Work stress, work–home interference and perceptions of organisational culture amongst insurance employees in Zimbabwe

Rudolf M. Oosthuizen*, Delene Visser and Peggy T.V. Mudzimu

The objective of the study was to determine the relationship between work stress, work-home interference, and perceptions of organisational culture amongst insurance employees in the Zimbabwean context. Data were collected from a sample of 190 employees (females = 46%) who completed the Occupational Stress Inventory-Revised (OSI-R), the Work-Home Interference Questionnaire (SWING), and the Organisational Culture Index (OCI). Data analysis consisted of correlational and standard multiple regression analyses. The results revealed significant positive correlations between the sub-scales Role Overload, Role Insufficiency, Role Ambiguity, Role Boundary, Responsibilities, and Physical Environment of the OSI-R, the sub-scales Positive Work-Home Interference and Negative Work-Home Interference of the SWING, and the sub-scales Bureaucratic, Innovative and Supportive Culture of the OCI. These findings contribute to new knowledge in terms of the work stress experienced by insurance employees who are always under continuous pressure from the industry. Furthermore, it could be used to gain insight to enhance the work-life balance of insurance employees and the effect of organisational culture as perceived by insurance employees.

Keywords: work stressors, psychological strain, spillover, work-life balance, work environment, organisational culture

Since the early 1980s, there has been a growing concern in the Western world about the increase in stress both at work and life in general (Cooper & Bright, 2001). The emergence of globalisation brought many changes within insurance organisations which have exposed employees to work stress. For instance, the insurance industry expanded considerably both physically and technologically through the rapid economic growth and urbanisation (Anderson, 2008; Laiba & Muhamad, 2011). Some of the employees in the insurance industry have found it difficult to adjust and adapt to the new conditions. The result of this inability to adjust has brought about growing tension in the work and home environment. The tension has been due to an imbalance and incompatibility between the modified demands of the work setting and those of the home setting. Work stress in such conditions has been manifested through feelings of distrust among co-workers, poor performance, and strain in personal relationships of employees (Bashir & Ramay, 2010; Chan, 2002; Lai, Dianne, Anthony, Simon, & Andrew, 2000).

The insurance sector in Zimbabwe is more developed and diversified compared to most other markets in the sub- Saharan region. The sector comprises of various insurance companies, reinsurance companies, and brokers. Employees in the Zimbabwean context have also been experiencing high levels of work stress which can be traced back to the effects of globalisation. Zimbabwe like any other country has not been immune to these global effects (Chireshe & Shumba, 2011; Nhundu, 1999). Other factors that have contributed to work stress within the nation are financial difficulties which date back to the country's hyperinflatory environment which saw a significant decline in the gross domestic product of the insurance sector (Nyakazeya, 2011). The introduction of the multi-currency trading environment found some insurance companies unable to adjust to the new way of doing business. They therefore failed to seize the opportunities provided by the new trading environment. This presented various challenges which forced many organisations to down-size through retrenchments. Employees of some of the down-sized organisations have been exposed to high work-loads thereby forcing such employees to take work home after hours in an attempt to meet tight deadlines. The result has been unreasonable work demands and these among other factors have strained employees in various ways (Chireshe & Shumba, 2011; Nyakazeya, 2011; Nhundu, 1999). Therefore the insurance industry in Zimbabwe is at risk of continuous exposure to high work stress levels, because it is facing many challenges just like any other industry in the country. Most Zimbabweans are facing financial difficulties which have made them view insurance as a luxury that they cannot afford.

Furthermore, insurance companies have reduced their premium rates in an attempt to attract clients resulting in the underwriting of low business (Chireshe & Shumba, 2011). This scenario has been worsened by the fact that insurance companies are finding it difficult to invest capital due to the unfavourable investment environment. They are also incurring high claim rates (Chireshe & Shumba, 2011; Nyakazeya, 2011) that do not correspond to the low premiums they are charging. As a result, some insurance companies are in a position where they are suffering losses while others are failing to pay their claims. This can lead to work related stress.

Work stress has been a topical issue for decades. A survey of previous literature on this phenomenon showed a growing body of research on the topic. Benach, Margaret and Govern (2010) and Luxernburg (2004) however insisted that much of the research output on work stress has been carried out in developed states with a few studies focusing on developing countries. This was reiterated by Nhundu (1999) who indicated that despite the proliferation of research studies on work stress, little was unfortunately known about work stress in developing countries. This is because a preponderance of research had been carried out in industrialised and developed countries. The dominance of work stress studies within the developed world and very few studies specifically covering developing countries created a situation of dominant research in industrialised countries. This left a gap of such studies in developing countries for providing a comprehensive insight on work stress (Bashir & Ramay, 2010; WHO, 2003; WHO, 2007). The interaction between the work and home domain has also been viewed as presenting conceptual and challenging problems. This is due to the competitive business of the insurance sector and the high risk that the business carries, which can yield profit through the underwriting of more business or loss through high claim rates including fraudulent ones. Employees usually operate under intense pressure, which can end up interfering with the home environment (Jackson & Rothmann, 2006; Schirch, 2009). Previous studies on work-home interference have been credited for presenting findings on negative work-home interference and its associated adversities. For instance, the job demands model suggests that the occurrence of work-home interference is rooted in having too many roles and demands to fulfil in the work domain. These roles and demands become incompatible with the home domain in terms of their physical, emotional, and psychological nature. As a result, roles and demands create tension which can be transferred to the home setting through the intra- individual transmission process known as spillover (Rena, Repetti, & Saxbe, 2009). Putnick and Houkes (2011) and Montgomery (2003) argued that the presence of such evidence on positive spillover in the home domain cannot be ignored. This therefore means that any attempt to measure a balanced picture of work and home needs to account for positive aspects when examining both work and home to enhance equal detail. An in-depth analysis and acquisition of knowledge on the processes that underlie the interaction between work and private life will help to achieve work-life balance. Work-life balance has become a crucial international trend in recent years and a world-wide movement of companies towards the understanding of how any perceived stressor can affect work relationships or performance and home life (De Sousa, 2009).

The aspects of organisational culture which tend to shape work places are diverse, ranging from organisations of developed nations to those of developing nations. Diversity regarding organisations of developing and developed nations can be viewed in the primary dimension which shapes the self-image of employees. This primary dimension includes differences in age, ethnicity, gender, physical abilities or qualities, race, and affectional orientation. Additionally, diversity is also present in secondary dimensions, which shape the self-definition and identity of employees. These secondary dimensions include background, geo-graphic location, income, marital status, religious beliefs, and work experience (Moon, 1997). It is therefore clear that some of the organisational culture studies may not be applicable to particular occupational institutions of developing societies. This is due to the distinct differences between organisations of developing and developed nations as well as the particular industries the studies might have targeted. In the current study, we examined the relationship between work stress, work-home interference, and organizational culture amongst insurance employees in the Zimbabwean context.

Work stress

The term work stress has many different meanings. The definition of work stress adapted for this research is consistent with the definition of the Health Safety Executive (2009). The Health Safety Executive (2009) defined work stress as the reaction people have to perceived pressure or types of demands placed on them within the work setting. An important distinction is made in this definition between pressure which can be positive if managed appropriately and a normal reaction to reason- able demands, and work stress. Work stress can arise in response to intense, continuous or prolonged exposure to excessive pressures, which can be detrimental to health (Health Safety Executive, 2006).

The above definition has its origins in the transactional perspective to the definition of work stress. It emphasises the degree of match or mismatch between the demands and pressures on the person and the person's ability to cope with such demands and pressures. The concept excessive pressure derives from the notion of mismatch. The Health Safety Executive (2009) definition is consistent with that of the European Commission, which defines work stress as an emotional psycho-physiological reaction to aversive and noxious aspects of work environments (Aslam, Shumaila, Azhar, & Sadaqat, 2011). The aversive and noxious aspects include amongst others pressure as well as work organisation. Work stress is a state characterised by high levels of arousal and distress, and it is often followed by a feeling of not coping. Because of its aversive nature, work stress can lead to accidents both on and off the job site (Anderson, 2008; Aurthur, 2005; Levi & Levi, 2000). Although work stress used to be considered a problem of the industrialised West, it has become a growing problem for employees in developing countries as well. In fact, developing countries seem to have been the worst affected by the adverse effects of work stress, a product of globalisation. This is because developing countries, such as Zimbabwe, have limited resources and preparedness in managing new opportunities and challenges that are brought about by globalisation. The result is that insurance employees are being exposed to greater work stress in their modified working situations (Coetzee & de Villiers, 2010; Wilpert, 2009).

Work-home interference

Researchers have investigated work and home domains since the 1930s and 1940s. Traditionally, work and home domains were considered separate entities and they consequently were analysed separately. Research, however, demonstrated that the two were interrelated; thus, leading to research examining the interaction between the work and home domain. Research in this area originated from a variety of disciplines such as psychology, occupational health psychology, sociology, gender and family, as well as business management (Dewe & O'Driscoll, 2008; Geurts & Demerouti, 2003). The quality of interaction between an individual's work life and home life is still a primary issue today. This is because work and family constitute the dominant roles of society. The interaction of work and family has however presented challenging problems conceptually and practically since this is a focus on two emotionally charged life domains. Each of the domains has its own internal dynamics. Both work and home domains are potentially stressful (Sergay, 2011; Wankel, 2010). Employees typically handle a variety of roles such as paid work, marriage, parenthood, domestic work, and community roles. They tend to become strained due to the immense challenge of trying to find a way of balancing these roles (De Sousa, 2009; Geurts & Demerouti, 2003).

The emotional, physical and mental strain brought about by the demands of these roles within either domain has been intensified by the increased speed of work which has characterised most countries, such as Zimbabwe, thus creating modifications to the home environment. The modifications to the home environment have been due to technological changes that have been experienced in the work place, which enable tasks to be performed efficiently in a variety of locations. These changes experienced in the work environment can spill over to the home environment, thus causing the afore-mentioned modifications (Sergay, 2011; Wankel, 2010). Changes in the home structure have also been experienced in the form of increased participation of women in the labour market creating dual-earner couples. In addition, environmental forces have further contributed to the restructuring of work and home settings. For many insurance employees, this has created the potential for interference to occur between work and home lives (Dewe & O'Driscoll, 2008). This has resulted in the malfunctioning of insurance employees in both the work and home domain through conflict, strain, and stress amongst other problems. These problems have arisen due to insurance employees' inability to balance the demands presented by the domains. Thus, insurance employers are increasingly concerned about man- aging the problems arising from the negative interference of work to home functions in order to promote efficient functioning in both domains (Montgomery, 2003; Putnick & Houkes, 2011).

Organisational culture

Although very similar in context, a variety of classic and recent definitions of organisational culture which reflect the scope and depth of research in the field have emerged (Ross, 2005). Occupational mental health psychology suggests that organisational culture has to do with an institution's customary and traditional ways of thinking and doing things. These ways are shared to a greater or lesser degree by all institutional members. New institutional members must learn and at least partially accept these traditional ways, in order to be accepted into the service of the firm (Smirch, 1983). The definition of organisational culture by Schein (1990) is a detailed explanation of the common phrase "how do we do things around here". Organisational culture is the written and unwritten prescriptions and norms within the internal environment of the organisation. Not only does it give guidance, but it also determines who fits in the institution and who does not. Hofstede (1991) defined organisational culture as the software that collectively programmes the mind, which distinguishes the members of one organisation from another. More generally, organisational culture can be explained in terms of values shared by members of an organisation and its sub-units, who manifest themselves in the practices of that organisation (Sergay, 2011). Denison (1984) described organisational culture as a set of artefacts, values, beliefs, and models of behaviour of the institution. The core identity of a company that holds that culture is the concurrent values, decision-making methods, or thinking model of organisational members of an institution. It is also the distinct ways of behaviour by institutional members. Lings (2004) viewed organisational culture as the model of behaviour and code of conduct observed by all staff.

Organisational culture is a complex system of symbols that define the way in which an organisation conducts its business. It can also be broadly understood as a set of basic assumptions about how the world is and ought to be. Organisational culture determines the perceptions of members, feelings, and to some degree their overt behaviour (Schein, 1996). Ogbonna and Harris (2000) indicated that organisational culture is a set of wide-spread and strongly held assumptions. These assumptions enable management to predict employee reactions to certain strategic options thereby minimising the scope of the undesired consequences. Scholars researching different backgrounds are divided on how to generalise organisational culture. Yi-Lin and Shuhai (2010) however highlighted the fact that there are characteristics which are common to the organisational culture of most institutions. These characteristics include basic assumptions, values, beliefs, symbols, customary and traditional ways of thinking. An addition includes norms, patterns of behaviour, and artefacts acquired through learning and transmitted to new members.

For the purpose of this research, a summarised definition of organisational culture was formulated in the context of insurance employees in Zimbabwe. Organisational culture is regarded as a set of basic assumptions shared by a group of insurance employees. It determines how they do things within the insurance institution and their concurrent values, norms, beliefs, decision-making methods, perceptions, style of thought, and behaviour. It is the philosophy used in the insurance business and internal operation of the organisation (Denison, 1984; Lings, 2004; Ogbonna & Harris, 2000; Schein, 1996). Organisational culture is invented, discovered or developed by a given group of insurance employees within the institution as they learn to cope with their problems. It is acquired through social learning and the socialisation process and is taught to new members (Schein, 1996).

Objective of the research

The objective of the current research was to determine the relationships between work stress, work-home interference, and perceptions of organisational culture amongst insurance employees in the Zimbabwean context. The specific research questions were:

- How do insurance employees in the Zimbabwean context perceive work stress, work-home interference and the culture within their organisations?

- Are there significant relationships between work stress, work-home interference, and organisational culture amongst insurance employees in the Zimbabwean context?

Method
Participants

The participants were a random sample of 240 insurance employees, and data were collected from 190 employees who completed the questionnaires. The majority of participants (48.9%) were aged between 26 and 35 years. Of these, the majority were male (54%), whereas female participants constituted 46% of the sample. Furthermore, the sample consisted of a majority of black participants (96%). Three percent of the sample were coloured, and one percent were white. Half of the sample (50%) was married, 36 percent were single, nine percent were divorced, and five percent were widowed. In terms of specific functions, they were underwriters (26%), claims processors (23%), insurance agents (15%) and loss controllers and graduate trainees (4%). In order to establish an adequate sample size, the sample of insurance employees who participated in the study came from three insurance institutions in Zimbabwe.

Measuring instruments
Work stress

Work stress was measured with the Occupational Stress Inventory-Revised (OSI-R). The instrument was developed by Osipow (1998). It is a 140-item self-report inventory designed to measure three dimensions of work adjustment, namely work stress, psychological strain, and coping resources. The Occupational Roles Questionnaire (ORQ) has sixty items that have six sub-scales with ten items each that measure

perceived occupational stress. Its sub-scales are Role Overload, Role Insufficiency, Role Ambiguity, Role Boundary, Responsibilities, and Physical Environment (Layne, 2001; Osipow, 1998). The ORQ was used for measuring work stress in the study.

Work-home interference

Work-home interference was measured by using the Work-Home Interference Questionnaire (SWING). It was developed by Wegena and Geurts (2000). The instrument differentiates the direction of work-home interference and home-work interference using 22 distinct items. It focuses on the quality of influence of the work-home interference or home-work interference, which can be either positive or negative. It consists of four sub-scales namely the Negative Work-Home Interference sub-scale (NWHI) which has eight items and the Negative Home-Work Interference sub-scale (NHWI) with four items. The Positive Work-Home Interference sub-scale (PWHI) is composed of five items and the Positive Home-Work Interference sub-scale (PHWI) has five items. In this study we used the Negative Work-Home Interference sub-scale (NWHI) and the Positive Work-Home Interference sub-scale (PWHI) only. The responses were rated on a four-point format response scale, which varied from 0 (never) to 3 (always). The instrument was found to be psychometrically sound. Cronbach alpha coefficients obtained for the sub-scales were: Negative Work-Home Interference (NWHI) α = 0.84, Negative Home-Work interference (NHWI) α = 0.75, Positive Work-Home Interference (PWHI) α = 0.75 and Positive Home-Work Interference (De Sousa, 2009; PHWI) α = 0.81 respectively (De Sousa, 2009; Geurts, Taris, Kompier, Dickers, Van Hoff, & Kinnunen, 2005).

Organisational culture

Organisational culture was measured by using the Organisational Culture Index (OCI). The instrument was developed by Wallach (1983). It assesses organisational culture by creating the profile of an organisation based on perceptual descriptions by individual organisational members. It classifies organisational culture into three distinct dimensions, namely bureaucratic, innovative, and supportive. The instrument comprises 24 items with eight items assigned to each of the three mentioned dimensions. The rating was accomplished on a four-point Likert scale ranging from 1 (does not describe my organisation) to 4 (describes my organisation most of the time). The index has been widely validated through various management researches. Cronbach alpha reliability estimates were 0.71 for the Bureaucratic Culture Dimension, 0.87 for the Innovative Culture Dimension, and 0.77 for the Supportive Culture Dimension sub-scale (Cohen, 2004; Delobbe, Dehem, & Thunus, 2006; Wallach, 1983).

Biographical questionnaire

The biographical questionnaire was compiled to gather information on the participants' ages, gender, race, highest educational qualifications, marital status, number of dependants, occupations and years of experience in their occupation.

Research procedure

Ethical clearance from the participating academic institution was granted to conduct the research study. Consent to conduct the study was sought from the respective insurance institutions through application letters. Further consent was sought from the employees who participated in the study in consultation with their supervisors. The participants were asked to sign a research consent form after full disclosure of the purpose and methods of the research. Rapport was established where general information on the questionnaire and the concepts used were described and explained through an information sheet. The ethic of confidentiality or anonymity was also employed as participants were not asked to state their names or any information that could lead to their identification. This was done to protect the identity of the participants. The researchers highlighted that participation in the study was voluntary and that participants could withdraw at any time if, for any reason, they felt they wanted to discontinue. The questionnaires together with the details of the research were distributed to the participants via e-mail in consultation with the superiors of their institutions.

Statistical analyses

In the light of the descriptive and quantitative nature of the research design, the data were analysed by relevant descriptive statistics (means, standard deviations and Cronbach's alpha coefficients), and correlational and standard multiple regression analyses to assess the relationships between the variables. In order to counter the probability of a Type 1 error, it was decided to set the significance value for interpreting the results at a 95% confidence interval level ($p = 0.05$). For the purposes of this study, correlation values of $0.10 \leq r < 0.30$ (small effect), $0.30 \leq r < 0.5$ (medium effect) and $r \geq 0.5$ (large effect) were also considered in the interpretation of the results.

Results

In Table 1 the descriptive statistics of the various sub-scales used in the study are presented. Table 1 shows that for the OSI-R the participants obtained the highest mean score on Responsibility ($M = 36.37$; SD = 7.05) and the lowest mean score on Physical Environment ($M = 21.38$; SD = 5.65). Regarding scores on the SWING, a high mean score for Negative Work-Home Interference suggests that the negative load reactions that would have built up at work impact on the employees, negatively hampering their functioning at home. On the other hand, a high mean score for Positive Work-Home Interference suggests that positive aspects built up at work will be facilitating functioning at home (Geurts et al., 2005). The majority of the insurance employees who participated in the research therefore experienced the negative spillover of their work elements into the home domain as evidenced by the skewness and the mean score for Negative Work-Home Interference ($M = 25.42$; SD = 4.13) which was higher than the mean score for Positive Work-Home Interference ($M = 7.45$; SD = 1.76). The high mean score for the Bureaucratic Culture dimension ($M = 26.26$; SD = 2.94) indicates that the majority of insurance employees perceived the culture of their organisations as being characterised by clear lines of power. A low mean score ($M = 13.75$; SD = 3.83) was obtained for the Supportive dimension.

Correlations

Table 2 shows that the Occupational Roles Questionnaire (ORQ) sub-scales of Role Insufficiency and Responsibility yielded statistically significant positive correlations with Negative Work-home Interference (0.16 and 0.19 respectively). Similarly, Role Ambiguity and Role Boundary of the Occupational Roles Questionnaire (ORQ) yielded statistically significant positive correlations with Positive Work-Home Interference (0.24 and 0.19). On the other hand, Role Overload and Responsibility correlated negatively with Positive Work-Home Interference (-0.18 and -0.19). All of the statistically significant correlations represented small effect sizes.

The Occupational Roles Questionnaire (ORQ) sub- scales of Role Overload and Role Boundary yielded statistically significant positive correlations with Supportive Culture. The statistically significant positive correlations with Supportive Culture represented a small effect size for Role Overload (0.24) and a medium effect size for Role Boundary (0.32). Similarly, Responsibility and Physical Environment sub-scales of the Occupational Roles Questionnaire (ORQ) correlated positively with Bureaucratic and Innovative Culture (0.18, 0.16, 0.17, and 0.17). The statistically significant correlations represented small effect sizes.

Work-Home Inventory (SWING) sub-scale Negative Work-Home Interference yielded statistically significant positive correlations with Bureaucratic and Innovative Culture. The statistically significant correlations represented a medium effect size for Bureaucratic Culture (0.40) and a small effect size for Innovative Culture (0.24). Similarly, the Positive Work-Home Interference sub-scale correlated positively with Supportive Culture (0.22) representing a small effect size. However, Positive Work-Home Interference yielded statistically significant negative correlations with Bureaucratic (-0.31) and Innovative Culture (-0.41). The statistically significant correlations represented medium effect sizes.

Multiple regression analyses

The multiple linear regression model of Role Overload (independent variable) and Negative Work-Home Interference (NWHI) (independent variable) on Bureaucratic Culture (dependent variable) was

statistically significant (R^2 = 0.16, $p < 0.001$). This means that (15.6%) of the variation in bureaucratic scores of the Organisational Culture Index (OCI) was explained by the regression model, namely a combination of scores on Role Overload and Negative Work-Home Interference. As shown in Table 3, the p values were less than 0.05. It was therefore concluded that the multiple linear regression coefficients of the model were statistically significant. These results indicate that the sub-scale of Role Overload and the scale of Negative Work-Home Interference (NWHI) correlate positively with the Bureaucratic Culture scale. For every unit increase in Role Overload for the participants of this research, there was an increase in Bureaucratic scores by 0.131. For every unit increase in Negative Work-Home Interference (NWHI) scores, there was an increase in Bureaucratic scores by 0.833. The multiple linear regression coefficients of the model were statistically insignificant for the dependent variables Innovative Culture and Supportive Culture.

Discussion

Overall, the results of the present study indicate that responsibility and role overload are some of the perceived contributors of work stress and these contributors are in line with Osipow's work stress perspective (Osipow, 1998). The perspective explained that role demands which are perceived by the employees as exceeding personal and work place resources (role overload) and excessive responsibility for job performance and the welfare of others are great determinants of work stress (Cope, 2003; Osipow, 1998).

Ludick and Alexander (2007) emphasised that as far as the insurance industry is concerned, work stress for insurance employees with regard to role overload and responsibility was due to the inherent nature of the insurance business. The business was demanding and employees were constantly exposed to testimonies of clients' life events and accidents. This could trigger work stress within them. Coetzee and Rothmann (2005) also found high responsibility and overload for claims workers in the short-term insurance industry of South Africa and these were associated with work stress in the form of vicarious and secondary traumatisation.

Furthermore, the findings of the research are aligned to those of Putnick and Houkes (2011) who found that work-related characteristics such as responsibility and role overload contributed to work stress in a group of health workers in Serbia. Osipow (1998) and Cope (2003) added that role insufficiency, role ambiguity and role boundary could cause perceived work stress amongst employees and this was confirmed by the present research. The research findings further concurred with the early research by Kahn, Wolfe, Quinn, Snoek, and Rosenthal (1964) who postulated the role conflict perspective. Kahn et al.'s perspective indicated that role overload among some of the mentioned work stressors played a major role in the experience of work stress (Kahn et al., 1964). The work stressors as mentioned may have caused work stress among the insurance employees in Zimbabwe, because these stressors are among some of the work stressors that have been theorised as causing pain and suffering by contributing to the deterioration of health and job dissatisfaction. The work stressors are linked to behavioural changes such as cigarette smoking, alcoholism, absenteeism, low morale, low motivation to work and lowered self-esteem (Osipow, 1998; Putnick & Houkes, 2011).

The participants probably scored low on the work stressor of physical environment, because the insurance business by nature is more orientated to office work and does not usually involve the handling of toxic or hazardous equipment or chemicals in the working environment. The field of work also being people-oriented, that is, offering services of mainly underwriting and claims directly to clients, tries to create impressionable work stations that can create a positive image to their clients. This therefore creates a work-friendly and non-hazardous environment for the employees. Some insurance employees frequently leave the office to inspect insurable property and visit existing customers' homes and places of business for marketing new products (Bureau of Labour Statistics, 2011; Ludick & Alexander, 2007).

The insurance employees in Zimbabwe indicated more experiences of negative work-home interference than they did for positive work-home interference. The findings are a reflection of the organisational role theory by Kahn et al. (1964). The theory emphasises the occurrence of high negative work-home interference as a result of multiple role- taking in work institutions or the home setting. The insurance employees also

reported experiencing work stressors such as role overload, responsibility, role insufficiency, role ambiguity and role boundary. These work stressors could have spilled over to cause tension in the home domain since they have the potential to do so if they are not properly handled (Geurts et al., 2005). This was suggested by Meijman and Mulder (1998) in the effort recovery perspective which stated that unpleasant work experiences or stressors require effort. The unpleasant work experiences or stressors can end up draining the resources of the individual through short-term psychological reactions leaving little energy for fulfilling home demands thus hampering normal functioning in that domain.

Table 1. Descriptive statistics on the Occupational Stress Inventory Revised (OSI-R), Work-Home Inventory (SWING) and Organisational Culture Index (OCI) ($N = 190$)

Sub-scales	Min	Max	M	SD	Skewnes	Cronbach
OSI-R						
Role overload	20	46	35.82	9.49	-0.17	0.90
Role insufficiency	2	41	29.14	2.45	0.62	0.12
Role ambiguity	22	42	27.64	3.81	1.01	0.82
Role boundary	20	43	27.22	3.51	0.30	0.48
Responsibility	21	4	36.37	7.06	-1.04	0.90
Physical environment	14	35	21.38	5.65	-0.20	0.74
SWING						
Negative work-home	10	30	25.42	4.14	-1.13	0.86
Positive work-home	6	17	7.45	1.77	1.61	0.72
OCI						
Bureaucratic	16	2	26.26	2.94	-1.73	0.75
Innovative	12	2	21.72	2.16	-1.48	0.39
Supportive	10	26	13.75	3.83	1.45	0.83

Table 2. Correlations of the Occupational Stress Inventory Revised (OSI-R), Work-Home Inventory (SWING), and Organisational Culture Index (OCI)

		RO	RI	RA	RB	R	PE	NWHI	PWHI	BC	IC	SC
RO	r	1.00										
	p	.										
	p	0.633	.									
RA	r	0.01	0.37*	1.00								
	p	0.918	0.000	.								
RB	r	0.088	0.13	-0.04	1.00							
	p	0.225	0.084	0.585	.							
R	r	0.32*	0.16*	0.04	−0.26	1.00						
	p	0.000	0.024	0.622	0.000	.						
PE	r	−0.51	0.12	0.25*	0.01	−0.03	1.00					
	p	0.000	0.094	0.001	0.859	0.674	.					
NWHI	r	0.11	0.16*	−0.10	0.08	0.19*	0.06	1.00				
	p	0.145	0.032	0.190	0.252	0.009	0.429	.				
PWHI	r	−0.18	−0.03	0.24*	0.19*	−0.19	−0.04	−0.35	1.00			
	p	0.015	0.649	0.001	0.010	0.007	0.625	0.000	.			
BC	r	−0.03	0.12	0.08	−0.11	0.18*	0.17*	0.40*	−0.31	1.00		
	p	0.688	0.095	0.258	0.138	0.014	0.023	0.000	0.000	.		
IC	r	−0.14	0.02	−0.12	−0.04	0.16*	0.17*	0.24*	-	0.33*	1.00	
	p	0.048	0.792	0.106	0.622	0.033	0.021	0.001	0.000	0.000	.	
SC	r	0.24*	0.07	0.01	0.32*	−0.01	−0.30	−0.13	0.22*	−0.32	−0.40**	1.00
	p	0.001	0.357	0.848	0.000	0.873	0.000	0.070	0.002	0.000	0.000	.

Occupational Stress Inventory Revised (OSI-R): RO = Role Overload, RI = Role Insufficiency, RA= Role Ambiguity, RB = Role Boundary, R = Responsibility, PE = Physical Environment. Work-Home Inventory (SWING): NWHI = Negative Work-Home Interference, PWHI = Positive Work-Home Interference. Organisational Culture Index (OCI): BC = Bureaucratic Culture, IC = Innovative Culture, SC = Supportive Culture.
*Correlation is significant at the 0.05 level.
**Correlation is significant at the 0.01 level.

Table 3. Multiple linear regression coefficients

Model value	Beta coefficients	t	p
Role Overload (RO) raw scores	0.131	4.867	<0.001

Negative Work-Home Interference (NWHI) raw scores	0.833	21.599	<0.001

However, the experience of positive work-home interference, despite being lower than that of negative work-home interference, suggested that there were some insurance employees who experienced the positive spillover of work elements. This positive spillover could facilitate the functioning of the home domain. The insurance employees reported the bureaucratic dimension as the most dominantly perceived organisational culture type followed by the innovative dimension. The supportive dimension was the least perceived culture type. The findings are consistent with those of Mostert (2010), Chan (2004) and Koberg and Chusmir (1987). They found that the majority of the participants in their research viewed their organisational departments and institutions as being bureaucratic in nature.

More insurance employees in Zimbabwe perceived their organisational culture type as bureaucratic rather than innovative or supportive due to the nature of the insurance sector. The sector is linked to work stressors, because it is demanding, places pressure on time deadlines, and emphasises the need to evade competition from rival competitors (Coetzee & Rothmann, 2005; Ludick & Alexander, 2007). The work stressors manifested through power orientation that can yield inequality of task allocation, high competition, great challenges, and pressure to produce results (Wallach, 1983).

Various reasons are attributed to the positive correlations between Role Insufficiency and Responsibility with Negative Work-Home Interference. For a growing number of individuals, it is difficult to combine work challenges such as high responsibility and insufficiency of resources with home functioning. The challenges become work stressors when they are mutually incompatible with the fulfilment of the home demands, thus causing negative work- home interference through work-home conflict or tension. This is further explained by the job demands perspective which argues that work-home demands require sustained physical and mental effort. The continuous withdrawal of this physical and mental effort leaves little or none for fulfilling of home demands as the individual will be experiencing exhaustion.

The perception that the work stressors contribute to the experience of negative work-home interference represents the classical perspective of occupational health psychology literature. It is also in line with previous studies by Put- nick and Houkes (2011), Demerouti and Kompier (2004), Peeters, Montgomery, Bakker, and Schaufeli (2004) and Geurts and Demerouti (2003) who also labelled the cited work stressors as robust predictors of negative work-home interference for the participants in their studies. In addition, Bakker and Geurts (2004) presented a study whose findings concur with those of this research in that in their research, a considerable number of employed parents also experienced work-home conflict.

The positive correlation between Role Insufficiency and Responsibility with Negative Work-Home Interference could have been the reason for the experience of a negative correlation between Role Overload and Responsibility with Positive Work-Home Interference for the research participants. Therefore, the previous positive correlation of these work stressors with Negative Work-Home Interference suggested that they would have an opposite relationship with Positive Work-Home Interference which was the case for insurance employees who participated in the current research. The positive correlation of Role Ambiguity and Role Boundary with Positive Work-Home Interference is in contradiction with the findings by Demerouti and Kompier (2004) who found that work pressure was expected to lead to negative work-home interference. This assumption was based on the perspective that work pressure contributes to negative work-home interference which results in one's poor performance in the home domain due to exhaustion

Furthermore, the positive correlation between Role Overload and Role Boundary with Supportive Culture for the insurance employees who participated in the research could be attributed to the fact that employees interpreted the presence of work stressors in the institution, for in- stance role overload, as a performance motivator. With the mentioned work stressors, culture could have been perceived as supportive due to some

of the intrinsic benefits with which the work stressors might have been perceived to be associated and these might have outweighed their negativity. These perceived intrinsic benefits could have contributed to the positive correlation between Positive Work-Home Interference and Supportive Culture for the insurance employees.

In addition, the positive correlations of Physical Environment with Innovative and Bureaucratic Culture, as well as Responsibility with Innovative and Bureaucratic Culture for the participants could have been due to the nature of the insurance business. The physical organisational environments of the insurance business are usually characterised by high responsibility and pressure to perform and produce results (elements of the above-mentioned culture types). Employees might feel that they have no choice but to bur- den themselves with the responsibility to perform and pro- duce results in an attempt to fit into their organisations. This was highlighted by the person-environment fit perspective (Coetzee & Rothmann, 2005; Ludick & Alexander, 2007; Wallach, 1983).

The positive correlation of Negative Work-Home Interference with Bureaucratic and Innovative Culture for the insurance employees could have been due to some of the characteristics of the bureaucratic and innovative culture. According to Wallach's three-dimension organisational perspectives they are characterised by power and authority which yield inequality in task allocation and great challenges amongst others. If the individuals involved cannot manage them successfully, they will most likely spill over to interfere negatively with the home domain due to inadequate time and energy of fulfilling the home requirements (Putnick & Houkes, 2011).

Finally, the positive correlation obtained in the current research was that of Role Overload and Negative Work- Home Interference with Bureaucratic Culture. The possible explanation of the correlation for the insurance employees is that both role overload and negative work-home interference are related to the bureaucratic culture dimension. This is evident in the inequality of task allocation and pressure within the culture which can lead to overload. Negative work-home interference according to the effort recovery perspective, is characterised by loss of energy to fulfil home obligations through exhaustion (Demerouti & Kompier, 2004; Putnick & Houkes, 2011). Loss of energy and exhaustion is also evident in bureaucratic culture due to the high competition, challenges, and pressure to which employees are exposed (Wallach, 1983) thus yielding the positive correlation.

Limitations and recommendations for further study The limitations of the present study should be borne in mind when interpreting the results. The study was limited to the insurance employees in the Zimbabwean short- term insurance industry and this can make it difficult to generalise the findings to employees of institutions that offer long-term cover. In addition, the restriction of the study to the insurance industry can make it difficult to generalise the findings to employees of other occupational industries due to prevailing dissimilar conditions. These dissimilar conditions can yield different findings from those of the current research. Furthermore, the sample size can be regarded as a limitation to the generalisability of the empirical results. As such, the sample was selected based on accessibility, convenience, availability of time, and financial resources. A larger sample could have provided a broader insight into the relationship of the variables that were being investigated. Notwithstanding the limitations of the study, we believe that the results of the study contributed valuable new knowledge to the insurance industry of Zimbabwe. The insights derived from the study deepened the understanding of work stress, work-home interference and the organisational culture of insurance employees.

Conclusions and implications for practice
It was concluded that there were significant positive correlations between the sub-scales of the Occupational Stress Inventory-Revised (OSI-R), the Work-Home Interference sub-scales (SWING), and the sub-scales of the Organisational Culture Index (OCI) for the insurance employees who participated in the study. It was also concluded that an increase in role overload and negative work-home interference for the insurance employees, was associated with an increase in the presence of the perceived bureaucratic culture. This might have been due to the fact that the characteristics of the bureaucratic culture dimension are greatly related to

role overload and could have contributed to negative work-home interference through spillover (Deacon, 2008; Wallach, 1983).

The results of the present study further suggest the perceived work stressors, type of work-home interference and organisational culture amongst employees in the Zimbabwean insurance industry. These results have implications for industrial and organisational psychologists to gain more insight on how the variables work stress, work-home interference, and organisational culture are perceived by insurance employees and their effects on employees within the insurance industry. It is recommended that the management of insurance companies should focus on the demands placed on insurance employees and consider whether the employees will be able to achieve these demands in terms of their span of responsibility (the degree of control, support and availability of resources). Work-overload as stressor is also quite prevalent for insurance employees who are always under continuous pressure from the industry. It may also be considered to set priorities for insurance employees to perform the roles that they perceive the most important. Further- more, establishing teams helps to relieve the concentration of work-load on a few employees at the expense of others and it also helps to involve staff to achieve more targets and commitment amongst members (Darvish & Nasrollahi, 2011; WHO, 2003).

The work-life balance of insurance employees may be enhanced by specific training in new tasks. Furthermore, developing more sensitive and responsive management systems and improved occupational health and safety pro- vision assesses and eliminates possible risks in the work environment of insurance employees. Also, the establishment of effective channels of communication with insurance employees might improve their relational skills of communicating with core-workers, friends and family (Darvish & Nasrollahi, 2011; Grzywacz & Marks, 2000). It can be concluded that flexible working hours, such as part- time working, flexi-time, staggered hours, job sharing, shift working, and working from home could also contribute to the work-life balance of insurance employees.

References

Anderson, L. (2008). *Progress of research on psychology.* New York, NY: Free Press.

Aslam, R., Shumaila, S., Azhar, M., & Sadaqat, S. (2011). Work-Family Conflicts: Relationship between Work-Life Conflict and Employee Retention – A Comparative Study of Public and Private Sector Employees. *Interdisciplinary Journal of Research in Business*, *2*, 18–29.

Aurthur, A. (2005). When stress is mental illness: A study of anxiety and depression in employees who use occupational stress counseling schemes. *Journal on Stress and Health*, *21*(2), 273–278.

Bakker, A. B., & Geurts, A. B. (2004). Toward a dual process model of work-home interference. *Work and Occupation*, *31*, 345–366.

Bashir, U., & Ramay, M. (2010). Impact of Stress on Employees Job Performance A Study on Banking Sector of Pakistan. *International Journal of Marketing Studies*, *2*(1), 122–126.

Benach, J., Margaret, A., & Govern, P. (2010). *Employment arrangements, work conditions and health inequalities.* London, England: Publication Series.

Bureau of Labour Statistics. (2011). US Department of Labour, Career Guide to Industries. US Publications.

Chan, L. Y. (2002). Examining the effect of organisational culture and leadership behaviors on organisational commitment and job performance at small and medium sized firms in Taiwan. *Journal of American Academy of Business*, *10*, 432–437.

Chan, L. Y. (2004). *Journal of European Industrial Training*, *28*(4), 329–338.

Chireshe, R., & Shumba, A. (2011). Teaching as a profession in Zimbabwe. Are teachers facing a motivation crisis. *Journal of Social Science*, *28*(2), 113–118.

Coetzee, M., & de Villiers, C. (2010). Sources of job stress, work engagement and career orientations of employees in a South African financial institution. *South African Business Review*, *14*(1), 27–58.

Coetzee, S. E., & Rothmann, S. (2005). Occupational stress, organisational commitment and ill health of employees at a higher education institution in South Africa. *South African Journal of Industrial Psychology*, *31*(1): 47–54.

Cohen, P. N. (2004). Occupational segregation in the United States. *Gender and Society*, *18*(2), 239–252.

Cooper, L., & Bright, J. (2001). Individual differences in reactions to stress. In Cope, C. M. (2003). *Occupational stress, strain and coping in a professional accounting organisation.* Pretoria: University of South Africa.

Cope, C. M. (2003). *Occupational stress, strain and coping in a professional accounting organisation.* Master's Dissertation. Pretoria: University of South Africa.

Darvish, H., & Nasrollahi, A. A. (2011). *Studying the relations between emotional intelligence and occupational stress: A case study at Payame Noor University.* Iran: Payame Noor University.

Deacon, J. (2008). *The contribution of knowledge in generating a corporate culture of innovation.* Master's Dissertation. Pretoria: University of South Africa

Delobbe, L., Dehem, D., & Thunus, M. (2006). *Work stress observations.* Spain: ERAD Publication.

Demerouti, E., & Kompier, M. (2004). Positive and negative work-home interaction. *Equal Opportunities International*, *23*(1), 6–35.

Denison, D. R. (1984). Bringing corporate culture to the bottom line. *Organisational Dynamics*, *13*, 4–22.

De Sousa, M. F. (2009). *Relationship between work and non-work stressors and work life balance amongst global market trading professionals.* Master's Dissertation. Pretoria: University of South Africa.

Dewe, P. J., & O'Driscoll, M. P. (2008). *Organisational stress. A Review and Critique of theory, research and applications.* Sage.

Geurts, S. A. E., Taris, T. W., Kompier, M. A. J., Dickers, J. S. E., Van Hoff, M. L. M., & Kinnunen, U. M. (2005). Work-home interaction from a psychological perspective. *Work and Stress*, *19*(4), 319–399.

Geurts, S. A. E., Taris, T. W., Kompier, M. A. J., Dickers, J. S. E., Van Hoff, M. L. M., & Kinnunen, U. M. (2005). Work-home interaction from a psychological perspective. *Work and Stress*, *19*(4), 319–399.

Grzywacz, J. G., & Marks, N. F. (2000). Reconceptualising the work family interface. An ecological perspective on the estimates on the correlates of positive and negative spillover between work and family. *Journal of Occupational Health Psychology*, *5*, 111–126.

Health Safety Executive. (2006). Defining *a case of work related Stress.* United Kingdom: University of

Nottingham.

Health Safety Executive. (2009). *Stress related psychological disorders.* Retrieved from http://www.springerlink.com

Hofstede, G. (1991). *Cultures and organisations. Software of the mind.* New York, NY: McGraw-Hill.

Jackson, L., & Rothmann, S. (2006). Occupational stress, organisational commitment and ill health of educators in the North West Province. *South African Journal of Educational, 26*(1), 75–95.

Kahn, R. L., Wolfe., D. M., Quinn, R. P., Snoek, J. D., & Rosenthal, R.A. (1964). *Organisational stress. Studies in role conflict and ambiguity.* New York, NY: Wiley.

Koberg, C. S., & Chusmir, L. H. (1987). Organisational culture relationships with creativity and other job related variables. *Journal of Business Research, 15,* 397–409.

Lai, L., Dianne, G., Anthony, P., Simon, E. F., & Andrew, J. C. (2000). Expression during Brain Development coincides with Adult Sites of Pathology in a Severe Speech and Language Disorder. *Neural Development Unit, Institute of Child Health, University College London, 126,* 2455–2462.

Laiba, D., & Muhamad, A. N. (2011). Impact of stress on employees job performance in the business sector of Pakistan. *Global Journal of Management, 11,* 20–24.

Layne, E .A. L. (2001). Occupational Stress. *Journal of Applied Psychology, 88,* 87–99.

Levi, L., & Levi, I. (2000). *Guidance on work related stress.* New York: Office for Official Publications.

Lings, I. N. (2004). Internal market orientation and consequences. *Journal of Business Research, 57,* 405–413.

Ludick, L. M., & Alexander, N. (2007). *Managing Trauma in the Work Place. Supporting workers organisation.* London, England: Amazon.

Luxernburg, J. (2004). *Research on work related stress.* Office for official Publications of European committees: European Press.

Meijman, T. F., & Mulder, G. (1998). Psychological aspects of workload. In P. J. D. Drenth & H. Thierry (Ed.), *Handbook of work and organisational psychology* (pp. 5–33). London, England: Psychology Press.

Montgomery, A. J. (2003). *Research institute for psychology and health.* Netherlands: Netherlands Press.

Moon, C. (1997). Parapsychology. *Psychological Reports, 75,* 507–511.

Nhundu, T. (1999). Prevalence of self-reported work related stress in head teachers. *Journal of Education and Administration, 37,* 256–272.

Nyakazeya, P. (2011). *Insurance industry.* Retrieved from http://www.zimbabweansituation.zw

Ogbonna, E., & Harris, L. C. (2000). Leadership style, organisational culture and performance: Empirical evidence from UK companies. *The International Journal of Human Resources Management, 11,* 766–788.

Osipow, S. H. (1998). *Occupational stress inventory revised edition (OSI-R). Professional manual.* Odessa: Psychological Assessment Resources.

Peeters, M. C. W., Montgomery, A. J., Bakker, A. B., & Schaufeli, W. B. (2004). Balancing Work and Home: How Job and Home Demands Are Related to Burnout. *International Journal of Stress Management, 12,* 43–61.

Putnick, K., & Houkes, I. (2011). Work related characteristics, work-home and home-work interference and burnout among primary healthcare physicians: A gender perspective in a Serbian context. *BMC Public Health, 11,* 716.

Rena, L., Repetti. R., & Saxbe, D. (2009). Handbook of families and work. *Interdisciplinary Perspectives, 4,* 62–78.

Ross, K. (2005). *Cultivating emotional well-being through meditative practices.* Michigan, MI: University of Michigan.

Schein, E. (1990). Organisational culture. *American Psychologist, 45,* 109–119.

Schein, E. H. (1996). Three cultures of Management. The key to organisational learning. *Sloan Management Review, 38,* 9–20.

Schirch, L. (2009). *Spinning the symbolic web.* New Jersey, NJ: Ablex.

Sergay, J. (2011). Stress and the organisation. An academic perspective. *Organisational training and development articles.* London, England: Sergay Group.

Smirch, L. (1983). *Organisations as shared meaning. Organisational symbolism.* New York, NY: JAI Press.

Wallach, E. J. (1983). Individuals and organisations: the culture match. *Training and Development*

Journal, 3, 29–36.

Wankel, C. (2010). *Management through collaboration in networked world.* New York, NY: Routledge.

Wegena, E., & Geurts, S. (2000). *Development and Validation of the Survey Work-Home Interference – Nijmegen, 28*, 138–158.

Wilpert, B. (2009). Impact of Globalisation on Human Work. *Safety Science, 47*, 727–732.

WHO (World Health Organisation). (2003). *Raising awareness of psychological harassment at work.* Geneva: WHO Library Cataloguing-In-Publication Data, Geneva, Switzerland.

WHO (World Health Organisation). (2007). *Raising awareness of stress at work in developing countries. A Modern Hazard in a Traditional Working Environment:* New York, NY: Routledge.

Yi-Lin, M., & Shuhai, A. (2010). *A study on the relationship of corporate culture type, public relations strategy, and organisa*tion. Hong Kong: Hong Kong Press.