Chapter 4

Methodology
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4.1 The Problem

Services contribute to more than 50% to India’s GDP. Insurance industry is a key constituent of service sector in India. Insurance sector has recently been opened up for private sector. Previous studies suggest that job in the service sector are more stressful than comparable jobs in other sectors. In fact, any job that involves interactions with people is likely to be more stressful than jobs that involve dealing with “things”.

The insurance industry is growing also at a rapid pace. The liberalization has created a major impetuous for change in this industry. The entire industry is in state of flux. The nationalized insurance sector till 1999 was operating under a protected environment. It had led to the development of specific work culture in the nationalized insurance sector. The opening of this sector to competition has created ripples of change. The existing work culture has been rendered inadequates. The new demands require gearing up the existing work culture. The transition phase is likely to create more stress. Hence, this study is aimed at assessing the intensity and nature of stress in this sector. Scientific investigation shall provide reliable result. These results would then become for proposing strategies to tackle stress in this growing sector of Indian economy.
4.2 Objective

This study aims at understanding the phenomenon of role stress among insurance sector professionals. Organizational membership world over has been considered a potent source of stress for individual. Various studies conducted earlier and quoted in literature review substantiate the fact that organizational roles have built in potential for conflict and stress.

This study aims to understand the nature and causes of role stress in insurance sector professionals. It then wishes to propose suitable remedies. Specifically, the study aims at:

I. Investigating the nature and dynamics of role stress among insurance sector professionals.

II. Identifying specific stressors causing stress in Indian insurance sector professionals.

III. Compare and contrast the nature and dynamics of stress among insurance sector professionals vis-a-vis other occupational groups.

IV. Exploring difference, if any, in the quantum and type of stress among two major segments of insurance sector.

V. Exploring differences, if any, in the quantum and type of stress between different hierarchical levels.

VI. Exploring differences, if any, in the quantum and type of stress among insurance professionals having different length of service, different age and different educational backgrounds.

VII. To propose interventions for the use of individual, groups and also for the insurance sector as whole for overcoming this problem.
4.3 Hypothesis

Different Null Hypotheses were framed on the basis of aforementioned objectives.

- **Ho1** there is no difference in nature and dynamics of role stress among insurance professionals viz. a viz. other occupational groups.
- **Ho2** there is no difference in quantum and type of stress among respondents having different educational level.
- **Ho3** there is no difference in quantum and type of stress among different hierarchical levels.
- **Ho4** there is no difference in quantum and type of stress among respondents having different age groups.
- **Ho5** there is no difference in quantum and type of stress between life and non-life insurance sector.
- **Ho6** there is no difference in quantum and type of stress among respondents having varying length of service.

4.4 Tool Used

Pareek’s (1983,a) Organizational Role Stress (ORS) has been used to measure respondents ‘Role Stress’ in the public sector insurance companies (Annexure-I). The original version (English Language) for top and middle level officers as well as Rajbhasha version, adopted and translated by (Talib, 1999) in doctoral study was administered among the respondents. The choice of the version depended on respondents’ felicity with a particular language. This scale measures respondents’ quantum of stress in
term of total ORS Scores. It also measures intensity of ten role stressors contributing to total ORS score.

The ten role stressors are:

I. **Inter Role Distance (IRD):** “Conflict between the Organizational and non-Organizational roles”.

II. **Role Stagnation (RS):** “Feeling of being stuck in the same role”.

III. **Role Expectation Conflict (REC):** “Conflicting expectations or demands by the different role senders” (i.e. ‘significant’ others who have expectation from the role).

IV. **Role Erosion (RE):** “Feeling that functions that should belong to incumbent’s role are being transformed/performed or shared by other roles”. It is a feeling of responsibility without power.

V. **Role Overload (RO):** “Feeling that too much is expected from the role than what the occupant can cope with”. It has two aspects Quantitative Overload and Qualitative Overload.

VI. **Role Isolation (RI):** “Lack of linkages of one’s role with other roles in the organization.

VII. **Personal Inadequacy (PI):** “Lack of knowledge, skills or adequacies preparation to be effective in a particular role”.

VIII. **Self-Role Distance (SRD):** “Conflict of one’s values and self-concepts with the requirements of the Organizational role”.

IX. **Role Ambiguity (RA):** “Lack of clarity about expectations of others from the role, or lack of feedback on how performance is regarded by others.” It may be in relation to the activities, priorities, norms or general expectations.
X. **Resource Inadequacy (RI):** “Non-availability of resources needed for effective role performance.”

Five open-ended questions were also administered among respondents. They were aimed at generating qualitative data for the study. The data so generated was subjected to content analysis. It was aimed at understanding respondents’ overall feeling of satisfaction / dissatisfaction with their job and profession. Besides the ORS questionnaire and open-ended questions, a bio-data questionnaire was also used. Employees’ personal details facilitated analysis on the basis of age, hierarchical levels, length of service and educational level.

- **Reliability of Test:** The ORS scale has high level of reliability and validity as ascertained by Pareek (1983,c). Retest reliability of scale also has acceptable reliability value. Sen (1982) used ORS on the sample of 500 bank employees and retest reliability co-efficient were found for total role stress (.73). Table 4.1 shows test-retest reliability of the ORS Scale.

### Table 4.1 Test-Retest Reliability of the ORS Scale

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Variables</th>
<th>Coefficient</th>
<th>Level of Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Inter Role Distance (IRD)</td>
<td>0.58</td>
<td>.001</td>
</tr>
<tr>
<td>2.</td>
<td>Self-Role Distance (SRD)</td>
<td>0.45</td>
<td>.001</td>
</tr>
<tr>
<td>3.</td>
<td>Role Stagnation (RS)</td>
<td>0.63</td>
<td>.001</td>
</tr>
<tr>
<td>4.</td>
<td>Role Ambiguity (RA)</td>
<td>0.65</td>
<td>.001</td>
</tr>
<tr>
<td>5.</td>
<td>Role Overload (RO)</td>
<td>0.53</td>
<td>.001</td>
</tr>
<tr>
<td>6.</td>
<td>Role Erosion (RE)</td>
<td>0.37</td>
<td>.003</td>
</tr>
<tr>
<td>7.</td>
<td>Role Inadequacy (RI)</td>
<td>0.58</td>
<td>.001</td>
</tr>
<tr>
<td>8.</td>
<td>Total Role Stress (ORS)</td>
<td>0.73</td>
<td>.001</td>
</tr>
</tbody>
</table>

*Source: Pareek, 1983,c*
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- **Scoring:** The Organizational Role Stress (ORS) scale is 5-point Likert type rating scale having the scoring pattern as follows:
  - A score of ‘0’ was assigned to an item if the respondent never or rarely felt that way.
  - A score of ‘1’ was assigned to an item if the respondent ‘occasionally’ felt that way.
  - A score of ‘2’ was assigned to an item if the respondent ‘sometimes’ felt that way.
  - A score of ‘3’ was assigned to an item if the respondent ‘frequently’ felt that way.
  - A score of ‘4’ was assigned to an item if the respondent ‘always’ felt that way.

As there are five statements for each of role stress dimensions, range of scores on each of stressors may vary from a minimum of 0 to a maximum of 20 and the cumulative ORS score, may range from 0 to 200.

4.5 Sample

The study covered 328 respondents from insurance industry. Respondents were selected on the basis of purposive judgmental sampling. Drawing of sample through random sampling procedure was desirable. Yet, even in pure experimental research, it is difficult proposition. The survey was administered among five public sector insurance companies. Table 4.2 shows list of the companies covered under this study.
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Table 4.2 List of the Companies

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of the Company</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Life Insurance Sector</strong></td>
</tr>
<tr>
<td>1</td>
<td>Life Insurance Corporation (LIC)</td>
</tr>
<tr>
<td></td>
<td><strong>Non-Life Insurance Sector</strong></td>
</tr>
<tr>
<td>2</td>
<td>Oriental Insurance Company</td>
</tr>
<tr>
<td>3</td>
<td>New India Assurance Company</td>
</tr>
<tr>
<td>4</td>
<td>National Insurance Company</td>
</tr>
<tr>
<td>5</td>
<td>United India Insurance Company</td>
</tr>
</tbody>
</table>

Table 4.3 Summary of Respondents' Profile

<table>
<thead>
<tr>
<th>Categories Sub-Categories</th>
<th>Sectoral Profile</th>
<th>Hierarchy</th>
<th>Education Level</th>
<th>Marital Status</th>
<th>Spouse Status</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Life</td>
<td>Non-Life</td>
<td>Lower</td>
<td>Middle</td>
<td>Top</td>
</tr>
<tr>
<td>Total No. of Respondents</td>
<td>229</td>
<td>99</td>
<td>113</td>
<td>126</td>
<td>89</td>
</tr>
</tbody>
</table>

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Ease of selecting sample guided the decision to restrict the geographical area of study. Thus this research study included North-Central Zone (Uttar Pradesh Region) of Life Insurance Corporation (LIC) and Northern Zone of non-life insurance companies.

The study initially included 450 insurance sector professionals. The questionnaire was distributed among them. Out of the 352 filled questionnaires, only 328 questionnaires, fully or correctly filled, were finally selected for analysis. Thus, 328 is the sample size of this study. Table 4.3 shows the break up of the respondents profile across various sub-groups.

4.6 Data Sources

For this research study, both primary and secondary data have been used. The north central zone of Life Insurance Corporation and North Zone of non-life insurance companies have been selected for the purpose of primary data collection. For the secondary data sources, various studies covering insurance and banking sector were scanned. Business newspapers like Business Standard, Economic Times and Business Lines and business magazines and journals such as Business Today, Business World, Economic & Political Weekly and IRDA journal were also perused. But a major part of data was collected from Maulana Azad Library of Aligarh Muslim University (AMU), seminar libraries of Department of Business Administration and Department of Psychology of Aligarh Muslim University. Beside these libraries, the library of Tata Institute of Social Sciences (TISS), Mumbai and National Institute of Rural Development (NIRD), Hyderabad were visited for this research study.
4.7 Statistical Analysis

This research study used measures like mean and standard deviation (SD) for data analysis. The factors like age, total work experience, education, types of organization, and hierarchy were analysed in terms of overall ORS scores and ten role stressors. Statistical tools like t-test and analysis of variance (ANOVA) were used to ascertain the mean differences between two groups or three groups. The female sample, marital status and spouse status being very small in numbers were excluded from detailed analysis. Findings were tabulated separately for interpretation and discussion.

Content analysis carried out for the analysis of open-ended questionnaire. Sometimes, respondents have different words for same feelings, different feelings for same cause. In open-ended section, researcher collected different statements and put similar statements into different heads for ease analysis. Further, the frequency of the various factors were analysed on the basis of hierarchy.

4.8 Limitations of the Study

Social science research involves challenges because of variations in human behaviour. Respondents are often reluctant to share their true self. A key concern of the researcher is to unearth true feelings of respondents. Cooperation of respondents is, therefore, a key concern in a survey-based research. This was so in this study also. Lack of interest, excessive workload and other such causes were often a roadblock in getting respondent’s cooperation.

Respondents often have doubts about utility of such study. In this study also, a number of respondents felt that such studies hardly result in
betterment of their lot. Some respondents were apprehensive whether their officers would go through their responses. Lack of enough support from senior officers was also a constraint.

Some of the respondents had genuine difficulty in understanding the way questionnaire was to be filled. A sincere effort was made to keep the Hindi version of the questionnaire as simple as possible for lower level officers. Some respondents were offered help to understand the questionnaire when they needed it. A few respondents refused to fill personal information section. They did not want to disclose their identity.

Being a large-scale study, 6-7 months were spent for complete data collection. Respondents were personally contacted for this purpose. The time lag and rapid changes that were taking place during that period might have also influenced results. Macro environment prevailing at a specific time period influences the internal environment of the organization. This research was conducted at a time when there was general recession in the economy. During this period, insurance sector were recently opened up for private players. So employees in the public sector insurance companies were feeling tremendous pressure due to heightened competition.