

# **CHAPTER - 3**

## **REVIEW OF LITERATURE**

### **CHAPTER 3**

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The proposed research is about the concepts of “role efficacy” and “role stress”. Both of these concepts are linked to psychological aspect of HRM (Human Resource Management) therefore these are very important for an employee as well as for the organizations.

#### **3.1 Conceptual Review of Role Efficacy**

**(Pareek, 2002)**

According to Udai Pareek , he described and conceptually defined the role efficacy Concept. The “role” and “role efficacy” concept is very important for the integration of the employee with an organization. The "Role" is an essential concept in work motivation, 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).

**(Tsui, A.S, Nifadkar, S.S.Ou, & A.Y, 2007)**

An employee must have mandatory skills, education and competency as per the role, even 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 various aspects.

**(Pareek, 2002)**

For the general understanding these aspects are grouped in the following three dimensions:

- i. Role Making,*
- ii. Role Centering,*
- iii. Role Linking.*

### **Role Making**

It can be defined as a role-holder's active attitude towards the role as indicated by the efforts and initiatives taken to go beyond the brief and make the role that one likes and believes in

Four sub-dimensions including self-role integration, proactively, Creativity and Confrontation constitute the dimension called Role Making.

### **Role Centering**

This dimension focuses on the job design aspects. Three sub dimensions namely Centrality, Influence and Personal Growth form the dimension Role Centering.

### **Role Linking**

This is the dimension which focuses on how the role integrates into other's roles & serves the larger goals and purpose of the organization. Role Linking is composed of three sub dimensions namely Inter-role linkage, Helping relationship and Superordination.

In this way the concept of role efficacy can be understood as a concept formed of three dimensions and ten sub dimensions.

**(Upadhyay, P.Singh, R.Jahanyan, & Nair, 2016)**

Review of published research suggested that the employees with higher role efficacy expected to experience less role stress and work related tension. These employees depend on their strength to manage and handle work problems and these employees demonstrate focused behaviour.

**(Mahadevi & Vijaylaxmi, 2012)**

The higher role efficacy was illustrated amongst the employee that were directional and planned growth, their level of motivation remained comparatively far higher than the colleagues. High role efficacy leads to greater involvement in their assigned work and activities. Role efficacy has an impact on the psychological status in positive manner.

**(Pestonjee & Pandey, 1996)**

Role efficacy reflects confidence of employees in their competencies and their aptitude to control over their behavioral tendencies related to work as well as social work environment. The authors concluded that the employees need to build on the role that is assign to them. The paper also mentioned that there is a positive linkage between role efficacy, organizational performance, organizational development, and improvement of role perception

**(Kmaljeet & Nidhi, 2013)**

Role efficacy affects operation approach in an organization and thereby it also affects the intensity of communication among people. For successful and useful structure of communication, it is highly expected that the exchange of opinions, ideas, information, data and facts should be constructive. This research noticed significant positive correlation among the variables role efficacy and supportive operational approach (transactional styles). The researchers have categorized the transactional styles in to 'OK' and 'not OK' categories on the based on the impact of transactional style on the employee's role in a formal setup like an organization. The research also found that employees having higher role efficacy that was due to better interpersonal relationship with other employees and confirm higher performance efficiency.

**(Pandey, 1993)**

According to a research done by Pandey (1993), role efficacy concept is not recent for India. In this concept work is taken as worship and the word efficacy is considered as efficiency in work (Yogah Karmashu Kaushalam). It has taken its roots in Mythological Epic "Bhagwat Geeta" that addresses the individual to sense the pleasure in each and every practices of work.

**(Organ, Podsakoff, & Mackenzie, 2006)**

Psychological involvement is an important condition for role efficacy as well as to define organizational citizenship behavior that has received great deal of recent researches. An Individual's subjective value system is equally responsible for his psychological involvement. Subjective value system is a basic thing which frames role perception and role clarity as well. When role perception will be positive, role

ambiguity & conflict is low, the person will have more job satisfaction and involvement with his organization.

### **3.2 Role Efficacy and Potential Effectiveness**

**(Bandura, 1977)**

The research studies show the empirical evidence regarding the existence of correlated associations between self-efficacy and performance as also between self-efficacy and behavior of employees.

An individual's effectiveness in a role depends on his own potential effectiveness, the organizational climate, & the potential effectiveness of the role.

The role efficacy therefore seems to be dependent and affected by the individual behavior and the self-efficacy possessed by the individual

The researchers studied self-efficacy in his theory of behavior change and hypothesizes that it determines whether a person will initiate action, how much of effort he will expend on the same and for how long the efforts will be persistently expanded by the individual in the face of failure & problems.

Bandura conceptualized that self-efficacy was developed through personal experience, imaginable experience, verbal persuasion, vicarious experience & emotional experience and physiological states.

### **3.3 Effects of Self-Efficacy on Role Efficacy**

**(Stajkovic & Luthans, 1998)**

In a meta-analytic study, the research study concludes that the relationship between work performance and self-efficacy is clearly established while the requirement is to be focused on the causal mechanism upon which the relationship exists.

**(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.

**(Bray, Steven, Balaguer, Isabel, & Duda, 2004)**

This study gives an important contribution to many other studies on self-efficacy and role efficacy when it indicated that role efficacy predicts performance even when the effect of self-efficacy is controlled. It also reiterates the distinction between these constructs and also makes a way for this research by allowing for the general self-efficacy measure to be prospectively used for the prediction of role efficacy. Therefore, this study assumes that association between self-efficacy and role efficacy will be positive and that self-efficacy enhances role efficacy.

### **3.4 Role Efficacy Scale (RES) and its Application**

The scale for measuring role efficacy was developed by Udai Pareek. Role Efficacy Scale RES is a structured instrument it consist 20 triads of the instrument statements A respondent marks 1 statement in each given triad that describes his role most accurately.

After that, the three alternatives are pre-weighted. There are 2 statements for each dimensions 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. Superordination,
8. Growth,

9. Influence,
10. Confrontation.

**(Sen, 1981)**

A study reported a retest reliability of 0.68 significant at 0.001 levels. The results show the high stability of Role Efficacy Scale. Sen has also stated high internal consistency, indicated by significant correlation values among the items.

**(Sayeed, 1985)**

Another research also provided item-total correlation for twenty RES items for the total samples of 658 managers, & for eleven organizations separately. The total correlation for the entire sample was -0.36, with an alpha coefficient of 0.80.

The alpha for the mean corrected item-total correlation of the eleven organizations varies from 0.71 to 0.85. The findings show internal homogeneity of the scale. Though, it is only one dimension of the validity of the scale.

### **3.5 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.

**(Kaur & Kazi, 2012)**

An empirical studies within the healthcare industry shows that higher turnover rate of the nursing staff when it comes to the role efficacy among the hospital nurses in relation to the organizational effectiveness. The study also considers the perception of employees i.e., nursing staff about their jobs.

Nurses working over there felt very much demotivated and frustrated when their professional conscience was not satisfied. This also affects the “can do” and “will do” aspects of the motivation.

Moreover, the components of role efficacy like helping relationship and creativity played a substantial role in impacting the overall effectiveness.”

HR intervention is thus, is needed to ensure that nurses are imparted training, supervision and positive working conditions which is conducive to enhanced motivation.

**(Nidhi & Sandhu, 2013)**

Researchers have found that there is a significant positive relationship between role efficacy and supportive transactional styles and a negative relationship with negative transaction styles.

The study has classified the transactional styles in terms of being OK and not OK depending upon their impact on occupant’s role in an organization.

Thus, it can be concluded from the study that role efficacy also impacts the transactional styles in an organization and further, the level of communication between employees. For an effective communication framework, there should be a positive exchange of views, information & knowledge.

The study also reveals that those employees who have higher role efficacy seems to be better in their interpersonal relationship with other employees and also shows high performance efficiency and contributing to organizational strategy. The study concludes that role efficacy is a prominent factor in the performance of employees which again leads to organizational success.

**(Das & Padhy, 2015)**

A research study was carried out in an educational establishment for studying roles in their institute. It reveals that the management had constantly a rare trust on role efficacy and is now realizing its role in creating a strong competitive advantage in the market among its competitors and its contribution in organizational development.

An organization focusing on becoming benchmarked in the corporate world must view their design a role in such that an employee grows in the organization; in way that his performance activities must get encouraged on a continuous basis.

**(Lazar, 2013)**

The research concludes that role efficacy promotes an organizational climate of cohesiveness and suggested a few methods which could improve in contributing the role efficacy of the organization which are: counseling, orientation, life skills coaching and constant feedback and follow up sessions.

**(Chaudhary & Jain, 2014)**

The study focuses on dimensions of Role Efficacy and found that the Middle management of universities in Rajasthan performs better on Inter-role linkage which helps employees in better interpersonal relationship and coordination in comparison of Lower management.

### **3.6 Role Efficacy & Managerial Effectiveness**

**(Bamel, Budhwar, Stokes, & Paul, 2017)**

The results of this study identify that Role Efficacy dimensions i.e., role making, role centering and role linkage are significantly as well as positively related to Managerial Effectiveness and are specifically important in relation to the transforming cultures of Indian workplace and organizational environments.

The findings of the research study show advance level of attentiveness in concept of “social cognitive theory” and an adaptive self-regulation processes with respect to “Role Efficacy” and Managerial Effectiveness.

### **3.7 Job Satisfaction and Role Efficacy**

**(Vijayshree, 2012)**

The focus of organizations is to increase the motivation level of its internal customers i.e., its employees. This further contributes to increase the external customer satisfaction through increased levels of productivity.

Until and unless the perception of the employees about their job role is positively enhanced, the increase in efficiency is not possible.

Positive perception improves potential effectiveness of an employee due to employees are able to fulfill their job role in a qualitative as well as quantitative manner.

The research study on the high attrition rate in a software industry indicates that if the values of an employee are not in harmony with the values of the organization, he may either quit the company or alter his value system. Role perception and its various dimensions of role efficacy show a positive effect in keeping the employee motivated and satisfied. This becomes one of the major tasks of HRM (Human Resource Management) to ensure internal customer satisfaction i.e., employee satisfaction.

**(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 higher level of job satisfaction are more likely to get engage in Organizational Citizenship Behavior. The level of job satisfaction, affective organizational commitment is also cited as antecedent of Organizational Citizenship Behavior.

### **3.8 Job Satisfaction Questionnaire (JSQ)**

JSQ i.e., Job Satisfaction Questionnaire is developed by Shailendra Singh. It consisted of 20 dimensions. The range of scores on JSQ is 20-100. The higher the total score of the parameter, the higher will be the level of satisfaction of the employee. Its standardized alpha reliability is 0.96. It is a five point scale in which,

- a) 1 shows "very dissatisfied",
- b) 2 shows "dissatisfied",
- c) 3 shows "neutral",
- d) 4 shows "satisfied",
- e) 5 shows "very satisfied".

### **3.9 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 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 positive relationship with motivation and growth.

**(R.B.Steven, B.Isabel, & L.D.Joan, 2004)**

This paper explained that besides role efficacy, self-efficacy is equally important. Self-efficacy is an individual's belief in employee's innate ability to achieve goals. High self-efficacy can affect motivation in both positive and negative ways. Self-beliefs aspect of self- efficacy plays a major function in uplifting the motivation. Enhancing self-efficacy likely to improve productivity and up to what extent motivation level get changed cannot be concluded with certainty.

**(Malik, Madappa, Kaur, & Chitranshi, 2016)**

The study attempts to find out the influence of role efficacy on the motivation aspects of an employee. The results indicated that there exists a positive relationship between role efficacy and motivation levels of an employee It suggested that organization can work to improve role efficacy among employees thereby improving motivation levels. This would further lead to improve productivity as a whole.

### **3.10 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. **(Bateman & Strasser, 1984)**

Many organizational researchers have given their due attention to the employee commitment construct. This employee commitment concept on attitudinal, affective and cognitive constructs plays significant role in improving job satisfaction and behavior of employees, employees' turnover and attendance, employees' health and well-being, and most importantly employees' performance effectiveness.

The researchers define employees' commitment towards organization in a multi-dimension way. The employee commitment includes "*an employee's loyalty to the organization, their willingness to make an effort on behalf of the organization, their degree of goal and value congruency with the organization, as well as their desire to maintain membership in the respective organization*".

### **3.11 Role Efficacy & Psychological Health**

**(Pareek U. , 1987)**

The study shows that organizational role theory not only impacts person's job attitude and job behavior but it also affects his personal adjustment and psychological well-being of the focal employees.

As per the personal dimension internal locus of control approach mode of coping personality factors like cylothemia, surgence and adventures along with job satisfaction, age, length of services, and needs are directly related to role efficacy.

While on the other hand, role stress avoidance mode of behavior, dominance and alienation are indicated to be inversely related to role efficacy.

**(Pandey, 1993)**

A study shows that role efficacy brings about positive changes in performance, interpersonal relations and overall job behavior of supervisors that make a sound and healthy environment in the organization which is essential for well-being of employees. Role efficacy is also a positively correlated with locus of control.

**(Conner & Douglas, 2005)**

A research which was conducted to make the workplace friendlier and effective for women indicates that more flexible workplace rules for female executives to eliminate stress associated among "work-family conflict" and also improved effectiveness of

social support with individual-organization fit based on individual bureaucratic orientation that would help dealing with the workplace stress.

**(Khetarpal & Kochar, 2006)**

Another study by these researchers indicates that the key stressors which affected many women that had “poor peer relationships, intrinsic impoverishment and under-participation”.

### **3.12 Emotional Intelligence & Role Efficacy**

**(Jyothi, 2012)**

A research for assessing and evaluating Work-Life Balance witnessed that there exists a significant relationship between role efficacy and emotional intelligence and Career Women are high on Emotional Intelligence and Role efficacy aspects.

The relationship between role efficacy and emotional intelligence variables estimated an increase in the amount of emotional intelligence of the career women will cause a corresponding rise in their potential role effectiveness. Thus the study explained that career women are high in role effectiveness and emotional intelligence.

### **3.13 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.

**(Katz & Kahn, 1978)**

The role stress has been differentiated into three categories:

1. Role Ambiguity,
2. Role Conflict,
3. Role Overload.

These concepts of ambiguity, conflict and overload have been extended upon by Udai Pareek (1976) in his Organizational Role Stress Model through exploring their inter-personal relationships. By considering the expectations of self and others from a position held by an employee & the multiplicity of difficulties in performing his role, stress becomes inevitable.

### **3.14 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.

### **3.15 Role Efficacy and Role Stress**

**(J.Wincent & D.Örtqvist, 2009)**

A large number of conceptual frameworks have been developed from time to time to explain how the role stress and role efficacy are interrelated. This research publication mentioned research reference of early 1960s. This reference explored and identified the important role stressors such as role conflicts, role ambiguity and role overload.

**(Kerve & Nair, 2010)**

With the growth and development of organizations the work environment and nature of business become more multifaceted thus the employee's contribution and their jobs become more challenging and their role becomes more demanding. In such a situation role stress is all the time more and it can be easily observed among the employees.

Role stress one of the frequently faced psychological issue and most of the time unmonitored and uncontrolled role stress forced an employee to believe that he/she is losing charge of the given role and this in turn produce a negative impact on the role efficacy.

It was observed in this research the focus on women participants who are conventional professional and are near to mid of their careers explained that the growth in career generates challenges and their role become more demanding.

Accordingly such employees face a problem to maintain their work life balance while contributing to the company's growth. Increase in the workload causes difficulties in managing the role stress and this promote lowering of their role efficacy. In this research it is described that role stress inversely related with every aspect of role efficacy.

**(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.

**(Gbadamosi & Gbolahan, 2008)**

The study explored that there exists a strong association between apparent stress, self-evaluation and well-being and satisfaction of the employees in an organization.

**(Rutter, D.R, & Lovegrive, 2008)**

Another study indicates that the level of stress varies among the junior and senior employees. The junior staff in any organization reported low level of stress due to role ambiguity, role conflict and work problems and the senior staff reported a high level stress. But the effects were sometimes buffered by social support from colleagues.

### **3.16 Coping Up with Organizational Role Stress**

**(Keaveney, 1993)**

The study has recognized that employees who are working playing roles of marketing professional have more stresses to cope with the organizational role stress. Researchers have examined the effects of 3 psychological coping strategies- “intrinsic motivation orientation”, “perceived role benefits”, and “psychological withdrawal”- in a model of organizational role stress.

It was found that intrinsic motivational approaches reduce the perceptions of “role conflict” and “role ambiguity”, and increase job satisfaction.

Thus it can be concluded from the study that observed role assist positively influencing 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.

**(Singh, 2016)**

A study shows that stressed person suffers everything from dissatisfaction by long working hours, role ambiguity, & multi-skilling issue, poor relationship at workplace & work overload to severe illness. Multi-skilled employees are taken as an important enabler in the implementation strategies but under stress employees are not able to explore all the skills which they are possessing. Thus, organizations must take some

actions with the help of which employees can explore their hidden talent and relieve themselves from stress.

In order to fight or prevent stress, the employees should adapt some stress busters like developing and adopting a philosophy of life, based on Indian Value System (Karma Theory), prioritizing work, doing yoga, pranayama and meditation to keep them re-energized.

### **3.17 Job Stressors**

**(Larson, 2004)**

In every organization, there occur some stressors which may be termed as job stressors.

Job stressors may be called as any characteristics of the workplace that poses a threat to an individual.

**(Rizzo, 1970)**

Role ambiguity and role conflict are two major job stressors that create hindrances and obstacles in the effectiveness of an employee.

Role ambiguity is the existence of a lack of clarity in the roles of an employee is expected to fulfill. Since an employee is required to understand clearly what his or her role is, not exactly knowing what one's role is may lead to higher levels of job tension and also directly lead to lower level of job satisfaction.

### **3.18 Effect of Organizational Role Stress on Organizational Culture**

**(Bhalla & Qazi, 2018)**

According to this study, the results obtained indicate that the employees experience a medium 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 relationship exists between OCTAPACE culture and Organizational role stress.

### **3.19 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.

**(SE, LC, & BP, 2000)**

Men and women when exposed to different stressed situations react in a different way. As they try to manage their stress in different ways and also perceive their capacity to do so which is characterized by “fight or flight” in men and “tend-and-befriend” in women.

**(Parkhouse & Ellin, 1988)**

The study suggested that gender-linked stress can lead women employees to make crucial compromises between their personal lives and careers.

**(American Psychological Association)**

According to a research by American Psychological Association on Gender & Stress, women tends to more likely than men (28% vs 20%) to report having excessive stress and are more often reported to physical and emotional symptoms of stress than men, like having a headache (41% vs 30%), having felt emotional(44% vs 15%) etc.

**(Barboza & Thomas, 2017)**

The study reveals that there is a significant difference in the role dimension between male and female employees in the IT sector. It is also indicated that women employees experience higher role stress as compared to the men employees. With the rising challenges in workplace, young and dynamic people adding to the IT profession, it is important for the organizations to formulate appropriate measures to eliminate stressful work life and support a stress free work life

### **3.20 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.

It was found 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.

### **3.21 Effect of Demographic Variable on Organizational Role Stress**

**(Srivastava & Srivastava)**

The study was focused to investigate the effect of age on organizational stress and job satisfaction among managers at different levels in the organization. The “Organizational Role Stress Scale” and “Job Satisfaction Survey” were used to assess the level of organizational stress and job satisfaction of the sample.

The results of the study indicate higher levels of Organizational stress and less job satisfaction among junior level managers of 20-35 years age than their counterparts in the middle level (36-45 years) and the senior level managers (46-55 years).

### **3.22 Effect of Role Conflict and Stress on the Performance of Employees**

**(Saranani, 2015)**

The Department of Public Works of conducted a study which focused to examine the effect of role conflict on employee performance at the South-East Sulawesi and effect of work stress on employee performance in the Department of Public works.

The findings of the study show that:

Role Conflict has no significant positive effect on employee performance with a correlation coefficient of 0.089. This means that the role of conflict is not able to influence the improvement of employee performance at the department.

Work stress has a significant negative effect on employee performance with a correlation coefficient of -0.401. This shows that higher the level of job stress, it will degrade the performance of employees.

The study shows that there is a direct relationship between stress and performance. The research investigated the association between stress and performance (inverted U relationship)

The inverted U relationship is a pattern that indicates the relationship of stress level (low-high) and performance (low-high). If there is no stress and no challenge, then the performance tends to decline.

In line with the increased stress, performance tends to increase, as stress helps employees to direct all efforts and resources to meet the needs of work.

Work stress is a healthy stimulus that encourages employees to respond to the challenges faced in the job. Eventually the stress will reach the stable point that roughly corresponds to employee performance capabilities.

Further, when the stress becomes too high, the performance will begin to decline due to the interference of stress with the work. Employees lose the ability to regulate and control it. The most extreme level is performance also becomes zero and employees can also refuse to work to avoid stress.

### **3.23 Organizational Stress and Quality of Life**

**(Chadha, Sood, & Malhotra, 2012)**

A study was conducted on organizational stress and its health impact emerged specifically on teachers.

The results of the study show that there is highly significant difference between self-role distance between school teachers (primary and secondary). There was a significant correlation between physical domain and role overload, so domain with “role stagnation”, “role expectation conflict”, “role overload” and resource inadequacy. There was highly significant correlation between social domain and organizational stress.

The study also implies that by managing dimensions of Organizational Role Stress, the quality of life of teachers can be improved.

## **INSURANCE**

### **3.24 Social Progress Index: States of India Eleven Years of Progress.**

(Institute for Competitiveness)

**(Amit Kapoor, 2014)**

The report analysis the social progress of 28 Indian States and 1 Union Territory (Delhi) for the period 2005-2016 by applying the social progress index framework. The Social Progress Index, based on indicators of social and environmental outcomes, offers describing the states’ levels of development that is independent of traditional economic measures. The index reveals that high-income states tend to achieve high social progress than low-income states. Most states will be able to identify areas of relative strength, which represent social progress foundations upon which they can build. Every state exhibits areas of improvement and the Social Progress Index through strategic approach for social development that identifies areas for prioritization and investment. The index provides valuable new insights into the performance of India’s society, intrinsically; it cannot be considered the be-all end-all.

### **3.25 The Missing Chapter of Microinsurance in India: A Diagnostic of Mutual.**

(ICMIF country diagnostic on mutual and cooperative microinsurance in India)

**(Professor Thankom Arun, July 2017)**

According to the ICMIF country diagnostic on mutual and cooperative microinsurance in India. ICMIF and the Institute of India (III) partnered, along with its member organization, Uplift Development Solutions and Services. The study clearly reveals the distinct Alternative Risk Management (ARM) model of MCCOs which exists, primarily catering to the low-income population. As per this study a MCCOs, in the Indian context (or elsewhere) should be founded on mutuality and have a strong mutual ethos. Its organizational structure and insurance i.e., operations should be for the protection needs of the marginalized population which forms the large number of its membership. It should be community-owned and be governed, owned and run with its member participation. It should have regular engagement with its members and designed for long-term financial sustainability. As per this report emphasize the value-based and needs driven approach of it. MCCOs will have a productive future in India. The study aims to present the landscape of MCCOs in India including their market potential and challenges, and also suggests different ways to create an enabling environment for their growth and development.

### **3.26 Microinsurance Demand & Market Prospects**

**(Jim Roth & Gaby Ramm August, 2006)**

The aim of this report is to give an outline of existing knowledge on the demand and supply of microinsurance in India, as a basis of reducing the vulnerability of poor and underprivileged people while developing new market opportunities. The studies clearly show that access to microinsurance by the poor and deprived population can contribute significantly to the achievement of the Millennium Development Goals (MDG), particularly the goals of “eradicating extreme poverty and hunger” (MDG 1), “promoting gender equality and empowering women” (MDG 3) and “developing a global partnership for development” (MDG 8). In India, the study finds that this country currently has the most dynamic microinsurance sector in the world. The economy Liberalization and the insurance sector has created new opportunities for

insurance to reach the large part of most of the poor, including employees from the informal sector. One of the major needs expressed by the insurances is good microinsurance actuarial data. The report indicates that the establishment of a body that could synchronize the collection of this data. Finally, a crucial missing institution in India is a council of insurers to be able to share microinsurance information and to lobby. Donors could have a role in the formation of such a body.

### **3.27 Contribution of Insurance Sector to Growth & Development of the Indian Economy**

IOSR Journal of Business and Management (IOSR-JBM)

**(Dr. M. Subba Rao, R. Srinivasulu Jan – Feb., 2013)**

The growth of the Indian economy has been diminishing due to various reasons, but the Indian growth story is still alive as Indians has a habit of moving slowly but steadily and in the end in the race. Currently the situations are not in our favour but as soon the above problems settles down, we may back on track. At the same time many sectors are supporting to the growth of the Indian economy, among that insurance sector's contribution is very high. The growth performance of the insurance industry has increased tremendously since the establishment of IRDA in India, which supervise and controlled the entire insurance industry. The increase in number of insurer both in life and non-life, growth in insurance penetration and density, increase in number of policies issued and increase in the speed of claims settlement and the in many more aspects the IRDA is playing a prominent role in the Indian insurance sector.

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

**(Shwetha HL, Mayur Nath, T Reddy, DP Narayan, K Vijetha, Priya Sridhar & Gaurav Patel July-September, 2014)**

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, the 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 movement exist in India. What is required is to regulate the providers and to legislate so that the community health insurance programmes find a place 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.

### **3.29 Social Welfare Matters: A Realist Review of When, How, and Why Unemployment Insurance Impacts Poverty and Health**

**(Patricia O'Campo Agnes Molna, Edwin Ng, Emilie Renahy, Christiane Mitchell, Ketan Shankardass, Alexander St. John, Clare Bamba, Charles Muntaner, March 2015)**

The recent worldwide recession and concurrent rise in job loss makes unemployment insurance (UI) increasingly important to smooth patterns of consumption and keep households from experiencing extreme material poverty. In this paper, we undertake a realist review to produce a critical understanding of how and why UI policies impact on poverty and health in different welfare state contexts between 2000 and 2013. We relied on literature and expert interviews to generate an initial theory and set of propositions about how UI might alleviate poverty and mental distress. We then systematically located and synthesized peer-review studies to glean supportive or contradictory evidence for our initial propositions. Poverty and psychological distress, among unemployed and even the employed, are impacted by generosity of UI in terms of eligibility, duration and wage replacement levels. Though unemployment benefits are not intended to compensate fully for a loss of earnings, generous UI programs can moderate harmful consequences of unemployment.

### **3.30 Social Work in Health Care: What Have We Achieved? Journal of Social Work 2001; 1; 201**

**(Gail K Auslander, August 2001)**

The study presented here presents an initial exploration of the accomplishments of social work in health care assembly experts from a number of countries, as such it is representative of a growing awareness in this field of the value of inter-national comparison and cooperation. Such projects, however, are not without their limitations, key among the measurability to arrive at are preventative sample of the profession in the world, if such an entity does, in fact, exist; language barriers, access to technology, opposing seasons and schedules are just a few of the impediments to a study such as this and limits it to the exploratory level. Added to these are the subjective nature of the responses and not a small measure of ambiguity in them as well.

Nonetheless, we could observe a clear coalescing of ideas at one end of the spectrum. Indeed, some respondents went and it further and attempted to group and generalize the findings on their own. In some cases, what was seen as an accomplishment in one country was seen as an issue in another and whiles the rewired some differences by role and location in the nature of the answers, the general feeling was that social workers in health care in many places are going through similar processes. Some of these seem to be occurring concomitantly. In other cases workers in some parts of the world are experiencing today what their colleagues experienced years ago. In this respect, it seems, we have much to learn from and to teach each other. Social work in health care has recently celebrated its centenary. The findings of this study give a good indication of how faith as come, in several key areas; the completion of this project should indicate where it should be heading next.