negatively related (P <0.01). However, a significant (P<0.01) positive correlation was observed between job satisfaction and age scores obtained on each factor of the JDI by the three age groups using 'f' test reveals (table 4) that the managers in the middle and late middle age were more satisfied with their work and co-workers compared to the younger groups. The middle aged and the late middle aged were appeared to be more satisfied on supervision than younger groups. On the factor pay, the middle and late middle aged were less satisfied than the younger group.

Table – 5: Inter Correlation matrix for the respondents on Job Stress and Job Satisfaction

	SD	SA	EC	UPP	RP	UP	PK	SR	U	CS	SP	SR	RP	UP	S	SR
Role conflict	1															
Role ambiguity	.58	1														
Role conflict	.58	.58	1													
Unreasonable group & Political pressure	.42	.42	.42	1												
Responsibility for person	.42	.42	.42	.42	1											
Under participation	.42	.42	.42	.42	.42	1										
Powerlessness	.42	.42	.42	.42	.42	.42	1									
Poor peer relations	.42	.42	.42	.42	.42	.42	.42	1								
Intrinsic impoverishment	.42	.42	.42	.42	.42	.42	.42	.42	1							
Strenuous working conditions	.42	.42	.42	.42	.42	.42	.42	.42	.42	1						
Work on present job	.42	.42	.42	.42	.42	.42	.42	.42	.42	.42	1					
Present pay	.42	.42	.42	.42	.42	.42	.42	.42	.42	.42	.42	1				
Promotion	.42	.42	.42	.42	.42	.42	.42	.42	.42	.42	.42	.42	1			
Supervision	.42	.42	.42	.42	.42	.42	.42	.42	.42	.42	.42	.42	.42	1		
Co-workers	.42	.42	.42	.42	.42	.42	.42	.42	.42	.42	.42	.42	.42	.42	1	

** Correlation is significant at the .01 level * Correlation is significant at the .05 level

From the table 5, the correlation of job stress with both age and job satisfaction of the managers were negatively correlated

The inter correlation matrix between the sub-dimensions of job stress and job satisfaction. There is a significant negative correlation between job stress and satisfaction, work on present job, a sub-dimension of job satisfaction negatively correlated with various sub-dimensions of Job stress, between work and role ambiguity (r = -427** p** <0.01), between work and role conflict (r = -302** p** <0.01) between work and unreasonable group & political pressure ((r = -281** p** <0.01) between work and responsibility for person (r = -351** p** <0.01), between work and under participation (r = -374** p** <0.01), between work and powerlessness (r = -374** p** <0.01), between work and poor peer relations (r = -366** p** <0.01), between work and strenuous working conditions (r = -255** p** <0.01). Thus it could be interpreted that as the employees experience more stress in the sub-dimensions of job stress, like role ambiguity, role conflict, unreasonable group and political pressure, responsibility for person, under participation, powerlessness, poor peer relations and strenuous working conditions will lead them to low job satisfaction at their work. In this way, the job stress is negatively correlated with job satisfaction. Higher the stress in these sub-dimensions will lead them to low job satisfaction at their work. Promotion, a sub-dimension of job satisfaction negatively correlated with various sub-factors of job stress (role conflict, unreasonable group and political pressure, intrinsic impoverishment, strenuous working conditions) between promotion and role conflict (r = -266** p** <0.01), between promotion and unreasonable group and political pressure (r = -321** p** <0.01), between promotion and intrinsic impoverishment (r = -267** p** <0.01), between promotion and strenuous working conditions (r = -324** p** <0.01). Thus this could be interpreted that as the stress level increases that will reduce the productivity of employees in turn the employees will get less opportunity for their promotions. Supervision, a sub-dimension of job satisfaction negatively correlated with poor peer relation a sub-dimension of job stress (r = -277** p** <0.01). This can be inferred that the higher poor peer relation of employees will lead them to less effective supervision which in turn lead them to low job satisfaction.

DISCUSSION

The subjects in the young group must have put 1 to 5 years of service in their job which is relatively a short period. They may be getting adjusted to their jobs as well as to the demands and adjustments of young married life. The less job satisfaction in young groups might have resulted from their occupying lower status positions in organisation as a result of which they have minimal organisational power and little control over work demands. Under such circumstances it may be expected that compared to the middle aged who are more or less settled in their personal as well as work life, young adults found their jobs much more stressful. Subjects' age, as a main variable, for lower level managers, the effects of role conflict are more important than role ambiguity which might have resulted in their high score on intrinsic impoverishment, powerlessness and low status. The high mean scored member of the young adult group on unreasonable group and political pressure shows their intolerance of pressures which may create role ambiguity and role conflict in their work. Since they are in a state of adjusting to both their work and personal lives, they perceive involvement of such pressures in work as the rigidity. From the results in table 1, 2, 3, 4 and 5 it may be said that young adults experience of high stress might have resulted in their significantly low job satisfaction, of similarly low job stress experienced by the middle and late middle aged might be related to their relatively higher job satisfaction scores than the younger group.

As far as work on present job is concerned the middle aged are more satisfied than the other two groups. On present pay factor, the younger aged are more satisfied than the middle and late middle aged. Regarding co-workers, the late middle aged are more satisfied than the other two groups.

The findings from the table 4, the presence of predominantly more job satisfaction among middle and late middle aged on three facets of the job. Perhaps, in their long job tenure, they learned how to master the intricacies of work and thereby feel work as relatively less strenuous than younger managers. Findings of the study are in line with those of many others. Lawler (1971), Khan (1972), Paul (1978) and Rao (1980) all reported that as individuals get older, there would be changes in the values and needs at the mid life point. Findings of Wernimount (1966) also support dependence of job satisfaction on need satisfaction. Perhaps, by the time people are in later middle age, most of their intrinsic needs might have been met or they altered their needs to expect less, hence this resulting in low occupational stress and high job satisfaction in the late middle age group compared with younger group.

CONCLUSION

Individuals under excessive stress tend to find their jobs less satisfying. Some of their intrinsic or extrinsic needs may be thwarted or not met sufficiently. Corroborating many studies in the literature (Hollingworth et, al. 1988, Keller, 1975), the findings of the present study also reveal the same. The subjects with lower job satisfaction were found to experience more stress in the form of overload, role ambiguity, role conflict, under participation, powerlessness and low status compared to those with higher job

satisfaction.

Age, therefore, was found to be of importance in these study findings. The results of the study reiterate the significance of demands at each career development level as pointed out by Hollingworth. And the individuals encounter crisis at each developmental stage as hypothesized by Erickson. Significantly decreasing stress and increasing job satisfaction with increasing age was found among the managers and these confirm the importance of the developmental process.

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