CONCLUSION:

The findings of the present study lead to the following conclusions:

The four categories of employees of government and private insurance companies found to differ significantly in terms of their overall organizational role stress, job satisfaction, role efficacy, and interpersonal trust. From table 4.1 to 4.4 it is clear that ‘role overload’, role ambiguity’, ‘resource inadequacy’, ‘self-role distance’, and ‘role isolation’ were the dimensions of organizational role stress on which both the groups differ significantly. The branch managers, sales managers, operational staff and agents of private sector found more stressful in comparison to their counterparts.

There are many factors due to which the employees of private insurance companies showed high stress, few of them are: job insecurity, excessive long working hours, fringe benefits, holidays and so on. Due to insecurity of their jobs they feel very difficult to settle at one place. With the excessive long working hours they do not get much time to spend with their family and due to which conflict arises between their organizational and other roles.

‘Amount of responsibility you are given’, ‘your hours of work’, ‘your job security’, ‘your chance of promotion’, ‘power and prestige in the job’, opportunity to help others with personal problems at work’ were the main facets of job satisfaction on which the employees of government and private sector showed a significant difference. The employees of private insurance companies found less satisfied from their jobs in comparison to the employees of government sector (table-4.5 to 4.8). The employees of government insurance companies are found more satisfied because they have job security, they do not work under much pressure from their top authorities,
they do not have excessive long working hours, they get fringe benefits from the company, and they have pension policies, and so on.

It can be observed from table 4.9 to 4.12 that the main dimension of role efficacy were ‘creativity’, ‘growth’, ‘superordination’, ‘influence’, and ‘integration’ on which the two groups of government and private insurance companies showed a significant difference. The mean scores of these dimensions suggested that the employees of private insurance companies are more effective. The employees of private insurance companies found more effective in performing their roles because they do not want to stick to the same role rather they get something beyond their regular call of duty. Hence show more effectiveness in performing their roles in comparison to their counterparts.

Table 4.13 to 4.16 it is evident that both the group of employees of government and private sector found to differ significantly on ‘maintenance’, ‘security’, and ‘intimacy’ (dimension of interpersonal trust). The employees of private insurance companies found more trustworthy in comparison to the employees of government sector. The employees of private insurance companies showed high trust due to the reason that the firms of private insurance companies are not having any support from any other source, they themselves manage it. So to maintain a good image in the market it is important to show a high trust level with the customers.

Table 4.17 and 4.18 suggested that ‘inter-role linkage’, ‘centrality’, growth and ‘intimacy’ were found the significant predictors of organizational role stress and ‘superordination’, ‘confrontation’, ‘integration’, ‘maintenance’, and ‘success’ were found significant predictors of job satisfaction among branch managers of government and private sector.
Among the administrative officers of government sector and sales managers of private sector the following dimensions of role efficacy and interpersonal trust ‘superordination’, ‘confrontation’, success’, and intimacy’ were found significant predictors of organizational role stress while ‘growth’, ‘proactivity’, ‘maintenance’, and ‘security’ were found the significant predictors of job satisfaction (table 4.19 and 4.20).

From table 4.21 and 4.22 it can be observed that the significant predictors of organization role stress were, ‘inter-role linkage’, ‘creativity’, ‘integration’ ‘regard’ and ‘intimacy’. Where as the significant predictors of job satisfaction were, ‘integration’, ‘creativity’, ‘proactivity’, and ‘regard’ among the assistants of government sector and operational staff of private sector.

The significant predictors of organizational role stress among the clerical staff of government sector and agents of private sector were, ‘creativity’, ‘superordination’, ‘growth’, ‘regard’, and ‘intimacy’. On the other hand ‘integration’, ‘inter-role linkage’, ‘helping relationship’, ‘regard’, and ‘success’ were found the significant predictors of job satisfaction among the clerical staff and agents of government and private insurance companies (table 4.23 and 4.24).

It can be seen from table-4.25 that hierarchy wise the employees of government insurance companies showed a significant difference in terms of their overall organizational role stress, job satisfaction, role efficacy, and interpersonal trust. Assistants showed high organizational role stress; branch managers found more satisfied from their jobs; the administrative officers found more effective in performing their roles in the organization, and assistants showed high trust level among the group of government employees (table 4.26 and 4.27 (a, b, c, and d)).
Hierarchy wise the employees of private insurance companies showed a significant difference in terms of their overall organizational role stress, job satisfaction, role efficacy, and interpersonal trust (table-4.28). The operational staff showed highest mean scores on the variable organizational role stress, the branch managers found most satisfied among the group of private employees. The branch managers also found more effective with in the group of employees of private insurance companies. The operational staff showed high trust level among the whole group of employees of private insurance companies (table-4.29 and 4.30 (a, b, c, d)).

From the results of the present study it can be concluded that as the role of the employee changes his way of doing work also changes. It means with the change of positions the responsibilities changes and when these changes takes place the employees experience different level of stresses and satisfaction. Since different individuals have different characteristics, hence they perceive different situations in different manner.

**SUGGESTIONS:**

On the basis of results and discussion of the present study it is suggested that the organizations should take care in defining the roles clearly. It has been proved from various studies that clearly spelled out roles can be easily performed by the employees and they experience more efficacy in their roles. High role efficacy helps to develop high trust among employees which will lead to less experience of stress and employees get higher job satisfaction.

It has also been reported that role efficacy is a strong moderator or mediating variable to enhance the organizational climate. Awareness with new knowledge and technology is not only important for those who acquired higher position and have
greater skills but it became a need of every employee irrespective of the position he acquired in the organization. Thus, it is the duty of the organization to provide better knowledge and training to their employees. The concerned role occupants need to be encouraged to think how they themselves can raise the levels of their own role efficacy. This will help them to become proactive. Then the supervisors and higher levels in the organization can think of various ways of increasing role efficacy of key roles.

Interpersonal trust is crucial in organizational settings. To transfer the knowledge from one person to another it is important to maintain a good interpersonal relationship. The success of a behaviour-based observation and feedback process requires a high degree of interpersonal trust among co-workers. Work relationships characterized by trust enhance cooperation, reduce conflicts, increase the commitment to the organization and deteriorate the tendency to leave. Therefore, it can be expected that trust will have a positive effect on the satisfaction and the commitment of members to their own team.

Role stress is considered very important because it has a negative impact on organizational outcomes. This has become a major problem not only for individuals working within an organization but also for the organization itself. It has negative economic implications such as poor quality of work, low productivity, absenteeism, etc. when organizations tried to manage this stress then it will result in improved performance, work satisfaction, more involvement and productivity. It is necessary for both individual as well as for the organization to examine the strategy that they can use to cope with the high level of the organizational stress.

Lack of job satisfaction is one of the main reasons of daily stress. Organizations can help to create job satisfaction by putting systems in place that will
ensure that workers are challenged and then rewarded for being successful. Job characteristics such as pay, promotional opportunity, task clarity and significance, and skills utilization, as well as organizational characteristics such as commitment and relationship with supervisors and co-workers, have significant effects on job satisfaction.

Research is a continuous effort and can not be complete because many things remain unexplored. So, it can not be free from many short comings, because different people have different way of thinking. Researcher tried her best in this study but then too many things remain untouched because of several unavoidable constraints. The present research also contains various pros and cons, it means the findings obtained are not an end rather it opens new ways for further researches.

This study was conducted on employees working in insurance companies of government and private sector, and the results obtained are quite useful. But side by side there are certain limitations because the area of investigation was very limited and it is also different from the area of metropolitan cities. The investigation of this kind of research work can be done on other samples representing different categories like university teachers, defends personals, policemen, railway employees, etc. Study on these samples may lead to some new and interesting results which might be more informative.