

**Study of Role Efficacy and Role Stress among
Insurance Sector Employees Working in Government
and Private Companies at Vadodara District, Gujarat,
India**

ABSTRACT

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When we pray, God hears more than we say, answers more than we ask, gives more than we imagine, in his own time and in his own way.

Ms. Amita Jaspal

ABSTRACT

INTRODUCTION

Conceptual understanding of Role

The four letter word 'ROLE' is so commonly used by people that each one of us believed to be able to explain the concept of role however the understanding of role among common people and also among subject experts is largely influenced by their perception related to the term role. Review of literature on role provide miscellaneous background about the concept of role and this creates a need to defining context within which role is to be defined otherwise defining role become a major problem. Following details shall describe the aforesaid issue related to defining role. In many studies authors have defined role in philosophical manner to link role with the ultimate purpose of being human. Some authors took a pragmatic and close to reality view point while defining role. Pragmatic view point describes how role can be characterized by the knowledge of given situation demanding role definition. '*How is society possible*' is the title of a classic book authored by Simmel and it discuss the importance of role for human being at individual level as well as for the society.

Organizations be large or small are the part of the society. Just like, in society people are bound to their social structure, in organization people are bound to their positions. Social structure and positions are the indicators of existence of various roles. Roles are described by labels like manager, supervisor, mentor, and leader etc. to indicate position.

In society roles are labeled to indicate relationship like father, mother, brother and sister etc. Role beyond label can be used to explain the participation of individual in a relationship.

Concept of Role in Organization

Since the present research study has been conducted in context of different kind of organizations dealing in insurance industry. Thus the definition of role in this study has

been limited within the preview of a formal organizational set-up. In organizations the triad of positions, role and expectations is used to define role in a relational manner. Organization creates positions while implementing organizational chart and while establishing formal channel of communication.

The concept of role in an organization is usually defined around positions and office of position. Each role has an inherent power. The power of role has been sourced to the office designated to fulfill the role and to the position in order to fulfill the expectations from the position. The less talked about side of role is related to the commitment and obligation that comes with the role. This aspect is more oriented toward the degree of possible self esteem and respect one can feel in a role. Thus, on one side role can be an indicator of power while on the more serious side role is the indicator of compulsion and responsibilities. Literature about role published in books connect role with organization by using following two terms:

- i. Role Space
- ii. Role set

These two terms have been defined to explain how organization can be viewed as a 'meta - system of roles' where role is a sub-system. The employee who has been assigned a role when perform define his/her role space while the performance of the same employee in a assigned role shall affect a large number of other such organizational roles that are directly or indirectly related to the employee. This productive assimilation of various roles within organization has been defined as role set.

Why Role is important in organization?

In the formal set of an organization the concept of role is highly significant because without role it would be almost impossible to imbibe individual within organization. No organization runs without objectives, strategy and structure. Likewise no individual can be found without a self-concept and requirements or needs. Self-concept of an individual is related to the personality. So in an organizational ecosystem role provides a kind of

interface to integrate individual with organization. Organizational role offered to an individual ensure the fulfillment of personal needs and also fortification of personality.

What is Role Efficacy?

Three terms namely efficiency, effectiveness and efficacy are usually used interchangeably though these represent diverse thought about potential of an individual in different roles within and outside the organization. Efficiency is a measurement obtained by the comparison of output with input. Efficiency can be measured in terms of time and money. The ability of an individual to produce expected results and effects is termed as effectiveness. Efficacy signifies the potential power of an individual to produce an effect. Role efficacy is about producing expected results by an individual in a role based on the his or her potential and sense of authority and accountability. Role efficacy refers to the impending effectiveness of an individual when individual is a role occupant.

To state in simple words, when an individual works in an organization as an employee and performs in a role then his/her performance depends on a large number of factors. Some of these factors are related to the working environment provided by the organization and some are related to the role itself while there are significant number of personal factors such as competence, expertise, experience and potential effectiveness.

Dimensions of Role Efficacy

Role efficacy is a latent construct of an employee that determines the degree of integration of the employee with his role. How much an employee can contribute in a role can be anticipated based on the extent of clarity about role efficacy. There are various characteristics of role efficacy. The greater the clarity and understanding on more numbers of characteristics of role efficacy, greater would be the role efficacy.

For the purpose of better perceptive and understanding characteristics of role efficacy have been clustered into following three dimensions which further in total are composed of ten sub-dimensions:

1. Role Making
2. 2. Role Centering
3. 3. Role Linking

Role Efficacy Scale

Role efficacy has been such a concept that used in research but as a concomitant variable or as a moderator to moderating variable in diverse context related to organization. Role efficacy is such a variable that in some situations act as independent variable like when it is considered with quality of work life and in some cases it is considered as dependent variable like with work related stress and job satisfaction. The role efficacy scale is well thought-out tool that has been purposefully developed to measure the role efficacy by Udai Pareek.

The scale has used three dimensions to construct role efficacy. Each of these three dimensions further has sub-dimensions. In total there are ten sub-dimensions. Every sub-dimension has two statements. For example one of the dimensions in role efficacy scale is 'Role Centering' which further has three sub-dimensions namely 'Centrality', 'Influence' and 'Personal Growth'. Now there are two statements for each of the sub-dimensions. Thus the dimension 'Role Centering' has been associated to six statements. Further each of the statement has pre-weighted three alternates so role efficacy scale is an arrangement of twenty triads. Each triad consists of three statements and the statements are pre-weighted. +2 score has been given to a positive statements, +1 has been allocated to useful statements while -1 is assigned to negative statements. The survey participant needs to select the one statement out of three given in the triad with the understanding that the selected statement is able to describe his role in an appropriate way with reasonable accuracy.

Reliability and validity of Role Efficacy Scale

The role efficacy scale has been widely used in the research areas such as organizational development, Organization Behaviour, Work related stress, Managerial effectiveness etc.

The reliability coefficient found to be 0.68 at 0.001 level and 0.80 significant at 0.05 level.

Concept of Role Stress

The concept of stress refers to such a situation where one can feel strain and pressure. Role stress by the definition is the stress due to responsibilities and obligations associated with a role. As per research on stress, there could be three areas where stress can be felt. These three areas include Organization and Job role, society and within self. Role stress in a broader sense represents the totality of the all potential stress causing areas that are directly and indirectly related to a role within organization. Role ambiguity, role-goal disequilibrium, role conflict, identity threat etc. are some of the primary causes of role stress.

Stress is defined as forces that lead to the strain within the person due to disturbance in physical or psychological system. In the organization the role stress occurs whenever the employee has to create a balance between the various responsibilities and expected outputs and doing so a continuous failure arose. Some of research works define stress as a mental state characterized by behavioural disorder within person that ultimately started to affect the work performance.

Role stress has also been defined from the perspective of work-load and performance related expectations. When even a gap arise between expectations and actual performance then stress started in the form of 'being worry' any further failure to manage the anxiety caused by being worried will definitely led to stress.

General Role Stress Scale

General role stress scale provides an index of employee's role stress based on the stresses specifically related to their role in the organization. The general role stress scale focuses on following four stress areas:

- a. Self-role distance
- b. Inter-role distance
- c. Role boundedness
- d. Personal inadequacy

The General Role Stress Scale include above described four role stress areas and each of the role stress area include three items on it. Thus a total of 12 item statements are included in General Role Stress Scale. Following are the statements and related ratings with description of each rating.

Summarizing Role, Role Efficacy and Role Stress

The role of an employee is a set of expectations about the ways in which people are expected to act, perform and behave in a given situation. In organizations roles are defines by the position a person holds. In this sense role also represent the asset of duties and responsibilities that a person as to fulfill under the given set of rights. Broadly roles may be prescribed or ascribed. Some roles are prescribed which means there are roles that are associated with a specific position or with a group or team or organization (Waddar & Aminabhavi, 2012).

An article published in Harvard Business Reviews (Erickson, 2012) summarize that successful collaborations and organizations are those where each employee' role was clearly defined. As per the author defining individual roles impacted on the success of the team. Failure in the role clarity leads to waste of time, energy and unproductive work. The performance of an employee in organization affected by his/her possible efficiency, technological capability, competency, managerial understanding beside the design of the role that the employee performs. The individual capabilities and appropriate job design determine the productivity of the employee. Role efficacy has come out as a practical and important concept in management research. Role efficacy is the potential effectiveness of an individual occupying a specific role in the organization. Previous researchers have found that role efficacy affect the employee's motivation, job satisfaction, organizational effectiveness and commitment toward organization. These results help in making positive contribution to organization growth and development. Higher role efficacy also enhanced effectiveness of the employees in the job role as a results it increase motivation of employees. The research studies found that role efficacy is a major contributor in the effective performance of employees To measure the role efficacy Udai Pareek developed a scale called ' Role Efficacy Scale' which helps to

construct role efficacy index and thereby it helps in understanding level of role efficacy among employees.

The proposed research is about the concepts of role efficacy and role stress. Both of these concepts are linked to psychological aspect of human resource management therefore these are very important for an employee as well as for the organizations.

Conceptual Review of Role Efficacy

Pareek, (2002) The concept of Role Efficacy has been described and conceptually organized by Uday Pareek. The concept of role and role efficacy is very important for the integration of the employee with an organization. Role is a key concept in work motivation as it is only through this that the employee and the organization interact with each other. In organization from the employee's view point there are two role systems. One is a system of various roles that an employee holds (role space) and performs while the second is a system of various role of which his role is a part (role set).

Effects of Self-efficacy on Role Efficacy

Bray & Brawley, (2000) Another study by these researchers indicate that role efficacy and self-efficacy are mutually distinctive constructs and conceptually different from other different forms of efficacy.

In this study, Bray observed that members of basketball team should have beliefs in their basketball skills, the team members will also have different expectations of their ability to carry out in a unique way, specialized and interdependent formal role functions.

He comments that while the previous belief is of self-efficacy, the latter belongs to the sense of role-efficacy.

Role Efficacy Scale (RES) and its application

The scale for measuring role efficacy was developed by Uday Pareek. RES is a structured instrument which consist 20 triads of statements. A respondent marks the one statement in each given triad that describes his role most accurately.

After that, the three alternatives are pre-weighted. There are two statements for each dimension of role efficacy and the scoring pattern followed is +2, +1 or -1.

The scale consisted of ten dimensions:

1. Centrality
2. Integration
3. Proactivity
4. Creativity
5. Inter-role linkage
6. Helping Relationship
7. Super ordination
8. Growth
9. Influence
10. Confrontation

Role Efficacy among Managers and Executives

Umesh, Pawan, Peter, & Happy, (2017) The role efficacy of an employee in an organization can be ascribed to internal factors like efforts and the ability of an employee as well as external factors such as difficulty while performing task.

Considering the manufacturing sector, an employee attributes the success of his job more to his own effort as compared to human force or luck. The study shows a positive correlation between the role efficacy and the internal attribution of success which in turn instills motivation in employees to put more efforts in their work.

Job Satisfaction and Role Efficacy

Shivani Mehta, (2010-2011) There has been a positive relationship between job satisfaction and job performance and Organizational Citizenship Behavior which in turn can help in minimizing employees' absenteeism, turnover and psychological distress.

Employees with high level of job satisfaction are more likely to engage in OCB. Along with job satisfaction, affective organizational commitment is also cited as antecedent of Organizational Citizenship Behavior.

Employee Motivation and Role Efficacy

P. Sharma, Bajpai, & Holani, (2011) The authors of this research found that the degree to which employees believe in their capabilities and strengths is important for their motivation and a clarity on role aspect in terms of role efficacy help the employees in getting timely success. The references of this research showed role efficacy is positively related to motivation and growth.

Employee Commitment and Role Efficacy

Allen & Meyer, (1990) An employee's commitment towards their organization is of crucial importance since employee interests, goals and needs have to be harmonized with the organization so that it can work efficiently.

Commitment towards organization is a very complex construct that has been conceptualized in various manners. According to the study of Meyer & Allen, different conceptualizations of commitment that have been appeared in literature are: affective attachment, perceived costs and obligation.

Measurement of Role Stress

Recent research studies and scholars have confirmed that a certain stress level is essential for employee performance and help organizations to grow through healthy competition.

Pestonjee, (1992) The researcher has explained stress as, "a dynamic condition in which an employee is confronted with an opportunity, constraint, demand related to what he wishes and for which the outcome is perceived to be both uncertain and important."

The study has identified three important domains of life where stress has its origin.

The first and foremost is the 'Job and Organization' sector including work environment along with policies, tasks, job roles, responsibilities, authorities, accountability etc.

The second is the 'Social Sector' and it consist social, political and cultural factors.

The last is the 'Intra-Psychic' sector consisting individual oriented aspects of attitude, values, believes, aspiration, ambitions, mental/emotional/physical health, abilities and so on. The study focuses on the stress originating in the job and organization sector and its inter-play with intra-psychic segment.

General Role Stress Scale

An Organizational role stress scale is developed by Udai Pareek (1983). It is a five point scale indicating how true a specific statement is for the role. There are 50 items in the scale. The score of each role stress may range between 0 to 20 & the total organizational role stress may vary between 0 to 200. The rating of the respondents may be added row-wise to give the scores on the following 10 role stress dimensions:

1. Self-Role Distance
2. Inter-role distance
3. Role stagnation
4. Role isolation
5. Role ambiguity
6. Role expectation conflict
7. Role overload
8. Role erosion
9. Resource inadequacy
10. Personal inadequacy

Role Efficacy and Role Stress

Diddi & Gujri, (2014) The researchers studied Organizational Role Efficacy in Indian BPO Industry with respect to women employees. They found that with the decrease in role efficacy amongst the women human resource of Indian BPOs, there is an increase in organizational role stress level, in particular, the stress dimensions role overload and role ambiguity increase when these women employees experience less role efficacy.

Coping up with Organizational Role Stress

Keaveney, (1993) The study has recognized that individuals in stressful marketing roles explore ways to cope with the organizational role stress. Researchers have examined the effects of three psychological coping strategies- intrinsic motivation orientation, perceived role benefits, and psychological withdrawal- in a model of organizational role stress.

Findings indicate that intrinsic motivational orientations reduce the perceptions of role conflict and role ambiguity, and increase job satisfaction.

Thus it can be concluded from the study that perceived role benefits positively influence job satisfaction and job dissatisfaction is the primary cause of psychological withdrawal.

The study gives the importance of coping efforts in models of organizational role stress among marketing personnel.

Effect of organizational Role Stress on Organizational Culture

Bhalla & Qazi, (2018) According to this study, the results obtained indicates that the employees experience a moderate level of OCTAPACE culture and component includes Openness and Risk taking, Confrontation, Pro-action, Collaboration and Experimentation.

Organizational role stress were also found to be at moderate level but the dominant stressors in certain factors like Role erosion, Personal adequacy, Role expectation conflict and self-role distance were found at a bit high.

Another finding from the study states that there is significant negative correlation exists between OCTAPACE culture and Organizational role stress.

Organizational Stress Level among Male & Female Employees

One of the important determinants of human health is gender and there is a clear pattern for the gender specific prevalence rates of various mental and physical disorders.

Parkhouse & Ellin, (1988) The study suggested that gender-linked stress can lead women employees to make crucial compromises between their personal lives and careers.

Relationship between Organizational Role Stress and Voluntary Turnover, Job Satisfaction and Intention to leave

Cordero, (2009) The study was aimed to examine how organizational role stress affects the burnout and voluntary turnover of project managers. The association of role space conflicts and role set conflicts on job satisfaction and organizational commitment, which are antecedents to voluntary turnover were studied in the research.

The findings of the study revealed that there is a moderate negative correlation between organizational role stress and organizational commitment, a moderate negative correlation with job satisfaction, and a moderate positive correlation with voluntary turnover.

The results also indicate that there is a high positive correlation between organizational commitment and job satisfaction and a high negative correlation with voluntary turnover.

Community Based Health Insurance-A Testimony for Uplifting the Health of the Poor. International Journal of Preventive & Clinical Dental Research

CBHI (Community Based Health Insurance), which is more appropriate insurance arrangement for the poor, could take different forms and each of this form may be suitable depending on the characteristics of the target population, their health profile, and health risks to which the community is exposed. But increased public health spending and reforming of public health facilities is a must for the success of these community based health initiatives. In a country with one of the highest out of pocket health care expenditure in the world, it is imperative that some measures be instituted to protect the poor. We suggest that community health insurance could be an interim strategy to finance the health care of the people; till a more formal social health insurance is in place. We also suggest that this is a feasible alternative given that community based organizations

and movements exist in India. What is required is to regulate the providers and to legislate so that the community health insurance programmes find a space within the Indian insurance context. Formal insurance providers can also be reined to serve low-income population. At the same time, developments in formal health insurance market need to be guided so as to minimize cost escalation of health care provision.

RESEARCH METHODOLOGY

Significance of the Study

The objective of this chapter is to elaborate the various boundaries in terms of what has been decided to conduct this research. It includes research objectives and research questions. This chapter explains the research approach used in research study. Details of sample design, data collection design and data analysis methods are also the component of this chapter. In nut shell this chapter outlines the research plot that has been designed and followed during this research to meet the requirements of research objectives and to answer the research questions.

The literature review of various published research papers, research articles and thesis has helped in developing the content of this chapter. The ten key sections of this chapter has been planned to adequately describe the research methodology used in this research study. Section -1 is explain the i Section 2,3 and 4 describe the research objectives and research questions, research methods, research approach, research design, Section 5,6 and 7 are on sample design, data collection design, referred standard instruments and section 8,9 and 10 are about data analysis methods, research process and ethical considerations.

Nature of Study

This research is quantitative in nature wherein the focus is on the study of role efficacy and role stress. The standard validated instruments have been used to quantify the role efficacy and role stress among the employees of private and public sector insurance companies. The research seeks to find answers of the question of how and how much (how is the role efficacy varied among public sector and private sector insurance

employees? Or; how much role efficacy is associated with employee's overall job satisfaction? Or; how much role efficacy is correlated with role stress?), what (what are the stress areas that are demanding effective stress management?).

Most of the questions answered in this research are about the measurement of some or other kind. This research tries to understand the quantified effect of service length at present company, total experience, age, and salary of employees on role efficacy. It is therefore the questions in questionnaire are specific and narrow. Hence the nature of this research is quantitative. One of the key concerns of this research is the comparative exploration of employees working in public and private insurance companies with the help of 'Role Efficacy Quotient (REQ)'. This concern and the resulted REQ is essentially a result of quantitative nature.

Research Approach

The research approach that has been followed in this research is deductive approach. The deductive approach is associated with quantitative research. In deductive approach the research use a standard theory to convert a concept into measurable variables. It is therefore the researches that are based on deductive approach include the questions in questionnaire about the theoretical concept but these questions are based on standard methods that help to measure the concept (Wilson, 2010). Usually respondents have to answer the questions by choosing from a predetermined set of options and these predetermined set of options are as per some standard method (Morgan, 2019). In this research standard method of measuring 'role efficacy' and 'role stress' that are developed and validated by Uday Pareek have been referred.

The deductive approach has been appreciated in research literature as it restrict the focus of the research on the topic that too as per a validated theory. Additionally the researcher can easily relate the finding of data analysis with the requirement of objectives because the questionnaire has been set to meet the requirements of research objectives by using a standard instrument. Many a times deductive approach has been criticized for not being open to explore the respondent and thus placing restrictions on scope of the research but

at the same time it is recommended as it keep the researcher busy in drafting interpretation of close ended questions rather involving the researcher in exploring the meanings of the answers of the respondents to the open ended questions (Roberts, 2019).

Research Objectives

The title of the research study explains the broad research area and scope of this study. This research is primarily intended to study the Role Efficacy and Role Stress among insurance sector employees who are working in government and private companies at Vadodara District, Gujarat, India. The specific research objectives are as follows:

- i. To examine the role efficacy of managerial and executive level employees in order to give a comparative role efficacy profile of both the level.
- ii. To explore correlation between role efficacy and role stress.
- iii. To analyze the effect of service length at present company, total experience, age, and salary of employees on role efficacy.
- iv. To calculate the stress scores of all the sample participant to locate the stress areas demanding effective stress management
- v. To determine the association of role efficacy with employee's overall job satisfaction, motivation, and commitment toward organization.

Hypothesis of the study:

- There is no significant association between demographic background variable (Age, Education, Experience, salary and Gender) and Role Efficacy.
- There is no significant association between demographic background variable (Age, Education, Experience, salary and Gender) and Role Stress.
- There is not a significant correlation between REQ (Role Efficacy Quotient) and background variables namely, Annual Salary, Total Work Experience and Age
- There is not a significant correlation between Role Stress and background variables namely, Annual Salary, Total Work Experience and Age
- There is not a significant relationship between role efficacy and employee's overall job satisfaction, motivation and commitment toward organization

- There is not a significant relationship between different dimensions of role efficacy and role stress

Research Design

The common understanding of research design is that it is a blue print for a research study. It is a kind of work plan for a research and therefore research design explain the different kind of decisions that researcher should take to complete the research study. Literature review suggests that research design is more than the blue print of a research study or the work plan of research.

Research design ensure the collection of relevant and reliable evidences in order to give confidence and ability to the researcher to answer the questions related to research objectives with utmost clarity. In this way research design helps in solving the problems of logics with in a research. In other words it can be pointed out that the research design explains and the logical structure of the research study within the context of stated research objectives. Research design enable the researcher to properly structure the research study by arranging all important and sub parts of research together.

The research design used for this research study is descriptive because this study gathers quantifiable data which further has been used for the detailed statistical calculation and interpretation about the respondents during data analysis (SurveyMonkey.com, 2019). By using close ended questions in questionnaire, the descriptive research design enables the researcher to appropriately measure the variable with limited options (Saunders, Lewis, & Thornhill, 2012). The descriptive research design has been criticized at many places for limiting the ability of the research in providing more detailed and distinctive insights.

Descriptive research design based studies are featured with the attempt to describe various aspects of a phenomena and the behaviour of sample respondents. Furthermore the descriptive research design deals with describing and explaining the phenomena or event related to current issues and also involved in validating research findings.

Sample Size

A sample should be sufficiently large to have reasonable degree of reliability in results and it also should be able to spot the significant association or significant difference. Determining least possible size of sample to meet the requirements of research objectives is always an area of concern (Omair, 2014). A usual approach is to consider all sampling units that are available at the time of survey (Israel, 2009). Many researchers decide sample size based on the references of sample size used in previous research studies (www.explorable.com, 2009). Adequately large sample large than it might be a true representative of the target population hence such a sample size can be used to evaluate the statistical measurements of the variables. Large sample size resulted in least errors. Careful concern of a researcher about finding optimum sample size is because researcher tends to reduce the gap between the results of sample values and population values. Accuracy of sample size to better represent the population is commonly tossed with cost and time factor involved in research. Large samples are usually cost more but ensure greater accuracy while small samples are effective from cost point of view but does not ensure population representation.

If population size is more than 5000 and researcher consider plus-minus 10% margin of error then around 100 respondents would be enough for the survey however if margin of error reduced to plus-minus 5% for the same size of population then sample size increased to around 400 and a further decrease in the margin of error up to plus-minus 3% then around 1000 respondents need to be surveyed to researched about a population of more than 5000 people (Bullen, 2016).

	Size of population					
Margin of error	>5000	5000	2500	1000	500	200
$\pm 10\%$	96	94	93	88	81	65
$\pm 7.5\%$	171	165	160	146	127	92
$\pm 5\%$	384	357	333	278	217	132
$\pm 3\%$	1067	880	748	516	341	169

Source : <http://www.tools4dev.org/resources/how-to-choose-a-sample-size/>

Sample size calculators are available on various surveys facilitating websites. In these sample size calculators some key information is required to fill up and then the calculator calculate the sample size in output. The target population considered in this research considered the employees of public and private insurance companies. The size of the target population is huge and exact numbers were not known. However considering the demography of Vadodra District of Gujarat state, it was assumed that the total employees working in public and private insurance companies at managerial and executive level would be around 100000. With this assumption online sample size calculator is referred to find an appropriate sample size. In the calculation confidence level was taken as 95% and the confidence interval or margin of error was considered as 8%. The final sample size in the output appeared as 150 (Sample Size Calculator, 2012). Thus 150 respondents were finally used as sample size for this study.

The confidence level explains how sure a researcher can be in the results. In this research the confidence level was taken as 95 % which represent 95% assurance of the chance that the true % of the target population who opted for a particular answer would fall within the confidence interval. The confidence interval that has been taken in this case is 8%. let 55 % of survey respondents opted for a particular answer then the researcher can be sure that if the same question floated to everyone in the target

population then same answer (that was opted by survey respondents) would have opted by minimum 47% to maximum 63% people in the target population.

Sampling Design

Sampling is key to almost all activities performed by a human being. Some time people do sampling deliberately and some time sampling is used so frequently that it become a habit of daily routine. So sampling is an inescapable part of people's life and activities. Data collected from each one of the population is ideally best option but due to various limitations related with most of the research projects and research studies the complete enumeration is not possible so researchers use sampling to obtain data. Sampling design includes the details of sample size, sampling method, sampling technique, definition of sampling population and sampling units.

In this research all the employees belong to managerial or executive level, either male or female, comes under the legal age of working, of any marital status, studied at least up to 12th standard or more, involved in selling or managing insurance products of public and private companies within Gujarat state constitute target population. However the subset of above described target population working in the region of Vadodara District of Gujarat state has been considered as study population. The study population has been used to draw the sample for the study.

Sampling is a statistical process of selecting a sample from the survey population for obtaining responses about research topic (courses.lumenlearning.com). The sampling unit is an individual person or object selected for the purpose of getting responses via observation or interview method using open ended questions or by using a questionnaire of close ended questions. As apparent from the objectives of the research and explained in the definition of survey population; this research is about the study of role efficacy and role stress of employees working in insurance companies. Therefore the employee working for insurance company and meet the criterion as described in the definition of target population is taken as the sampling unit.

This research used non-probability sampling method. One reason for this preference is related to size of target population. Other reason is the unavailability of sampling frame. Sampling frame is the list of elements of the target population from which a sample can be taken. As the research study focuses on the employees who are working in various public and private insurance companies so the sampling frame is not limited to one or two companies. In such situation it was not possible to ensure the equal chances to each element of population to be the part of the sample. Thus non-probability sampling method was used. Non probability sampling methods refers to the method that does not ensure equal chance to all the population elements to become the part of sample.

In various research studies non probability sampling methods are referred because of multiple reasons related to cost, time, sampling frame, size of target population, rareness of the population elements etc. In non-probability sampling methods sampling units are selected based on the subjective judgement and ease in accessibility. Non probability sampling is normally preferred because the method used to select the sampling unit for the sample is easier, cost effective and fast as compared to probability sampling methods.

In this research ‘Judgement sampling’ is used. It is also known as ‘Authoritative sampling’. In this technique of sampling the selection of the sampling unit is based on a predetermined subjective criteria. As per literature review; judgement sampling is normally used when the target population is consisting of specific elements. In this research the population elements are the employees who are working at managerial or executive level in insurance companies. Non probability sampling techniques such as judgement sampling is used when it is intended to reveal that a specific variable (in this case role efficacy and role stress) exists in the target population (www.explorable.com, 2009).

Source of Data collection

Data collection refers to the process of accumulating required data from surveying respondents and by referring already published research work and articles. The findings

of a research are based on the collected data so data collection has to be planned and executed with utmost care. For this research primary data has been used and collected using questionnaire while the secondary data has been taken from various sources of published medium.

This research involved primary as well as secondary data. The primary data is the data that is originally collected by the researcher for the first time for specific purpose to meet the requirements of the research objectives. Whereas the secondary data is the data that has been gathered from a published source and was not collected by the researcher yet it found importance for the research topic. The secondary data may be in terms of the published content or in the form of numeric or statistical findings. In this research the secondary data in the form of content has been gathered from the published research papers, thesis, books etc. and the concerned source has been cited where ever it is used and the details of source is mentioned in the bibliography. The primary data is collected by using structured self administered questionnaire. Self administered questionnaire is a questionnaire that is designed by focusing the research objective and that can be filled up by the survey respondents without the intervention of the researcher.

Procedure of questionnaire distribution

The questionnaire has been circulated personally by visiting the place of respondent and also by mail. The respondents were allowed to respond to the questionnaire by themselves without the intervention of the researcher. Since the target population of this research is literate enough to answer the questions. This kind of questionnaire and questionnaire distribution is commonly called as self-administered questionnaire distribution. Self administered questionnaire are preferred because it controls the researcher's bias to creep into data and it also allows the respondents to respond more carefully. For this research the questionnaires were circulated to the people working in insurance companies at managerial or executive level.

Tools for Data Collection

Description of Questionnaire

For this research the primary data considered very important because it was essential to meet the requirement of research objectives. As such primary data is the data that has been collected by the researcher for the unique requirement of the research objectives and has been collected for the first time. In this research primary data collection has been done by using a structured questionnaire containing close ended questions.

Questions about demographic details

The last part of the questionnaire contains the questions related to the demographic details of the survey participants. These questions help us to understand the composition of the sample especially when the sample is selected by using non-probability sampling method. The questions in this part were related to the professional designation, gender, age, marital status, highest level of education, salary package, total work experience etc.

Questions about Role Efficacy

The first part of the questionnaire contains the questions related to role efficacy. Question -2 contain all customary statements as described in standard role efficacy scale. There were sets of three statements in this part. Each of the statements has been named as 'a', 'b', and 'c'. These statements are pre weighted.

Questions about Role Stress

The questions related to the role stress have been included as per the standard scale of role stress measurement. There were twelve statements and each statement has to be evaluated by using five pre-defined options. Each of these options has been give a numeric label.

DATA ANALYSIS AND INTERPRETATION

Scaling Exercised

Principally there are four basic scales used in research. These are Nominal, Ordinal, Interval and Ratio scale. Nominal scale has been used for recording the responses related to the questions of demographic details of respondents. As such the questionnaire included the questions based on the standard scales for role efficacy and role stress measurement. Fundamentally role stress scale used interval scale for rating purpose. The role efficacy scale used nominal scale for the purpose of indicating options.

A variety of statistical methods used during the data analysis. Firstly the collected data were edited to find any missing values and outlier values. Then the same was coded in variable view of data analysis software SPSS. The collected data summarized by using tables and figures. Descriptive statistics and cross tabulation was used to find relationships and other related aspects among variables. The analysis of data obtained by the role efficacy scale and role stress scale analyzed as per the prescribed data analysis method.

LIMITATIONS OF THE STUDY

Following were the limitations faced by Researcher so as to carry out present study:

- Initially Organisations are ready to be a part of the research study later on while collecting data it is experienced that non-availability and non-response found on the part of organisations.
- In spite of numerous calls & reminders it had been experienced that respondent took large amount of time to complete questionnaire.
- Generalizations would not be feasible to other organisations.

MAJOR FINDINGS, CONCLUSION AND SUGGESTIONS

FINDINGS

✚ From the present research study, it is found that the average age of the respondents is 36.41 years. The respondents with minimum age were of 19 years of age while the maximum age of the respondents was 65 years. The standard deviation found to be 10.6 and 10.6 standard deviation means that the age among all 150 respondents varied from +10.6 to -10.6 from the average age. It was found that 29.3% (n=150) of the respondents were in the age group of 28- 37 years and 18% of the respondents were in the age of 48 and above group.

✚ Regarding education, it is found that majority of respondents (62%) were graduated and 28% of the respondents disclosed that they are post graduated.

✚ Regarding the type of company where respondent work, it is found that majority of the respondents (67.3%) work in government insurance company while remaining 32.7% work in private insurance company.

✚ Overall level of motivation

✚ About the expression of overall level of motivation at work, it is found that extremely low percentage (0.7%) of respondents felt demotivated while as long as overall level of motivation is concerned more than half of (n=150) the respondents found themselves motivated and 22.7% of the respondents found to be highly motivated.

✚ Overall job satisfaction

✚ While performing on the sales role it is found that overall job satisfaction is skewed toward the highly satisfied as total of 72.7 % employees (combine percentage of satisfied, 44.7% and highly satisfied, 28%) were either satisfied or highly satisfied from their job.

CONCLUSION

- ✚ The interesting finding from these two questions is that role of the employee is just is one of the reasons for the motivation at work and there are many other aspects of the job that are important for the employees (Wooten, Kim, & Fakunmoju, 2014). During conversation while getting responses from respondents, most of the employees shared that when they sell insurance product to someone (customer) who really need insurance or to those who work in life threatening jobs or who are deprived and poor then feeling of empathy and level of motivation to work more to reach such needy people suddenly increased. The motivation for job in insurance sales found to be affected by various latent factors that are actually related to the sales role and most of the sales people found to consider motivation due to role and overall motivation separately.
- ✚ Job satisfaction has been considered as one of the major issues especially in sales jobs for insurance companies because employees' perception about overall job satisfaction conclude the efforts of organizations towards making employee satisfy in the given role and explained job description (Reddy & Sumalatha, 2019). Since majority of the sales people were found to be overall satisfied from their job so it can be concluded that the insurance companies where these employees were working have been successful in designing good policy level framework and the efforts of the human resource department can be appreciated.
- ✚ The insurance companies be the private or public level of commitment found to be among core issues to be managed or solved. Analysis and related Findings of the present study has provided the evidences that majority of the sales employees in private as well public insurance companies remain committed towards company. Based on the findings it can be concluded that the level of commitment varies from optimally committed to reasonably committed to highly committed employees while a very small section of employees also exist that rated themselves as somewhat committed. Thus, commitment of employees does not appear to be as a core issue for insurance companies.

- ✚ On the basis of standard accepted range of values of Cronbach's alpha coefficient, it can be concluded that 0.717 value of Cronbach's alpha justify the reliability of the role efficacy scale.
- ✚ Based on the standard accepted range of Cronbach's alpha coefficient values, it can be concluded that 0.847 value of Cronbach's alpha justify the reliability of the role stress scale.
- ✚ An employee must have mandatory skills, education and competency as per the role at the same time the employee should have a role that allows the employee to use competency. Lack of any one of the two would result in low effectiveness. Role efficacy is defined by using ten dimensions that determine the employee's quotient of role efficacy. (Tsui, Nifadkar, S.S.Ou, & A.Y., 2007). In case of role efficacy dimensions, it can be concluded that majority of the employees expressed towards positive side of the dimensions. On almost all dimensions employees found to have realistic realization as per their assigned role in the organization so it can be concluded that cumulatively all the ten dimension of role efficacy contribute toward the recognition of one's true potential and acknowledgement of what they feel and how they act at work place as well as how they interact in the society. The results of analysis and findings related to the ten dimension of role efficacy actually act as indicator to understand employee's behaviour at work place in a particular role. Further it can also be concluded that for optimum level of role efficacy employees need to work upon the ten dimensions of the role efficacy.
- ✚ With reference to the findings of role stress areas it can be concluded that lack of clearly defined role description can make some roles overburdened as a result employee may not be able to do the things which they like most. Further it can also be concluded that there are more complex issues prevailing among the employees who feel stress due to inter role distance because in the analysis it was found that the percentage of employees never felt conflict between family and work role and the employees who frequently felt the conflict are same. Looking at the findings

about employees' view related to personal skill and knowledge inadequacy, it can be concluded that personal inadequacy is one of the area of role stress because majority of the employees shared that from frequently to sometime they feel that they don't have enough skills and knowledge that are required to justify them in their role and most of the employees felt that they were not doing justice to their family role as son or daughter, husband or wife, father or mother etc.

✚ Referring to the findings of analysis and further hypothesis testing results of cross tabulation between demographic background variables such as age, gender, education, salary, total work experience and key variable role efficacy it can be concluded that there is a significant association between gender and role efficacy, total work experience and role efficacy. However, the results of the hypothesis testing concluded that there is non- significant association exist between age categories and categories of role efficacy, categories of salary and role efficacy categories and also between education categories and categories of role efficacy.

✚ Talking about role stress and results of cross tabulation between demographic background variables such as age, gender, education, salary, total work experience and key variable role stress it can be concluded that there is a significant association between age and role stress, total work experience and role stress, salary and role stress, education and role stress but the results of the hypothesis testing also concluded that there is non- significant association exist between gender categories and categories of role stress.

✚ Looking at the findings of analysis and further hypothesis testing results of correlation between role efficacy and demographic variables it can be concluded that factors like age, gender, education, total experience and salary affect the role efficacy significantly.

✚ Looking at the findings of analysis and further hypothesis testing results of correlation between role stress and demographic variables it can be concluded that

factors like age, gender, education, total experience and salary affect the role stress significantly.

- ✚ From the findings of REQ for each of the employee (respondent) and their classification in the five categories can be concluded that classification of employees into different categories that represent diverse percentages of adequacy and inadequacy on ten dimensions of role efficacy help the companies to address issues that are related to role of employees in more structured manner. Looking at the categories of the employees it can be easy to understand that which category of employees need more attention and support and that too on what dimension.
- ✚ It can be concluded that most of the employees were under less role stress as their average role stress score found from zero up to 2. Very few were stressed due to their role

SUGGESTIONS

- ✚ On the basis of findings obtained from data analysis and by including the off the record conversation with the respondent, the researcher suggests that behavioural aspect that focus on importance of insurance from social dimension need to be coached and guided. Sales people particularly in insurance product selling roles should be given the training about how the people who are not earning enough but need insurance can be covered under insurance. The employees should also be provided mentoring and guidance about how to avoid conflict between social compassion developed due to understanding of other people's insecurities and commercial goals associated with sales role.
- ✚ Since the nature of the insurance is very close to the intent of social work so job satisfaction should not be considered to be influenced by present role and other job-related benefits only (Gleasonwynn & Mindel, 1999). The researcher is with the opinion that there are various latent influencers of job motivation that needed to be explored and addressed. It is suggested that insurance companies should initiate

exploration of latent influencers related to sales job satisfaction in insurance companies.

✚ Regarding level of commitment of employees in insurance companies, the present research study found that joyful and committed employees is not an issue. Hence, the researcher's view is that insurance companies need to work on the how to maintain or enhance existing level of commitment. Past studies suggest some of the areas that companies should focus to improve commitment level among employees, these include addressing personal and professional conflicts with flexible approach, regular interaction to share feedback and fair policies and policy driven decision making (Risal, 2018). In addition to these the researcher wants to suggest that many a times employees face problems like, problem with any of the colleague or over concern for job retention etc., and they avoid sharing these kind of personal issues with higher authorities so promoting team bonding to address individual specific issues or morale related issues could resolve some of such problems, effective engagement of employees in social work outside the formal setup of organization and clear future oriented career opportunities within organization may also improve level of commitment because effective engagement that too in some kind of social work expose employees to realize importance of his role towards society.

✚ Various similarities between social work and insurance industry can be pointed out, just for example, the ability to work together with possibly high level of empathy and compassion for each other is essential for success in both the cases. Based on the dimensions of role efficacy and the understanding about the role efficacy, the researcher in this present research study suggests that the ten dimensions can further be studied by grouping them into three main categories namely 'Role Making' (includes self-role integration, proactivity, Creativity and Confrontation dimension), 'Role Centering' (includes Centrality, Influence and Personal Growth dimension) and 'Role Linking' (includes Inter-role linkage, Helping relationship and Superordination dimension). On the basis of findings, it can be suggested insurance companies should focus on the 'Role Centering' group of dimensions by exploring

job design aspect which in turn may refresh the existing role of employee and give more clarity on growth due to role, influence generated by the performance on the assigned role and foster the realization that the assigned role is related to very important part of the organization and the performer in the assigned role occupies the very important core position.

✚ One suggestion to reduce the stress due to self-role distance is that organizations can switch role of employees at some calculated time intervals this will give them opportunity to explore themselves in a creative and constructive manner and for the employees it can be suggested that possibilities of activities within the limits of assigned role that are liked by them can be listed and presented to immediate reporting authority. The distance among various roles increase with increase in the demand or expectations by one role as compared to other roles (Coetzer & Rothmann, 2006). The researcher is of the opinion that stress due to inter role distance arise when an employee deals with many roles within and outside of the organization so it can be suggested that insurance companies should take initiative where their employees can assemble informally and interact freely and in non-stressful environment to discuss issues of their personal life and organization then can explore the common personal issues that can be possibly managed by managing employees role at work place. As per this study majority of the employees (56%) were in the age group of 18 to 37 years so the researcher suggest that companies can offer self-care benefits that includes tax-planning, legal services etc., preventive benefits that includes healthcare, finance and insurance benefits because in this age group the concern level of employee for the future gradually building up and that demand structured solution and any gap here led to family and work role conflict.

✚ The research studies show the empirical evidence of the association between role efficacy and individual's demographic variables and it has been observed that apart from skills effectiveness in a role also depends on personal characteristics which are mainly demographic related. Looking at the conclusion it can be suggested that insurance companies should give consider gender and work experience while

deciding role of employee however second priority can be given to age and education. The researcher also like to suggest that gender is not significantly associated with role stress but other demographic variables such as age, education, total work experience and salary has significant association with role stress thus while deciding any training or policy level decision to manage role related stress these demographic variables should be primarily considered.

✚ With regard to the role efficacy, it has been found in previous researches that role efficacy of insurance employees has significant potential to impact their performance (Risal, 2018). In reference to role efficacy, the researcher would like to suggest that insurance companies should avoid assigning such work roles to employees that contradict their education level or work experience because factors like education and work experience have significant correlation with role efficacy. Every role has some output expectations so it is suggested here that any change in role without change in salaries or discriminatory will negatively affect the role efficacy and that will led to poor performance so insurance companies should workout rational job roles that promote role efficacy.

✚ Talking about the role stress, stress free environment can create stress free workforce and in case of insurance selling job roles, stress level usually remain high (Coetzer & Rothmann, 2006). In reference to role stress, the researcher would like to suggest that employees of different age group and income group may face work life balance issues and companies should allow remote working or flexi hour working for some fixed day of highly needy time on the part of employee. This not help in preventing loss of productivity due to stress but also help the employee in managing stress. Loyalty is not one-sided construct so here researcher also suggest that some time-based commitment like work experience related promises from the insurance company side will help to project fair side of company policies and this also help to reduce the role stress that is sourced to total work experience like stress due to overthinking on what will be the future if an employee stay long in the same organization.

✚ It can be suggested that the category of the employees having no inadequacies can help the other categories of the employees who lack on some or other dimension of role efficacy. Companies can point out the trainer groups and training groups within organization to take initiatives like each-one-help-one.

How Insurance sector is close to social work?

Social work is primarily concerned with eradication of various social ill practices as well as upliftment of weaker section of society. Other than the issue of ROTI-KAPDA and MAKAN, the other prominent problem of weaker section is their life is most of the time remain at stake of health risk, safety risk and risk of emergencies caused by the death of main earning member.

How much the social work done by social workers as well as social institutions including government has been successful is reflected in Social Progress Index (SPI).

As of 2017 India ranked 93rd out of 128 countries in this index. Inability to manage risk by poor increase their vulnerability to lose everything they have obtained by virtue of their own efforts and because of social support extended by social workers, NGOs and other institutions.

World development Report 2014 pointed out that without taking care of risk coverage most of the efforts done to uplift weaker section couldn't produce effective results.

Social Progress Index, World development report and World bank too has highlighted Insurance as a powerful instrument that actually integrate the efforts of all social works conducted for social upliftment. There are lots of initiatives at policy level and also at institutional level have been taken in last half a decade time. Community based risk prevention insurance schemes, Microinsurance, Community based health insurance are some of such initiatives.

Insurance has a deep connect with social work and is essential for the success of social welfare programs. This is the base why I picked up insurance sector.

Now

The most common perception of insurance jobs and their description is related to sales of insurance policies. Yes! Sales is an important part but Insurance regulatory development authority (IRDA) keep a tab on company of public and private sector not only to have policies but also made sales of the same to various sections of society including poor and farmers to cover medical, life and general insurance risks.

The insurance sales executives and manager ensure sales, continuity of policy related awareness, timely knock about premium due date, insurance related documentation, and disbursement of sum assured to beneficiaries or to insured person. Their job is not only complex in nature but involve extensive social communication. Getting poor people convinced to buy insurance is quite challenging.

Few limited options to choose from were research about

- Effective Designing of insurance policies for social upliftment
- Comparative study micro insurance plans of private and public insurance companies that basically target weaker section.
- Evaluation of contribution made by insurance companies in social welfare by their insurance products.
- Study the level of stress among employees of insurance companies and the extent of role clarity.

So I choose to go with the study of Role Efficacy and Role Stress among Insurance Sector Employees Working in Government and Private Companies at Vadodara District, Gujarat, India

Another reason is very limited research work has been done around this topic. So, this indicated a gap to pursue a research in this area.

In broader perspective Insurance sector is playing important role in social upliftment and bottom up risk reduction. This cannot be possible without having employees who are not cleared about their role. Directly the insurance sector has a link with social work and indirectly the employees of this sector are also contributing to ensure social safety of several sections of society.