

The Influence of Role Overload on Employees Stress: An Empirical Study of LIC

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ABSTRACT

Purpose: Today employee's stress is turning into a significant topic and a substance of worry for the personnel and their hiring associations. Associations and their employees should turn out to be increasingly mindful of how much pressure are a superfluous expense, and a cost which they should try to dispose of if their associations are to endure and develop. The motivation behind the investigation is to distinguish the degree of worry among the insurance employees of the public (LIC of India) in Jharkhand as per their demographic factors. **Methodology:** This study measures the impact of role overload on employee's stress of LIC. Standardized questionnaires were used to gather data from 194 employees in which 154 are male employees and 40 are female employees from two cities of Jharkhand i.e. Dhanbad and Bokaro steel city. The Occupational Stress Index was utilized for information assortment. The scale comprises of 46 statements, each to be evaluated on the five-point scale. **Findings:** On applying the ANOVA t-test and Independent Sample t-test to the data, we find that (LIC) personnel face moderate to high levels of stress. We utilized here ANOVA test to locate the significant difference in the view of Insurance employees of the LIC life insurance segment in regard to 'Role overload' through hypothesis testing. We found that there is significant difference in the view of personnel on overall occupational stress and four socio segment factors; here all four null hypotheses are rejected. **Implications:** The study implies that wherever possible, the role overload needs to be overcome by the employer for smooth functioning of the organization. The paper targets investigating the employee stress levels of respondents of (LIC) Insurance area on their feeling of anxiety, and will define available resources to adapt to the pressure. **Originality:** Till now, no researcher has reported such type of empirical study, and the available literature is limited on the topic impact of role overload on employees stress among insurance personnel as well.

Keywords: Demographic profile, Employees Stress, Life Insurance Sector, Organization.

INTRODUCTION:

Role Overload:

Role overload is characterized as the sentiment of employees that their work jobs are over-burden Jensen, Patel, and Messersmith (2013) and having such a large number of job requests and too brief a period to satisfy them. An employee feels over-burden when desires for work surpass his/her assets (for example time) or individual ability Jensen et. al. (2013). Role overload is regularly contrasted with job conflict, which exists when an individual encounters pressures in a single job that are contradictory with the weights that exist in another job Palomino, Marilu Nuñez, and Frezatti, Fábio (2016). While job conflict and Role overload cover, they are various ideas. Role overload can prompt role conflict when the activity requests of one job set it hard to satisfy the

expectations of another job.

Stress among Insurance Personnel:

This examination means to research the degree of worry among the insurance workforce out in the public (LIC) division of insurance business. Truth be told, any activity that includes communications with individuals is probably going to be more distressing than employments that include managing "thing". In the course of the most recent decade, various changes have happened in the Insurance business because of global developments and firm seriousness [Lelani Brand \(2006\)](#). Subsequently, so as to explain and decipher research discoveries on employee's stress, it is fundamental to comprehend the theoretical system of worry among Protection employees that has directed the examination.

An examination by the North Region of Life Insurance Co. presumed that employees worry among Insurance employees is commonly an outcome of two fixings: a significant level of occupation requests and little authority over one's work. A significant number of the present Insurance staffs are feeling their positions more unpleasant than they were essentially in light of the fact that they are working such a large number of hours. The investigation presumed that "where employees are engaged, where they have more command over how they play out their work lessens the danger of stress and burnout considerably [Brown, Fielding, and Grover \(1999\)](#).

The Relationship between Role Overload and Employees Stress:

This paper will talk about the impact of the component of OSI i.e. Role overload on employee's stress. Role overload exists when an employee satisfies different jobs at the same time and lacks the resources to perform them. It can develop from both the too much time requests and too many mental requests. Job over-burden emerges as of the recognition that the requests forced by sole or different jobs are incredible to such an extent that time and vitality assets are lacking to satisfactorily satisfy the necessities of the different jobs as per the general inclination of a person or others [Duxbury, Higgins and Lyons \(2008\)](#). Employees are experiencing the role overload by overpowered and "time-crunched" by the complete number of commitments and duties at the workplace.

The impact of job over-burden on employee's stress is estimated utilizing various instruments. Since the trial of theories includes the examination of various socio-segment properties like gender, age, marital status, and education of Role overload of (LIC) life insurance sector. The investigation receives the measurements to fill in as a benchmark for estimation and trial of speculations. The paper targets investigating the stress levels of respondents of (LIC) Insurance area on their feeling of anxiety, and will defines available resources to adapt to the pressure.

LITERATURE REVIEW:

Role overload was observationally characterized and attested as an exceptional, time-based form of either intra role or inter role stress. Even though various research work has been done related to role overload howsoever it needs some more investigation in occupational stress [Anshel \(2000\)](#) & [Glazer, and Beehr \(2005\)](#). Insurance sector researchers in general investigated how the demands of insurance personnel life contributed to employee stress [Coverman \(1989\)](#), despite the fact that these equivalent demands may likewise add to Role overload.

It is found from the literature review that the Role overload construct has not been given proper importance in the study considering employees working in a particular organization. This result showing insurance employees facing a diversity of workplace demands. In an ongoing literature study [Duxbury, Higgins and Lyons \(2008\)](#), announced exact proof connecting Role overload to extended degrees of tension, exhaustion, burnout, sorrow, and enthusiastic and physiological pressure [Duxbury, Higgins and Lyons \(2008\)](#) & [Duxbury and Higgins \(2005\)](#).

Role overload has additionally been connected to higher amounts of absence at work, lower levels of hierarchical responsibility, expanded musings of stopping, more unfortunate physical and psychological well-being, more prominent utilization of social insurance frameworks and more noteworthy medicinal services costs [Duxbury, Higgins and Lyons \(2008\)](#). It can be contrarily identified with work execution [Higgins, Duxbury & Johnson \(2004\)](#). Different investigations have presumed that Role overload prompts mental pain as one's time and vitality are depleted by numerous job contributions, which thus prompts job strain and lessened mental prosperity [Bolino and Turnley \(2005\)](#) & [Brown, Jones and Leigh \(2005\)](#).

Our evaluation of the extant literature works recommends that the absence of a suitable measure that recognizes the predecessors of work-Role overload for an Insurance populace might be restricting exploration on this significant point inside Insurance organizations. This considered as a basic measurement for establishing

connectivity between the demands an employee went on countenance at work and the experience of work-Role overload is embedded Aryee, Luk, Leung and Lo (1999) & Brett, and Stroh (2003) & Elloy and Smith (2003). Inside the exploration writing, the term Role overload has been utilized reciprocally with work-related stress Duxbury, Higgins and Lyons (2008). This disarray may clarify why the study related to the insurance sector has investigated various stress sources (e.g., hierarchical and operational stressors) yet not the predecessors of Role overload. Therefore, it is required to distinguish various constructs, and this originates from the need for studying role overload within insurance sector organizations.

Clearly, various investigations have produced various outcomes based on their specific settings. A few examinations contend that public (LIC) area employees are dependent upon more prominent pressure while others contend the inverse. The writing survey shows that the degree of business-related worry among Insurance employees is moderate to high in (LIC) Insurance segment and that exploration on this subject stays a well-known ground of query. The foregoing literature review hardly finds the of role overload on employee stress among the insurance professionals are limited in number. The growing importance of this sector in Indian economy all the more necessitates focus for study of stress related problems and their impact on the insurance industry professionals.

OBJECTIVES:

1. Inspect the level of employee's strain among insurance personnel, and
2. Assess the influence of Role overload on LIC employees' strain levels. To do so, we recommend the succeeding hypotheses.

HYPOTHESIS:

H01: There is no big difference between men and women workplace classes on role overload.

H02: There's no major difference between various age groups of personnel on role overload.

H03: There's no substantial dissimilarity for personnel of separate relationship status on role overload.

H04: Role overload is not significantly different for personnel with various academic backgrounds.

METHODOLOGY:

The current study is experimental as well as descriptive in nature in the setting of the insurance segment. Here the researcher from one perspective has endeavored to set out the hypothetical ground for employee's stress and attempted to investigate its speculations, and different examinations identified with it. Alternatively, the researcher attempted to depict the mental circumstance of Assurance workers through the method of a scale called OSI. Personnel employed in the parts of LIC explicitly situated in the Northern portion of India from Dhanbad and Bokaro Steel City, Jharkhand structure as subjects. In all respect, the researcher reached 230 employees to whom the polls were circulated, out of which 194 were gotten finished in all regards. In this way, the specific sample was 194. The response rate was 84 % of the respondent.

The Occupational Stress Index was utilized for information assortment. The scale comprises of 46 things, each to be evaluated on the five-point scale. Out of 46 things 28 are 'Valid – Keyed' and the last 18 are 'Bogus – Keyed'. The things identify with practically all-important segments of the activity size which cause worry somehow or another or the other [Latif and Sultana \(2009\)](#).

The outcomes acquired from 194 subjects on employee strain on 12 attributes of OSI were examined utilizing descriptive statistics. In the current examination impact of Role overload on employees, the strain was explored. The Descriptive Statistics, Independent Sample T-test, and ANOVA test are estimating the impact of different measurements on one another.

FINDINGS AND DISCUSSIONS:

Testing of Hypothesis:

So as to break down the impact of socio-segment factors on employees' feelings of anxiety, we run an Independent Sample T-test on the sample, so as to test the hypothesis.

Table 1: Shows the Mean, Std. Deviation, t- value and Sig. value of ‘Role Overload’ in (LIC) Life Insurance Sector regarding Gender

Group Statistics					
Role Overload					
Gender	N	Mean	Std. Deviation	t-value	Sig. value
Male	154	3.1294	.59499	.852	.000
Female	40	3.0521	.35920		

It is originated from the above-mentioned table that the most elevated mean estimation of (3.1294) and SD of (.59499) in the male side. This is clear sign that the male employees have an optimistic discernment on the element of 'Role overload'. (Table 1) demonstrates that the gender is significant. H01, which demonstrates that there is substantial variance in the feelings of anxiety of personnel in regards to gender with the sig. value 0.000, is therefore a not acceptable hypothesis i.e. rejected hypothesis.

Table 2: Shows the Mean, Std. Deviation, t- value and Sig. value of ‘Role Overload’ in (LIC) Life Insurance Sector regarding Age

Group Statistics					
Role Overload					
Age	N	Mean	Std. Deviation	t-value	Sig. value
20-30	47	3.0654	.51499	2.161	.008
31-40	72	3.3581	.59920		
41-50	56	3.1432	.37456		
>50	19	3.0045	.33120		

It is clear from the above-mentioned table the most noteworthy mean estimation of (3.3581) and SD of (.59920) of the 31-40 age gathering. This is clear sign that the 31-40 age groups of employees have an optimistic discernment on the component of 'Role overload'. (Table 2) shows that the age is noteworthy. H02, which shows that there is huge distinction in the feelings of anxiety of employees in regards to age with the sig. value 0.008, is therefore not an acceptable hypothesis i.e. rejected hypothesis.

Table 3: Shows the Mean, Std. Deviation, t- value and Sig. value of ‘Role Overload’ in (LIC) Life Insurance Sector regarding Marital Status

Group Statistics					
Role Overload					
Marital Status	N	Mean	Std. Deviation	t-value	Sig. value
Working	60	3.0160	.60150	1.950	.024
Non-Working	85	3.2458	.41782		
Unmarried	49	3.0078	.37654		

It is very clear from the above-mentioned table that the most elevated mean estimation of (3.2458) and SD of (.60150) of the marital status gathering. This is clear sign that the non-working gathering of employees has a positive discernment on the component of 'Role overload'. (Table 3) shows that the conjugal status is huge. H03, which shows that there is noteworthy variance in the feelings of anxiety of personnel in regards to conjugal status with the sig. value 0.024, is therefore a not acceptable hypothesis i.e. rejected hypothesis.

Table 4: Shows the Mean, Std. Deviation, t- value and Sig. value of ‘Role Overload’ in (LIC) Life Insurance Sector regarding Qualification

Group Statistics					
Role Overload					
Qualification	N	Mean	Std. Deviation	t-value	Sig. value
Under Graduate	106	3.0956	.49247	1.414	.004
Post Graduate	55	3.3000	.79482		
Professional	33	3.0078	.32844		

It is originated from the above table that the most noteworthy mean estimation of (3.3000) and SD of (.79482) of the educational qualification gathering of employees. This is clear sign that the post graduate gatherings of employees have an affirmative observation on the element of 'Role overload'. (Table 4) shows that the qualification is noteworthy. H04, which demonstrates that there is substantial change in the feelings of anxiety of personnel in regards to qualification with the sig. value 0.004, is therefore a not acceptable hypothesis i.e. rejected hypothesis.

Table 5: Shows the Summary of Results of Hypotheses Testing

Hypothesis	Role Overload	Demographic Variables	Significant Value	Remarks
H01	Gender		0.000**	Rejected
H02	Age		0.008	Rejected
H03	Marital Status		0.024	Rejected
H04	Qualifications		0.004	Rejected

Thus, (Table 5) showing H01, H02, H03, and H04 are not an acceptable hypothesis, on the grounds that significant value is under 0.05 (95 Percent Confidence Interval) for example 0.000, 0.008, 0.024, and 0.004, which demonstrates that noteworthy distinction in the view of personnel in the general word professional pressure and four socio segment factors for example gender, age, conjugal status and qualification of Public (LIC) Life Insurance Sectors. It demonstrates that each of the four null hypotheses H01, H02, H03, and H04 are rejected and an alternative hypothesis Ha1, Ha2, Ha3, and Ha4 are accepted.

Testing of Role Overload:

An examination which is interpreted by the researcher as employees in broad daylight (LIC) are few in number worried due to non-accessibility of away from as for the various parts of employment, work job, lack of common sense of occupation, obscure desires by associates, and subordinates. Be that as it may, these elements are auxiliary reasons for pressure. In any case, stress is high among employees in LIC authorities meddle with their purview and operational strategies. This implies when the personnel is over-burden with abundant labor, there is no clearness of objectives and goals. If there should arise an occurrence of Role overload this table shows the degree of the hugeness of all the socio-demographic factors.

We utilized here ANOVA test to locate the noteworthy distinction in the view of Insurance employees of the LIC life coverage segment in regard to 'Role overload'. Along these lines, as far as socio-segment factors we broke down the significant distinction among the employees. In this way, below (Table 6) showing sig. value of age, level of experience, spouse, and religion appearing .076, .629, .135, and .130 which is higher 0.05, which shows that there occurs no noteworthy distinction in the view of personnel in the Professional Strain issue of 'Role overload'. Then again, sig. value of the segment factors like gender, educational qualification, and level of management appearing .010, .004, and .024 which is under 0.05, which shows that there occurs significant distinction in the impression of personnel in the Professional Strain issue of 'Role overload'.

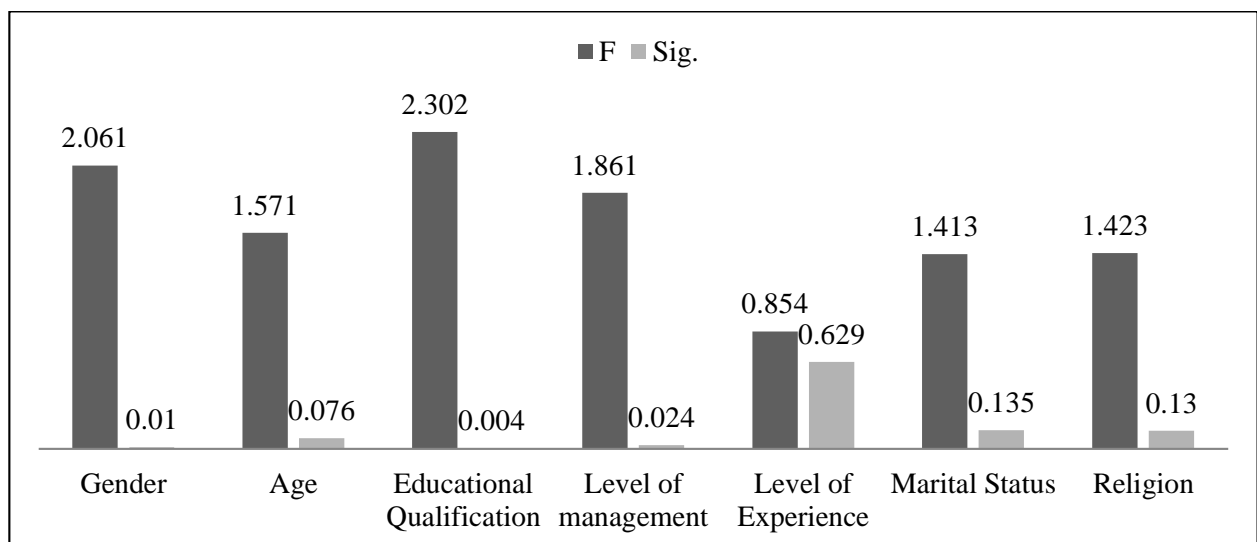
Table 6: Shows the Significant value of Socio-Demographic Variables of Role Overload

ANOVA

Role Overload		Sum of Squares	Df	Mean Square	F	Sig.
Gender	Between Groups	5.888	17	.346	2.061	.010
	Within Groups	30.592	177	.168		
	Total	36.480	194			
Age	Between Groups	23.594	17	1.388	1.571	.076
	Within Groups	160.761	177	.883		
	Total	184.355	194			
Educational Qualification	Between Groups	11.076	17	.652	2.302	.004
	Within Groups	51.519	177	.283		
	Total	62.595	194			
Level of management	Between Groups	19.265	17	1.133	1.861	.024
	Within Groups	110.815	177	.609		
	Total	130.080	194			
Level of Experience	Between Groups	9.885	17	.581	.854	.629
	Within Groups	123.935	177	.681		
	Total	133.820	194			
Marital Status	Between Groups	9.101	17	.535	1.413	.135
	Within Groups	68.979	177	.379		
	Total	78.080	194			
Religion	Between Groups	5.110	17	.301	1.423	.130
	Within Groups	38.445	177	.211		
	Total	43.555	194			

The following fig-2 represents the demographic profile of LIC employees.

Fig 2: Bar Diagram showing the F and Sig. Value of Demographic Profile of the LIC



Testing of Percentage of Demographic Profile of Respondents:

The segment profile of the respondents in the examination demonstrated that out of the absolute 194 respondents taken for the investigation. The age of the personnel is the most significant outline factors of the personnel. It shows the degree of knowledge and development. In the Insurance business, age assumes a prevalent job in the understanding of the degree of weight on the elements of stress-related variables of the Protection business. When all is said in done the youths feel more worry than the senior partners who are profoundly experienced and passionate, (Table 7) below showing 37.0 level of the respondents have a place with the age gathering of 31 – 40 years is high. Male employees are typically experiencing more worry than their female partners in the Insurance

area, out of 100, 79.0 level of the respondents are male. The conjugal position of the personnel assumes a dominating job in pressure. Unmarried personnel feels essentially less worried when contrasted with wedded employees, 44.0 level of the respondent's mate are non-working. The degree of training gives more information and presentation on the serious administrations offered by the extra security part in the globalized situation, 55.0 level of the respondents are undergraduate which is high when contrasted with postgraduate and experts. The profoundly instructed employees might be increasingly mindful of the pressure and know the methodologies on how to handle and adapt to this issue when contrasted with semi-taught employees. The Management level of personnel uncovers the idea of labor done by the personnel, 47.0 level of respondents are from top-level administration and the level of a span of effort understanding of the respondents are high in 11-20 years bunch with 38.0. Length of work understanding of the personnel uncovers their degree of fulfillment or weight on the apparent work-related causes of stress. On account of religion, 54.0 percent of respondents are from the Hindu religion. As is apparent, a larger part of the defendants were adherents of the Hindu religion.

Table 7: Shows the Demographic Profile of Respondents

Demographic Variables	Number of Respondents	Percentage
Gender	Male=154 Female=40	79.0 21.0
Age	From 20 to 30 =47 From 31 to 40 =72 From 41 to 50 =56 Over 50 years= 19	24.0 37.0 29.0 10.0
Qualifications	Under Graduate =106 Post Graduate =55 Professional=33	55.0 28.0 17.0
Management Level	Top level=92 Middle level=73 Lower level=29	47.0 38.0 15.0
Level of Work Experience	0-10 years=52 11-20 years=73 21-30 years=43 >30 years= 26	27.0 38.0 22.0 13.0
Marital Status	Working=60 Non-working=85 Unmarried=49	31.0 44.0 25.0
Religion	Hindu= 104 Muslim =39 Christian=21 Sikh=19 Jain=11	54.0 20.0 11.0 10.0 05.0
Total Respondents	194	

CONCLUSION:

Our investigation of the effect of different socio-segment factors on a feeling of anxiety uncovers that age, marital status, gender, and educational qualifications significantly affect employees' feelings of anxiety. Our assessment of the impact of different socio-demographic factors on role overload shows that age, marital status, gender and academic qualifications, level of management, level of professional experience, religion have a substantial or negligible impact on the work anxiety levels of the insurance personnel [Hashmi and Tabassum \(2019\)](#).

Adroitly, the possibility that Role overload will increment associatively with the number of commitments and obligations that an Insurance staff has at work is steady with a great part of the exploration done in the territory. Notwithstanding, [Guerts, and Demerouti \(2003\)](#) call attention to that the subject of what establishes work requests has gotten progressively confused over the previous decade because of various irreversible changes with regards to work. The discoveries from this examination propose this is the situation inside Insurance employees, where employees battle with various contending employments. Tragically this development has not gotten a lot of

consideration inside Insurance writing. The instrument created and tried in this exploration paper will give scholastics, specialists, and policymakers the devices they have to increase a more profound comprehension of the Role overload develop inside the Insurance industry today. Exploration concentrating on the expenses related to work-Role overload, just as examination measuring the connection between Role overloads and scaling back and re-building activities inside. Further, this study has presented a summary of studies that discussed stressed based on conventional statistical techniques and Occupational stress index. Finally, the paper addressed future challenges of different techniques while analyzing the stressed data for prediction modeling [Hashmi and Yadav \(2018\)](#).

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CONFLICT OF INTEREST:

The authors declare no conflict of interest..

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