



**EXPLORING OCCUPATIONAL STRESS ACROSS INCOME CATEGORIES: A  
COMPARATIVE STUDY OF EMPLOYEES IN GUWAHATI CITY.**

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**INTRODUCTION**

Stress is an inevitable part of modern life which affects individuals belonging to all walks of life. Stress exists in day-to-day small tasks and carries to workplace with varying complexity. Urbanization, industrial development, increasing competition and modernization in the society are contributing to increasing stress. People perceive stress when they fail to meet up to the environmental expectations and find the situation threatening or challenging. Unwaveringly, an alarming rise in psychosomatic and psychological disorders of individuals and feeling of frustration and dissatisfaction with life in general reflect the high stress being experienced by the people in the present-day world. There can be multiple reasons or causes of stress like past traumatic events, future uncertainty, increasing competition in different walks of life, role conflict etc. Employees experience moderate to high level of stress in workplace due to work deadlines, feeling of powerlessness, excessive workload, conservative company policies, composite lifestyle of people, rigorous government policies etc. Employees in both public and private sector experience stress and respond in different ways.

Stress manifests in various forms of emotional disorders. (Singh and Singh 1992) found that stress gets its reflection in the form of anxiety, depression, helplessness, hopelessness and anger. The stressful people with the slightest provocation are easily induced to anger and anxiety and become unable to relax. Employees' responses to work demands and pressures are largely influenced by their personality characteristics, and psychological and behavioural patterns, such as beliefs and values, aspiration and expectancy, need structure, attributions, locus of control, personality traits, coping skills, cognitive patterns, etc. An important personal characteristic which influences the experience of stress is "sense of control." Control refers to the perception by the individual worker that his or her action results in expected outcomes, particularly those which are important for the workers. Sense of control has been found to have significant effect on people's response to stress. Personality traits also play an instrumental role in building stress among employees. Traits such as perfectionism, competitiveness and agreeableness lead to more stress among teachers (Anwar S. et al. 2021)

**OBJECTIVES**

The present study aims at identifying and comparing stress of employees in both public and private sectors belonging to two different income groups. Therefore, the following objectives are framed for the research-

- To compare the occupational stress levels of employees across different income groups.
- To identify the impact of demographic variables like age and marital status in stress building among employees in organizations.

## **HYPOTHESES**

In view of the above objectives, relevant psychological tests have been adopted in the present investigation and the following hypotheses are formulated.

- H1: Discrepancies do not exist in the stress level of employees among low and high income groups.
- H2: There is no difference in the stress level of employees under two income groups in public sector organizations.
- H3: There is no difference in the stress level of employees under two income groups in private sector organizations.

## **LITERATURE REVIEW**

There are numerous studies in the area of stress. However, a few have been cited in the review of literature. In his study, (Dua, 1994) reported that the employees suffering from occupational stress generally tend to have low psychological commitment to the organization. (Gupta, 1999) noted that employees attributing to their efforts, nature of job activities, work conditions and managerial policy for their success and failures in job life experienced higher role stress as compared to those who attributed to chance or luck for their achievements and failures at work. Certain behavioural patterns become direct source of stress. Type A behavioural patterns such as drive to achieve more and more, aggressive striving, high competitiveness, high hostility, hyper alertness, rapid pace in themselves cause stress and become risk factors in certain somatic problems, particularly coronary heart disease. "Type A behavioural patterns" (Friedman & Rosenman, 1974) are the examples of such behavioural sources of occupational stress. The quality of interpersonal relationship at work plays a dominant role in determining employees' job behaviour and job strains. It has been consistently linked to job stress. (Payne, 1980). (Kets de Vries 1984) reported that at least three types of interpersonal relationships have been studied, viz., relationship with co-workers, relationship within work groups and relationship with supervisors and superiors. As the social support from the co-workers and work groups, and supervisors buffers the job stress and consequent strains, the poor or strained interpersonal relationships at work is associated with the feeling of threat for the employees. Poor co-worker relationships are associated with low trust, supportiveness and interest or willingness to listen (French & Caplan, 1973). Another potentially stressful relationship within the workplace is observed in interactions with customers or clients. These relationships often present a primary focus on the work an employee does. One group of employees who have been identified as being at risk for experiencing job stress are those who are involved in providing service to others (Schuler, 1984). For example, the medical personnel having more contact with patients report high level of emotional exhaustion (Maslach & Jackson, 1981).

An important aspect that results from organizational culture is the existence of competition. For instance, as organizations decline, specially in relation to downsizing and budget cut, five job stressors emerge, namely, feeling of job insecurity, work overload because of unrealistic deadlines, underutilization of employees' skills, promotional obstacles and inter and intra group competitions (Jick, 1985). Many workers feel stress due to power struggles or office politics prevailing in the organization. Managers who are engaged in power games and political

alliances can place stressful expectations and demands on subordinates (Matteson and Ivancevich, 1987).

**METHODS AND MEASURES**

As the study aims at identifying the stress differentials between employees among low and high income groups, few select organizations have been taken as sample for distribution of questionnaires. Occupational Stress Index (OSI) is distributed only to managerial cadres. Prior permission and appointment was taken from such organizations. A total of 175 questionnaires were distributed each to public and private sector organizations by using judgmental sampling technique. But only 160 valid responses were received from public sector employees and 171 were received from private sector. So deliberately 11 filled Occupational Stress Index (OSI) are dropped to facilitate logical comparison between 160 public versus 160 private sector employees. Questionnaires were distributed to bank and insurance employees, among industrial employees,

**Table-1.1 SAMPLE CLASSIFICATION**

Public Sector		Private Sector		Public Sector		Private Sector	
High Income	Low income	High Income	Low income	High Income	Low income	High Income	Low income
(N=40)	(N=40)	(N=40)	(N=40)	(N=40)	(N=40)	(N=40)	(N=40)

Table 1.1 presents the pattern of sample constitution. The study investigates the extent of occupational stress among employees of two different income groups in public and private sector organizations. High income group includes employees drawing a salary of Rs 60,000/- or more in their respective organizations. Low income group consists of employees drawing a salary of less than Rs 60,000 but more than Rs 25,000. This information has been collected from respective departmental and organizational heads. As wage and salary structure of employees differ across organizations so consent and approval has been taken from appropriate authority of these organizations to confirm whether correspondence is made and questionnaires are distributed only among managerial staff.

**Table- 1.2 SECTORAL CLASSIFICATION OF THE SAMPLE**

PUBLIC SECTOR (N=160)				PRIVATE SECTOR (N=160)				
India Post	LIC	Punjab National Bank	IOC, Noonmati	HDFC Ergo	ICICI Prudential	Axis Bank	Crompton Greaves	Crystal Brook
N=40	N=40	N=40	N=40	N=30	N=30	N=40	N=30	N=30

Table 1.2 shows the pattern of distribution of questionnaires among the nine sample organizations selected for the purpose. Out of nine organizations, four belong to public sector and five belong to private sector.

Out of 320 employees 160 are drawn from public sector {India Post (40), LIC (40), Punjab National Bank (40) and IOC, Noonmati (40)} and 160 from private sector across five organizations {HDFC Ergo (30), ICICI Prudential (30), Crompton Greaves (30), Crystal Brook (30) and Axis bank (40)} situated in Guwahati city. Of the total 320 respondents, 21% are identified as very young employees (upto 25 years), 44% as young employees (26-35 years) and 35% as middle aged (36-45 years) and as upper middle aged employees (46 and above). All the respondents completed Occupational Stress Index (Srivastava and Singh, 1981) distributed to them which is used for assessing stress level of employees in international level. Two sampling techniques have been adopted in the study. In the initial stage, judgemental sampling technique has been adopted to constitute the desired sample of respondents. Equal representation of high versus low income group has been made in both the organizational sectors. Moreover, OSI is deliberately administered on employees belonging to different sectors like banking, insurance, manufacturing, electronics, fmcg and the like to study the diverse nature of stress among employees. The study consists of primary data with some inputs also from secondary sources. Primary data consist of Occupational Stress Index (OSI) developed by (Srivastava and Singh, 1981), demographic schedule and personal interactions with managerial executives of public and private sector companies. Secondary data consists of books, journals, newspaper articles and online available journals. Exploratory research design is adopted in the study. Statistical tools like mean, S.D, t-test are applied to calculate the scores of stress on the Occupational Stress Index. These quantitative tools are used and with their results inferences are drawn. Further pie-charts has been used for analysis.

A well developed and widely used Occupational Stress Index (OSI) scale, tested in Indian context (Srivastava and Singh, 1981) is chosen to measure the occupational stress of the sample.

## **RESULTS AND DISCUSSION**

Occupational stress is a pervasive phenomenon which exists at all levels of organizational hierarchy and in all work setting. The present study has been carried out to identify stress differentials in organizations under two income groups. Further, impact of age and marital status of employees on development of stress has been investigated. The total score of the individual Occupational Stress Index indicate whether the employees are highly stressed, moderately stressed or low stressed. Scores in between 46-127 indicate low stress; scores in between 128-150 indicate moderate stress and scores more than 150 indicate high stress. It has been observed that 33.75 per cent (108/320) of the employees are low stressed; 37.5 per cent (120/320) of employees are moderately stressed and rest 28.4 per cent (91/320) is highly stressed. The responses of the OSI have been analyzed through calculating mean, standard deviation (S.D) and t-test.

**Table-2.1 Comparative analysis of stress level between employees of high income and low income groups in public and private sector organizations.**

Income	N	Mean	Std. Deviation	Std. Error Mean	t	Df	Sig.(2-Tailed)
Low-income Upto 50,000	160	128.33	12.088	.956	-.904	318	.367
High-income Above50000	160	129.61	13.244	1.047			

Significant level is at  $P < 0.05$

Source: Independent field survey, 2025.

**HYPOTHESIS 1:** Discrepancies donot exist in the stress level of employees in public and private sector among low and high income groups.

The above hypothesis has been tested in table 2.1 and interpretations are stated below. The table above is a summary description of sample classification shown (in 1.1) above. The table is used to analyze the general stress level experienced by the employees drawing different income in public and private sector organizations. It appears from table 2.1 that the mean score and standard deviation of employees in high income group are higher than low income group employees. Standard deviation (represented by S.D) shows how much variation or dispersion exists from the average (mean, or expected value). A low standard deviation indicates that the data points are very close to the mean. The significant value is 0.05 and the calculated value is 0.183 (0.367/2). Statistically, it may be concluded that there is no difference in the stress level of employees under two different income groups. Thus, H1 may be accepted and assumed that discrepancies do not exist in the stress level of employees in public and private sector among low and high income groups.

**Table-2.2 Comparative analysis of stress level between two income groups in public sector organizations.**

Income	N	Mean	Std. Deviation	Std.Error Mean	t	df	Sig.(2-Tailed)
Low-income Upto 50000	80	132.13	13.107	1.465	1.568	158	.119
High income Above50000	80	128.89	13.017	1.455			

Significant level is at  $P < 0.05$

Source: Independent field survey, 2025.

**HYPOTHESIS 2:** There is no difference in the stress level of employees drawing different income in public sector organizations.

The above hypothesis has been tested in table 2.2 above and interpretations are stated below. The mean and standard deviation of low income and high income group employees in public sector organizations is 132.13 and 13.107; 128.89 and 13.017 respectively. A small SD indicates little individual deviation or a homogeneous group, and a large SD indicates much individual deviation or a heterogeneous group. A smaller S.D in table 2.2 shows little individual score deviation from the average. Standard error mean is also very less which indicates less sampling errors affecting the statistic. The P value of the above table is .0595 (0.119/2). The significant difference is calculated at 95% of CI level. The test result is found to be statistically insignificant (ie., p value > 0.05). From the statistical results in table above, it appears that high and low income group of public sector has no significant difference in case of stress index scores..

**Table-2.3 Comparative analysis of stress level between two income groups in private sector organizations**

Income	N	Mean	Std. Deviation	Std.Error Mean	t	df	Sig. (2-tailed)
Low-income Upto 50000	80	124.54	9.652	1.079	-3.124	158	.002
High income Above50000	80	130.34	13.510	1.511			

Significant level is at P<0.05

Source: Independent field survey, 2025.

**HYPOTHESIS 3:** There is no difference in the stress level of employees drawing different income in private sector organizations.

The above hypothesis has been tested in table 2.3 above and interpretations are drawn below. It appears from the table above that a sharp difference exist in mean and standard deviation scores of low and high income group of employees in private sector organizations. The mean score is 124.54 of the former and 130.34 of the later. Standard deviation is 9.652 of low income group and 13.510 of high income group. The P value so found is 0.001 (0.002/2) which is lower than 0.05. Hence, statistical difference has been registered. It may be assumed that high income group employees are more stressed out than low income group employees in private sector.

*Observation and findings:*

It has been observed that employees drawing high income are comparatively more stressed than employees drawing low income in private organizations. Low income suggest an income of equal to or less than fifty thousand and high income suggest an income of more than fifty thousand.

Through employee interactions and personal interviews, it has been observed that employees holding higher positions and drawing more salary in private organizations experience the pain of executive stress. Employees in supervisory level experience more of physical stress and managers in middle and top management experience more of psychological stress. Hence, the findings and observations are justified on the above grounds.

Further, an attempt has been made to identify and study the correlation between occupational stress with age of employees and their marital status. These variables have been studied and responses were collected through the demographic schedule distributed to the employees.

**Table: 2.4 Correlation between age and occupational stress.**

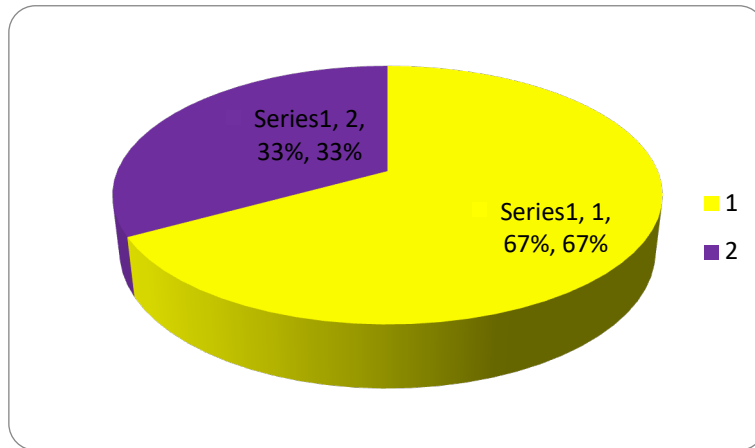
AGE GROUP	RESPONSES	NO.OF RESPONSES	PERCENTAGE OF RESPONSES
UP TO THE AGE OF 25.	LOW STRESS	04	67 %
	MODERATE STRESS	02	33 %
	HIGH STRESS	00	00
26-35	LOW STRESS	11	20 %
	MODERATE STRESS	29	53 %
	HIGH STRESS	15	27 %
36-45	LOW STRESS	13	11 %
	MODERATE STRESS	46	38 %
	HIGH STRESS	61	51 %
46 AND ABOVE	LOW STRESS	24	17 %
	MODERATE STRESS	64	46 %
	HIGH STRESS	52	37 %

Source- Independent field survey, 2025.

Table 2.4 shows the responses of employees belonging to different age groups in regard to stress. The respondents of the sample are different aged male and female employees in public and private sector organizations. There are four categories of age group in the study. They are employees up to the age of twenty five ( $\geq 25$ ), employees aged twenty six to thirty five (26-35), employees in between thirty six to forty five (36-45) and employees of age more than forty five (45+). These four categories of age groups are termed as very young employees, young employees, middle aged employees and upper middle aged employees respectively. Out of the sample of three hundred and twenty employees, only six employees fall in the first category i.e., upto the age of 25; fifty five employees fall in the age group of 26-35; one hundred and twenty employees reserves the third category (36-45); and rest one hundred thirty nine employees crossed the age of 45.

The analyses of employees complaining diverse degree of stress have been studied under four categories which are shown below with the help of pie-charts.

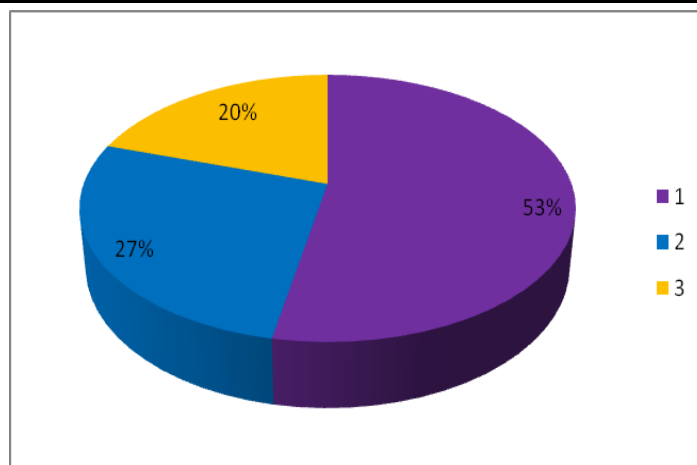
**Fig. 1 (i) a. Very Young Employees (age up to 25) and Occupational Stress**



1 indicate low stress and 2 indicate moderate stress

As the study is concentrated on occupational stress among managers, hardly few respondents come under first category i.e., very young employees. At this age group, generally employees are at entry level and do not reach the managerial post. However, through interaction it was observed that couple of private sector employees has been directly recruited in managerial positions. Majority of the respondents are middle-aged and upper middle-aged employees. It has been observed through fig 1(i)a, that majority of very young employees (up to the age of 25) i.e., 67% are low stressed and 33% are moderately stressed. No respondent reported high stress. As very-very few respondents came under this category so it becomes difficult to draw generalizations.

**Fig. 1 (i) b. Young Employees (of age group 26-35) and Occupational Stress**

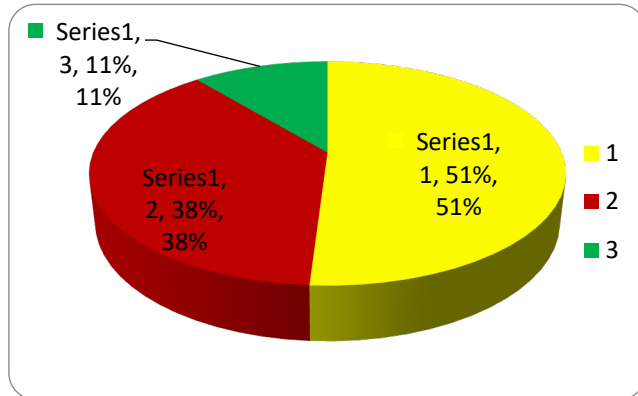


1 indicate low Stress, 2 indicate moderate Stress  
3 indicate high Stress

The sample of young employees constitute of fifty-five respondents. The responses of the young employees in regard to stress as shown in table 2.4 have been analyzed in the above figure. Fig 1(i)b suggest that majority of young employees are moderately stressed (53%), some of them are highly stressed (27%) and few low stressed (20%). Through personal interaction with employees, it has been noted that at this age, most of the employees go through role

conflict, role stagnation, work deadlines, need for promotion, pressure of settling down in their personal life, job security and the like.

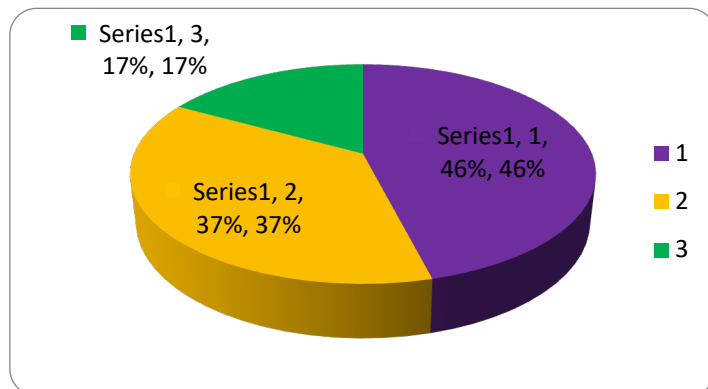
**Fig. 1 (i) c. Middle-aged Employees (of age group 36-45) and Occupational Stress**



1 indicate high stress, 2 indicate moderate stress  
3 indicate low stress

The sample of middle aged employees constitute of one hundred and twenty employees. It appears from fig 1(i)c that a large proportion of middle aged employees are high stressed (51%), some of them are moderately stressed (38%) and very less proportion of them are low stressed (11%). At this age, both male and female employees struggle between their personal and professional life. Family planning, school admissions, job security, better career options, excessive workload all contribute heavily to development of stress. Maximum family liabilities and responsibilities begin at this age. Particularly female employees are continuously assailed with family demands, household responsibilities and job pressures. Some inputs on causes and contributors of stress among employees have been collected through personal interaction and discussions.

**Fig. 1(i) d. Upper Middle-aged Employees (of age group 36-45) and Occupational Stress**



1 indicate moderate stress, 2 indicate high stress  
3 indicate low stress

Fig 1(i)d depicts the degree of stress among employees aged more than 45 years. The sample of upper middle aged employees constitute of one hundred and thirty nine employees. It has been observed that the upper middle-aged employees, although have revealed high stress (37 %) but their degree of stress have substantially decreased and most of them reported moderate stress (46 %). Employees above 55 or about to retire employees depicted comparatively moderate stress due to decreased family liabilities and increased independence of their siblings. Hence, it may be said that occupational stress increases with increase in age; however, it substantially decreases in the later professional life of the employees.

The present study supports the observation made by (Beena & Poduval 1991) who reported that age is positively correlated with stress among employees. The study was conducted among 80 executives and found that employees at young age are less stressed and their stress increases with increase in age. To the contrary, it was observed by (Ushashree & Jamuna 1990) that stress levels were higher in case of younger female school teachers.

**Table-2.5 Correlation between marital status of employees & occupational stress**

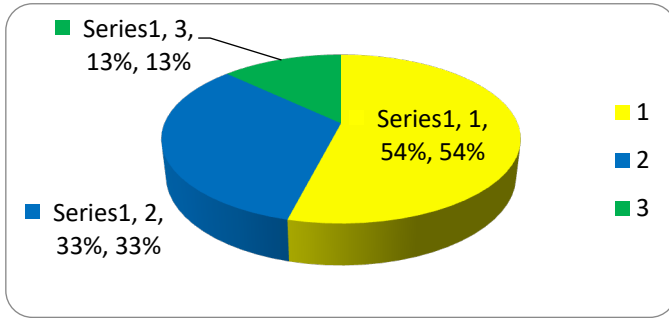
MARITAL STATUS	RESPONSES	NO. OF RESPONSES	PERCENTAGE OF RESPONSES
MARRIED	LOW STRESS	26	13 %
	MODERATE STRESS	68	33 %
	HIGH STRESS	111	54 %
UNMARRIED	LOW STRESS	34	39 %
	MODERATE STRESS	39	44 %
	HIGH STRESS	15	17 %
SEPARATE	LOW STRESS	00	00
	MODERATE STRESS	14	52 %
	HIGH STRESS	13	48 %

Source- Independent field survey, 2025.

The impact of marital status of employees has also been studied in stress building among employees in organizations. Some of the respondents in the study are married, some are single and few are separated or divorced. A major portion of them are married and very few are reported cases of separated employees. Out of three hundred twenty employees, two hundred and five employees are married; eighty eight of them are unmarried and rests twenty seven of them are living separate from their partners.

Table 2.5 above shows the correlation between marital status of employees and occupational stress in organizations.

**Fig. 1 (ii) a. Married Employees and Occupational Stress**

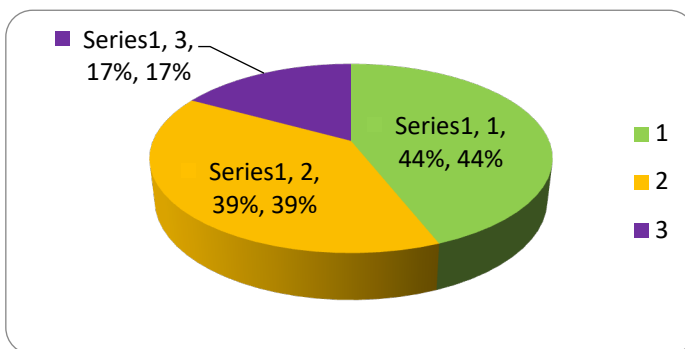


1 indicate high stress, 2 indicate moderate stress and 3 indicate low stress

Married employees constitute the highest proportion in the sample. Two hundred and five employees are married in the total sample of three hundred and twenty employees. 54% in the sample have expressed high stress; 33% have expressed moderate stress and rests 13% have revealed low stress. Majority of married employees reported high stress. Some of the married employees have expressed tense relationship with their spouses. However, many of them have expressed good relations with their spouses too. Married employees, particularly female married employees simultaneously manage work and home. They fight with stress almost fifteen to twenty hours a day to make a balance between the two ends.

(Crouter, 1984) in a study noted that female employees with young children were “at risk” and experienced negative spillover from family responsibility to work, as reflected tardiness and absenteeism, inattention and efficiency, and inability to accept new responsibilities at work. (Davidson and Cooper, 1983) reported work-family interface to be a major source of stress for female managers. In the studies conducted by (Tache et al. 1979; Cooper 1984), it was observed that female employees are more exposed to health disorders like diabetes, overactive thyroid, breast cancer, uterine cancer, lung cancer and arthritis as result of stressful events. (Kumar and Murty 1998) observed that most frequently stressors among women managers were office politics followed by role conflict between work and home, commuting to the work place and the problems related to child care. The major strains experienced by women managers were anxiety, tension, fatigue, lack of concentration, irritation and physical health problems. In a study, (Tharakan 1992) found that professional working women experienced greater work related stress than non-professional working women.

**Fig. 1 (ii) b. Unmarried Employees and Occupational Stress**



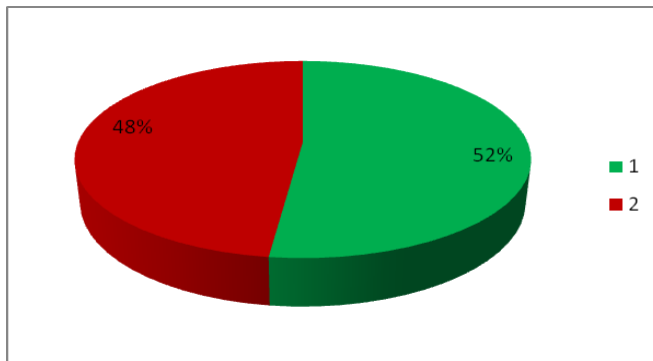
1 indicate moderate stress, 2 indicate low stress,

3 indicate high stress

Fig. 1(ii)b shows the pictorial representation of unmarried employees reporting degree of stress.

Comparatively low degree of stress is revealed by unmarried employees. Eighty-eight employees are unmarried in the sample of which only seventeen percent (17 %) have reported high stress. Thirty nine percent (39 %) reported low stress and forty four percent (44%) have stated to be experiencing moderate stress. As a matter of belief and through observation it can be stated that unmarried employees channelize higher levels of energy and interest towards their profession. They can give undivided attention to their job and can absorb more work load as a result of which stress level is within moderate levels.

**Fig. 1 (ii)c. Separate (from spouse) employees and Occupational Stress**



1 indicate moderate stress and 2 indicate high stress

It appears from fig 1(ii)c, that moderate to high stress is reported by separated employees. Twenty seven employees are reported cases of ‘separated from spouse’ in the sample. None of the employees in the above mentioned category reported low stress. 52 % revealed moderate stress and 48 % revealed high stress. The reasons for high stress may be attributed to absence of support system, isolation, single parenting, work load etc. Every individual is guided and motivated by both professional as well as personal fulfillment. The household anxieties are usually carried over to work place and vice-versa.

**CONCLUSION**

Stress is a pervading feature of organizational culture among employees. Continuous exposure to stress is detrimental for physical and mental health of employees. Stress is a recognized killer and a major contributor to work sickness. Organizations are getting anxious of stress due to reduced effectiveness of employees and finding ways to manage it properly. It has been observed that employees drawing different income in organizations experience more or less equal degree of stress. However, employees drawing higher income in private sector organizations have reported higher degree of stress. Further variables like age, marital status and nature of spouse relationship among employees have impact on stress building among employees.

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