

Unveiling The Invisible: Understanding The Level of Stress among Working Women

Priyanka Belwal^{1*}, Dr. Kamala Dhaulakhani Bhardwaj²

ABSTRACT

Stress is a familiar trademark of modern life, yet individuals perceive and respond to it differently. These differences in perception play a crucial part in shaping how effectively people cope with stressful situations. At times, a situation may feel overwhelming simply because one is not adequately prepared to handle it, while another person may approach the same situation with ease. Thus, the way we interpret and react to stressors considerably influences their impact on our health. Stress stem from environmental needs, known as stressors, and their number frequently increases as individuals take on more roles. Traditionally, women have managed family responsibilities, but with their growing participation in public and professional spheres, they now juggle multiple roles. This includes caring for family and children, maintaining high levels of performance and competence, and keeping pace with workplace demands to ensure career growth and advancement. These combined responsibilities can significantly elevate stress levels among working women. Therefore, the present study aims to assess the level of stress experienced by working women. For achieving this goal, a sample comprising 100 women aged between 20-60 years was selected from various places in Kumaun region of Uttarakhand, with 50 women identified as working professionals in government sector and 50 as working professionals in private sector through random sampling technique. Dr. A. K. Singh's personal stress source inventory was used for data collection. Statistical analysis included calculating percentages on basis of frequencies, and calculating mean, SD and t score of each group for comparison. Outcomes suggested that the majority of working women, either belonging to government sector or private sector, experienced moderate level of stress (range 31-79).

Keywords: *Stress, Stressors, Working Women, Roles, Health*

The word stress was first introduced by 'Hans Selye' in 1936 and has emanated from the Latin word 'stinger' which means to draw tight. A physical and emotional response to any kind of change which can be external, internal or may be both is called stress. Stress can be explained as the reaction of an individual to demands (stressors) forced upon him/her (Erkutlu & Chafra, 2006). Stress disrupts and puts pressure on an individual's overall functioning, making adaptation and adjustment necessary (wood & wood, 1999). In simple words, stress is our body's response to any demand, which could be

¹Research Scholar, Department of Psychology, Kumaun University, Nainital

²Professor, Department of Psychology, H.S.B. Govt. P.G. College Someshwar, Almora

*Corresponding Author

Received: April 9, 2026; Revision Received: May 17, 2026; Accepted: May 21, 2026

Unveiling The Invisible: Understanding The Level of Stress among Working Women

brought on by either good or bad experiences (Kumari, et al. 2009). Even brief experiences of stress trigger the body to release certain chemicals that prepare it for a “fight or flight” response to deal with immediate threats. However, when stress becomes chronic, these chemicals can have harmful effects on both the brain and the body. Prolonged stress is associated with an increased risk of heart attacks, strokes, ulcers, and various psychological disorders. Research findings also suggest that stress can adversely affect certain aspects of memory functioning (Kellogg et al. 1999; Shors, 2004). Devison & Neale (1997) define stress as a state of an organism subjected to a stressor; whereas, stressor is an event that creates stress in an individual. It may be both internal and external. External stressors are significant life events e.g. losing a job, relationship problems, financial difficulties or the death of a close one. Conversely, internal stressors originate within the individual and include factors such as self-imposed pressure, negative thinking, and excessive worry. External conditions like noise, pollution, and overcrowding can also contribute to heightened stress levels. Stress can act both as a cause and a consequence. When it is intense or prolonged, it can be damaging. Persistent, high levels of stress—referred to as chronic stress—can adversely affect an individual’s physical and psychological well-being. The study by Aujla & Aujla (2006) examined psychological and physiological stressors among working and non-working women. It found that non-working women commonly experienced stress due to factors such as improper working posture and lack of involvement in family decision-making. In contrast, working women reported stressors like the pressure to please others and an excessive workload. The study also concluded that working women in Ludhiana city experience higher levels of stress compared to non-working women.

The term “women” basically refers to adult females, with womanhood beginning after the age of eighteen. Over time, the lifestyle, roles, and responsibilities of women have evolved significantly. In today’s fast paced society, women are not limited to being homemakers; they also contribute as earning members of their families. Across fields once dominated by men, women are demonstrating their capabilities and competence. A working woman is one who is regularly employed outside the home and earns a salary, wages, or any other form of income. It has been seen that in working women the dual demands of work and personal life contribute to unique stress (**Freedom et al. (1988)**)

After marriage, employed women frequently experience increased levels of conflict, anxiety, and stress. This stress commonly occurs from long working hours, multiple family and job-related responsibilities, experiences of harassment, and difficulties in balancing professional and personal life. Such pressures can lead to health problems, including chronic headaches, hypertension, and obesity (**Bhuvaneshwari (2013)**). She also emphasizes that stress can be reduced through organizational support, maintaining a healthy work–life balance by spending quality time with family, engaging in recreational activities, practicing yoga, and ensuring adequate rest.

REVIEW OF LITERATURE

Controversial opinions have been documented in literature on women's employment and stress. Women who play many roles have many identities, and fulfilling positions can balance out less fulfilling ones.

Sonia Pathak Khemariya et al. (2024) conducted a comparative study to evaluate occupational stress among female doctors employed in government and private hospitals. The findings revealed notable differences in stress levels between the two groups, with those working in private hospitals experiencing greater stress due to heavier workloads, time

Unveiling The Invisible: Understanding The Level of Stress among Working Women

constraints, and higher performance demands. The study underscores the importance of institutional settings in influencing stress levels among working women.

A cross-sectional study conducted on women (aged 15-50 years), women are randomly selected from different occupation in Gujrat, India. Homemakers had 1.2 time's higher anxiety and 1.3 times higher stress than working women. Prevalence of anxiety and stress were also higher in homemakers compared to working women and students. Involvement in activities in the outdoors may help women to reduce stress (**Pinal A. Patel et al. 2017**).

Cooper (1981) stated that married women who work and play various roles occasionally find themselves in unpleasant situations because of the negative effects of excessive work on their life and it causes stress in their personal lives. **Sanlier and Arpaci (2007)** also found that employed women in the stress scale have a higher average score than that of the non-employed women.

In antiquated time there were mostly people lived in joint family where the work is divided into so many people so that entire Burdon or responsibility did not fall on any one person but nowadays nuclear families are most in trends.

Akram & Khuwaja (2014) observed in his study that the working women who are living in nuclear family reported higher level of depression then those for joint family system because in joint family system, the relatives might help the working mothers in raising a child and other responsibilities of home. Multiple responsibilities contribute to chronic stress which may lead to major depression in susceptible people.

Dhanabakyam and Malarvizhi (2014) also find a direct correlation between stress levels and familial changes among employed women. Research indicates that women in professional roles with high job demands are particularly susceptible to experiencing conflicts between family and work responsibility, consequently leading to increased stress levels.

The phenomenon of stress has been thoroughly studied in a number of different fields, and teaching is certainly no exception. Numerous studies have revealed that female teachers experience a higher degree of strain compared to individuals in other occupations (**De Jesus and Conboy, 2001, p. 131**).

METHODOLOGY

Sample

Sample of 100 working women was selected through random sampling method from the different region of Kumaun, Uttarakhand. The age range was between 20-60 years. The sample comprises of 50 governments and 50 private sector institution employees. The working women belong to various professions such as doctors, teachers, advocates, engineers, bankers and self-employed.

Variables

- Independent variable- working status of women with type of institution
- Dependent variable- stress level

Unveiling The Invisible: Understanding The Level of Stress among Working Women

Tool

Personal stress source inventory constructed by Arun Kumar Singh is used for the study. The test comprises of 35 items.

Procedure

The questionnaire was administered on 100 women, 50 government employees and 50 private employees from various professions within the age group of 20 to 60 years, from various region of Kumaun, Uttarakhand. The sample was gathered through random sampling method. The responses were taken by marking on any one choice out of three (seldom, sometimes, and frequently). The respondents were convinced about confidentiality and anonymity so that they could feel free during the administration of the study.

Data Analysis

The obtained score on PSSI (personal stress source inventory) was interpreted qualitatively by counting the frequencies and calculating percentages for knowing the degree of personal stress.

Table 1: Interpretation of Scores on PSSI

Range of Score	Interpretation
80 and above	High level of stress
31-79	Moderate level of stress
0-30	Low level of stress

RESULTS AND DISCUSSION

The purpose of this research was to determine working women's stress levels using a personal stress source inventory developed by Dr. A. K. Singh. The study's findings are displayed in the following table for employees in the public and private sectors, respectively.

Table 2: Government Sector Employees

No of Participants	Range of score	Interpretation
10(20%)	0-30	Low level of stress
34(68%)	31-79	Moderate level of stress
6(12%)	80 or above	High level of stress

Table 3: Private Sector Employees

No. of Participants	Range of Score	Interpretation
13(26%)	0-30	Low level of stress
28(56%)	31-79	Moderate level of stress
9(18%)	80 or above	High level of stress

Unveiling The Invisible: Understanding The Level of Stress among Working Women

Figure 1: Graphical presentation of stress levels with no. of participants working in government and private sectors

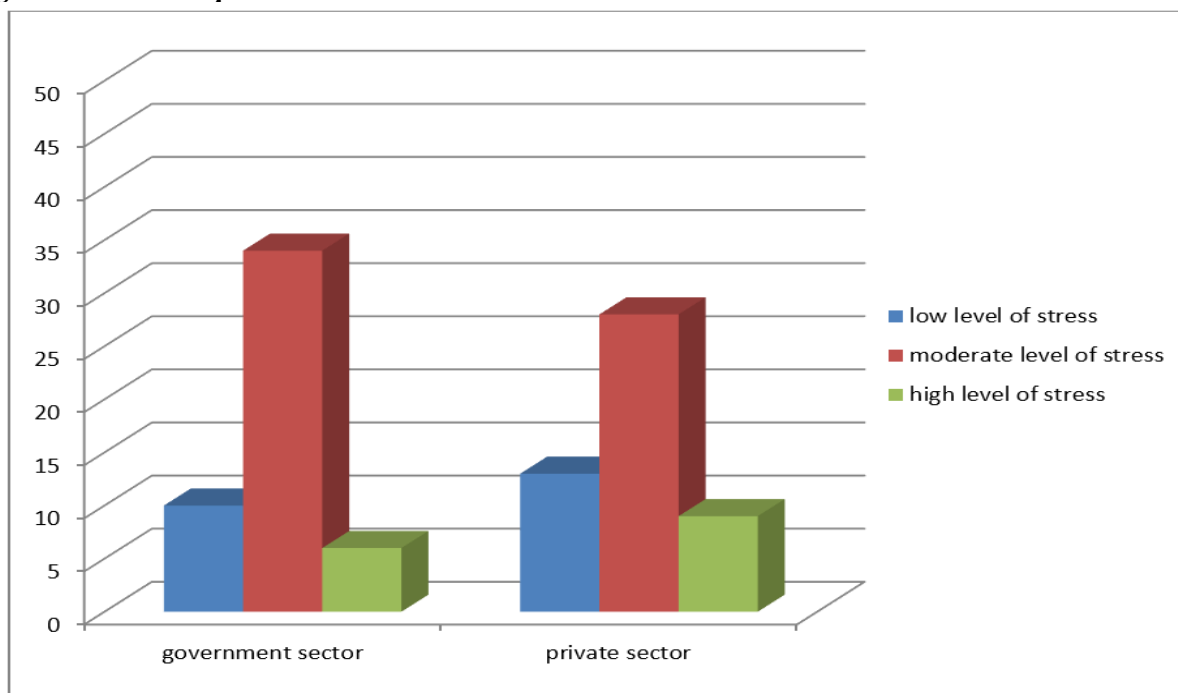
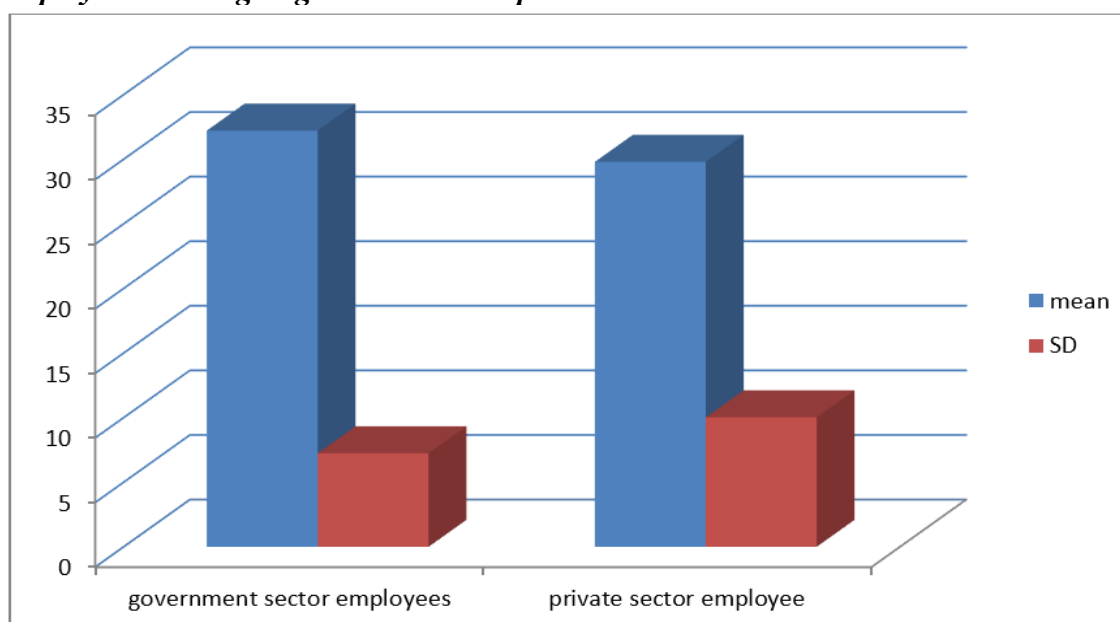


Table 4: Comparison between Govt. Sector and Pvt. Sector Employees in Terms of Mean and SD with Calculation of 'T'

	Govt. Sector Employees	Pvt. Sector Employees
Raw score	1611	1490
Mean	32.22	29.8
SD	7.237	10.022
T test	0.8472	

Figure 2: Graphical presentation of stress levels with the scores of mean and SD of employees working in government and private sectors



Unveiling The Invisible: Understanding The Level of Stress among Working Women

The current investigation constitutes a finding of “Understanding the Level of stress among working women”. The study engaged the personal stress source inventory (PSSI) developed by professor A. K. Singh.

The results, as presented in Table 2 and 3 indicate the majority of participants had moderate levels of stress. Of the women working in the government sector, 10(20 %) out of 50 had low levels of stress, 34(68%) had moderate levels, and 6 (12%) had high levels of stress. Similarly, in the private sector, out of 50 women, 13(26%) experienced low levels of stress, 28(56%) experienced moderate levels, and only 9(18%) experienced high levels of stress.

For Comparison between government and private sector Employees we calculate mean, standard deviations with and ‘t’. According to the results (Table 4), the mean for government sector Employees is 32.22, while the mean for private sector Employees is 29.8. The standard deviations of both the groups are 7.237 and 10.22 respectively.

The ‘t’ test was used to measure the significance of the difference of the mean between the two groups. With a degree of freedom (df) of 98, the values of ‘t’ is 2.63 at the 0.01 level of significance and 1.98 at the 0.05 level of significance. In this study, the obtained value of ‘t’ is 0.8472 meaning that it is not significant at any of the above-mentioned levels. It demonstrates that the difference of means in stress of women working in government sector and private sector is not significant.

CONCLUSION AND LIMITATIONS

The research titled "Unveiling the invisible: Understanding the level of stress among working women" aimed to identify the stress level among women who are employed. The study utilized the personal stress source inventory constructed and standardized by A. K. Singh. Results indicated that total 23 women out of 100 shows lower level of stress whereas 62 women indicates moderate stress and only 15 women indicates higher level of stress, There was no significant difference in the stress levels between government and private sector working women. This indicates that both groups equally managed their stress levels; with neither group having experience significantly high stress than the other. Likewise results also suggest that more of the working women are experiencing moderate level of stress. It suggests that the women could effectively manage their roles, pressures, time management challenges, and emotional issues such as anger and sadness. Despite these challenges, They demonstrates resilience in coping with such issues. However, the study has limitations, primarily the small sample size of only 100 women, which was due to time constraints.

REFERENCES

- Akram, B., & Khuwaja, F. (2014). A Study on Depression among Working and Non-Working Women of Gujrat, Pakistan. *European Academic Research*, 1(10), 2948-2962.
- Aujla H. & Aujla P. (2006) “Physiological and Psychological Stressors among Working and Non-Working Women” *Journal of Human Ecology*. 20(2): 121-123
- Cooper, C.L. (1981) “The stress check: coping with the stresses of life and work”. (A Spectrum book) Englewood Cliffs, N.J., *Prentice Hall*.
- De Jesus, S. N. and J. Conboy. 2001 “A stress management course to prevent teacher distress” *The International Journal of Educational Management* 15 (3): pp131-137

Unveiling The Invisible: Understanding The Level of Stress among Working Women

- Dhanabakyam M. & Malarvizhi J. (2014) "Work family conflict and work stress among married working women in public and private sector organizations" *International Research Journal of Business and Management; VII (10)*.
- Erkutlu H.V. & Chafra J. (2006) "Relationship between Leadership power bases and Job Stress of Subordinates: example from boutique hotels" *Manage RES. News* 29(5):285-297.
- Freedom, S. M. & Bisesi M. (1988) Women and Workplace Stress. *Aaohn Journal Vol. 36*, No.6
- Keinan, G. (1987). Decision making under stress: scanning of alternatives under controllable and uncontrollable threats. *Journal of personality and Social Psychology*, 52, 639-644
- Kellogg, J.S., Hopko, D. R., & Ashcraft, M.H. (1999) "The effect of time pressure on arithmetic performance" *Journal of Anxiety Disorders*, 13(6), 591-600
- Kessler, R.C. & MacRae, J.A. (1982) "The asset of wives employment on the mental health of married men and women" *American Journal of Sociology*, Vol. 47, 216-226.
- Kumari M., Badrick E., Chandola T., Adam EK., Stafford M. & Marmot (2009) "Cortisol Secretion and Fatigue: Association in a Community based Cohort" *Psychoneuroendocrinology*;34: 1476-85
- Kyriacou, C. (2001) "Teacher stress: Directions for future research" *Educational Review*,53, pp 27-35
- McGrath, J.E. (1976). Stress and Behaviour in Organizations. A Handbook of Industrial and Organizational Psychology, *Dunnett, M.D. (Ed) CsQW2hicago: Rand McNally College Publishing*
- Nathawat, S.S. & Mathur, A. (1993). Marital Adjustment and Subjective Well-Being in Modern Housewives and Working Women's. *Journal of Psychology*. 127(3), 353-358
- Patel A. P., Patel P., Khadilkar A.V., Chiplonkar S.A. & Patel A.D. (2017) "Impact of Occupation on Stress and Anxiety among Indian Women" *Women Health* 2017;57: 392-401
- Sanlier, N. & Arpacı, F. (2007). A Study into the Effects of Stress on Women's Health. *Humanity & Social Science Journal* 2(2):104-109
- Singh A.K., (2013) *advanced general psychology* 792-793
- Sonia Pathak Khemariya, Dr. Yogendra Verma & Dr. Razi Faraz Khan (2024). "A Comparative Study of Occupational Stress between Female Doctors Working in Private and Government Hospitals" *International journal of Indian Psychology Vol. 12 No. 2): Volume 12, Issue 2, April-June, 2024.Doi 10.25215/1202.142*

Acknowledgment

The author(s) appreciates all those who participated in the study and helped to facilitate the research process.

Conflict of Interest

The author(s) declared no conflict of interest.

How to cite this article: Belwal, P. & Bhardwaj, K.D. (2026). Unveiling The Invisible: Understanding The Level of Stress among Working Women. *International Journal of Indian Psychology*, 14(2), 1290-1296. DIP:18.01.121.20261402, DOI:10.25215/1402.121