WORK STRESS, WORK-HOME INTERFERENCE, AND ORGANISATIONAL CULTURE OF INSURANCE EMPLOYEES IN ZIMBABWE

by

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Declaration

I, the undersigned, hereby declare that the dissertation, **Work stress, work-home interference, and organisational culture of insurance employees in Zimbabwe**, is my own work and that all the sources that l have used or quoted have been indicated and acknowledged by means of complete references.

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Signature   Date

(PTV MUDZIMU)

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Abstract

The research revolves on the emergence of globalisation, change, competition, work pressure, and risks among others which have exposed insurance employees to work stress that can interfere with home activities. The research purpose was to determine the relationship between work stress, work-home interference, and organisational culture among insurance employees in the Zimbabwean context. The sample consisted of 240 participants, from which data was collected from 190 employees who responded to the questionnaires. The questionnaires were analysed using SPSS, internal consistency reliability analysis, and the inter-correlation analysis. The inferential statistics used were multiple linear regression and one way ANOVA. Substantial positive and negative correlations were noted for the six sub-scales of the Occupational roles questionnaire (ORQ), negative work-home interference (NWHI) and positive work-home interference (PWHI) scales, and the three sub-scales of the Organisational culture index (OCI). The research concluded that different measures should be taken to manage work stressors, depending on the organisational culture, and its employees to prevent spill-over which contributes to negative work-home interference.

(Keywords: work stressors, psychological strain, spill-over, work-life balance, work environment).

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CHAPTER 1   BACKGROUND AND OVERVIEW OF THE RESEARCH

The chapter outlines the introduction, background, and motivation on the importance of the study. The problem statement, aims of the study, paradigm perspective, meta-theoretical statements, theoretical models, and methodological assumption. The research design, research methodology, chapter layout, and summary are also discussed.

1.1   INTRODUCTION

The increase in work stress levels amongst insurance employees and the general employee population has been attributed to many technological advances, the need to be globally competitive, and continually change economies brought about by modern world developments such as globalisation. The increase in work stress has also been attributed to changes that have occurred in organisational structures as a result of the modifications resulting from the modern world developments (Anderson, 2008; Laiba & Muhamad, 2011; Taylor & Millert in De Sousa, 2009; Wilpert, 2009).

Globalisation in developing countries has also brought about changes in insurance operations over times which include the spreading of technologies especially information and telecommunication technologies which have allowed employees to access crucial information globally. Significant changes of demands in work places have been psychological and behavioural as employees have had to deal with the switch from physical work demands to mental information loading due to the introduction of the new information technologies which implied changes in the competence of demands. The fast working-pace, accelerating technological advancement, increased pressure, high job competition brought about by globalisation which characterises insurance institutions, and most other organisations have been sources of individual work stress for employees who have found it difficult to adjust to the modified work conditions and changing nature of work (Anderson, 2008; Laiba & Muhamad, 2011; Wilpert, 2009).

Besides the modification of working conditions, technological and economic factors which impact on organisations as a result of globalisation, employees face a number of other challenges which are characteristic of the way in which their organisations conduct activities and work

patterns within their institutional culture, aspects which also have the potential of exposing employees to daily doses of work stress (Bashir & Ramay, 2010; Johnson, Boss & Seel, 1992).

This applies for example, to organisations that are characterized by high work-load (having too much to do and not enough time to do it), role ambiguity (uncertainty of functions), unclear or permeable role boundaries, great responsibility, role insufficiency, and a poor physical environment. Exposure to work stress has also been found amongst organisations with cultures that are highly bureaucratic, unsupportive, and innovative that is, highly competitive, pressurised, and risky in nature (Osipow, 1998; Wallach, 1983). Ryan, Chang, Katherine, Murray, and Michael (2009) add that, organisational culture greatly influence the occurrence of work stress amongst employees who belong to those particular institutions. The effects of work stress among insurance employees and the general working population have been characterised by frequent health and occupational complaints, immense mental strain, feelings of helplessness, lack of control, and confusion. Others include tension and an inability to relax or concentrate. (Atkinson, 2000; Wankel, 2010).

Although work and home life constitute the dominant roles for most employed people, their interaction has been for long viewed as presenting challenging problems. It has now been accepted that prolonged or intense stress in the work environment does not only have a negative impact on an individual's psychological and physical health, but can affect the functioning of an individual's private life and the performance of the organisation as a whole. The negative influence of work elements on the home domain has been due to changes in working life which have placed so many demands on employees and in time have been transferred from the work domain to intrude the home. The intrusion has been expressed intangibly through strains, stress, worry, and related conditions consciously or sub-consciously thus interfering with the private life of the employee through various forms of work-home conflict and tension (De Bord, Kanu & Kapelman, 2000; Miller & Hansen, 2001).

The need for more studies on work stress, work-home interference, and organisational culture have been emphasised especially in developing countries where the studies are limited and some

of the conditions can be different from those in documented studies (Montgomery, 2003; Tromp, Ryan & Peter, 2010; WHO, 2007).

1.2 BACKGROUND AND MOTIVATION TO THE RESEARCH

1.2.1 Background to the Research

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 (Jones & Bright in Cooper, 2003) and in the insurance industry, work stress dates back to many centuries ago. 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, urbanisation, and popular education among citizens. Some of the employees however found it difficult to adjust and handle the new conditions. The result of this failure to adjust has been growing tension in the work and home environment due to an imbalance and incompatibleness 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 work mates, poor performance, and strain in personal relationships of employees (Bashir & Ramay, 2010; Chan, 2002; Lai, Dianne, Anthony, Simon & Andrew, 2000).

In addition to this, the immense competition and challenges being faced by some of the organizations within the insurance industry for instance, high claims and low claims paying ability have made it difficult for employees within the sector to source new clients whom they can convince to purchase crucial insurance policies such as life and motor policies on the simple argument that they are a basic need hence the resulting decline in business and work stress on the part of the employee (Chan, 2002; Jackson & Rothmann, 2006). Chan (2002) further explains that in light of the above mentioned statement, for one to say that the life of an insurance employee is stressful, is an understatement.

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A background of the insurance sector in Zimbabwe has shown that as a sector it is more developed and diversified in comparison to other markets in the Sub-Saharan region. The sector comprises of various insurance companies, reinsurance companies, and brokers. Employees in the Zimbabwean context have been experiencing high levels of work stress which can be traced to the effects of globalisation that also affected other countries elsewhere. Zimbabwe like any other country has not been immune to the global effects. Other factors that have contributed to work stress within the nation are financial difficulties which date back to the country's hyper-inflatory environment which saw a significant decline in the Gross Domestic Product of the sector. The introduction of the multi-currency trading environment found some insurers unable to adjust to the new way of doing business thereby failing 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 faced with 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 this among other factors has strained employees in various ways (Chireshe & Shumba, 2011; http://www.zimbabwesituation.zw; Nhundu, 1999).

The insurance industry in Zimbabwe in particular, which is the focus of this study, 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. This is because most Zimbabweans are facing financial difficulties which have made them view insurance as a luxury that they cannot afford. Insurance companies have reduced their premium rates in an attempt to attract clients resulting in the underwriting of low business. The scenario has been worsened by the fact that the insurance companies are finding it difficult to invest the capital that they would have generated due to the unfavorable investment environment (http://www.zimbabwesituation.zw). They are also incurring high claim rates (http://www.zimbabwesituation.zw) which do not correspond to the low premiums they are charging. As a result, some insurance companies are in a loss making position with others are failing to pay their claims. Employees in the industry have been affected as the loss making financial position of some of the companies they work for has resulted in salary reductions

through flexi time, that is, two weeks on and another off work resulting in them getting half the month's salary and an increased work-load in order to generate better income. These and other factors have made employees in this industry highly vulnerable to work stress.

The need has been felt to conduct more studies on work stress, organisational culture, and work-home interference. Such studies have been encouraged globally however; emphasis has been placed on developing countries (Aldwin, 2008; Montgomery, 2003; Nhundu, 1999; WHO, 2003; WHO, 2007).

1.2.2   Motivation for the Research

This study was motivated by the need to fill a research gap on the shortage of work stress studies and work-home interference studies as well as to provide literature and findings which are applicable to work settings in developing countries.

Work stress studies have been viewed as insufficient in developing nations which have limited awareness of the condition as compared to developed nations and in this regard, more work stress studies have been greatly encouraged in developing nations to try and fill this research gap (WHO, 2007; WHO, 2003). This study will attempt to fill the research gap and contribute to the awareness of the phenomenon and its understanding in developing countries.

Research findings obtained with regards to work-home interference are also limited and those that exist have emphasised on negative work-home interference with a few studies on positive work-home interference despite empirical findings on the benefits thus creating an imbalance of studies that exist between the two. Therefore, the niche for the present study is to contribute to work-home interference studies by measuring positive work-home interference in addition to negative work-home interference which is more traditionally focused (Frone, 1997; Putnick & Houkes, 2011).

This study will contribute to the inadequate studies and the positive psychology movement which encourages focusing on negatives and positives in order to identify strength capacities that can be

amplified in difficult situations (Seligman & Csikemihalayi, 2005). Such a study may assist in the development of policies that may help employees to integrate work and life roles to obtain work-life balance which in turn can also improve the performance of organisations (Frone in De Sousa, 2009).

Wankel (2010) postulated that the purpose of research is to bring change and improvement in the lives of individuals, groups of people, or nations. Since most studies on work stress, work-home interference, and organisational culture have been carried out in developed nations, the conditions under which they were conducted may be dissimilar to those prevailing in developing societies. As far as work stress is concerned, Wayne, Aubrey, and Scheir (2006) suggested that although employees seem to be under consistent distress, their experiences vary from country to country due to differences in sources of stressors, degree of their exposure and tolerance to the stressors, and the stressor's deliberating effects. The need was therefore felt to explore those variations.

As far as work-home interference is concerned, it was highlighted that differences may exist in what constitutes the home setting, the nature of interference, and the degree of permeability between work and the home boundaries amongst different societies (Steinmetz, Frese & Scmidit, 2008). Differences have also been highlighted in terms of the cultural backgrounds that surround organisations of developed and developing nations. For instance, organisations in developing nations have development levels, technological advancement, norms, hierarchies, working hours, morals, and standards of work which may be different to those of developed nations (Amos & Weathington, 2008; Moon, 1997).

The findings of the research may be applicable to developing societies thus, serving the purpose of research in these areas in light of the observation from Wankel (2010).

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1.3 PROBLEM STATEMENT

1.3.1 Overview of the Problem

Work stress has been a topical issue for decades. A survey on previous literature on the phenomenon shows that there has been a growing body of studies but Benanch, Margaret, and Govern (2010) and Luxernburg (2004) insisted that much of the research output on the phenomenon has been carried out in developed states with a few studies having been focused on developing societies. 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 many developing societies because a preponderance of these studies had been carried out in industrialised and developed societies.

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 leaving a gap of such studies in developing countries to provide a comprehensive insight on work stress (WHO 2007; WHO 2003). One of the reasons provided for the limited research on work stress is the fact that the majority of the developing countries have had poor investment in research and this has contributed to the limited knowledge on the subject and the importance of dealing with it (Bashir & Ramay, 2010; WHO, 2007).

Despite the inadequate studies on work stress in developing countries, those that exist may be of limited use to the developing societies as compared to the developed nations in which they are well documented because of differences in work environments and conditions, experiences, and exposure to stressors among others (Barling, Kelloway & Frone, 2010; Wayne *et al.*, 2006; WHO, 2003).

It therefore follows that more studies are necessary for developing nations where studies are inadequate and the awareness and resources for combating the phenomenon are limited. Such

studies may enhance greater awareness on the occurrence of the phenomenon among employees of developing nations (WHO, 2007).

Studies indicated that literature on work-home interference was criticised for lacking in-depth knowledge about the processes that may underline the interaction between work and private life and its relationship with employee health and well-being (Larson, 2004). Some of the reasons among others that have contributed to the lack of in-depth analysis is that most studies have focused on negative work-home interference, that is, a one sided perspective of the phenomenon and some studies have limited the home domain to the relationship between dual earner spouses and their children (Aldwin, 2008; De Bord *et al*., 2000; Montgomery, 2003).

The interaction between the work and home domain has also been viewed as presenting conceptual and challenging problems. 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 claims 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, which suggests that the occurrence of work-home interference is rooted in having too many roles and demands to fulfill in the work domain which are incompatible with the home domain in terms of their physical, emotional, and psychological nature. As a result, this creates tension which can be transferred to the home setting through the intra individual transmission process known as spill-over (Rena, Repetti & Saxbe, 2009).

Despite the credit, such research has also been criticised for having focused almost extensively on the conflicts and strains that have a negative impact on work and home situations. However, several scholars have argued that combining work and home life can be beneficial (Boswell, 2006; Rena *et al*., 2009). There has been indeed ample empirical evidence for this contention for

instance; Barnetts (1998) showed that full time workers had better health due to work. Barnett and Gareis (2000) added that employees can also have significant decrease in emotional distress due to their working habits. A parallel body of the role-strain approach also argues that participation in multiple work roles can actually promote better functioning at home (Grzywacz & Marks, 2000).

Putnick and Houkes (2011) and Montgomery (2003) argued that the presence of such evidence on positive spill-over in the home domain 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.

A large body of studies on work-home interference has been further criticised for having examined to a greater extent family relationships of dual earner couples and their children. Although these studies offer valuable insights into families, they have provided less understanding on childless couples and single headed parent house-holds amongst other relationships and aspects which constitute the home domain which are equally affected by the incompatibility of work experiences (De Bord *et al*., 2000).

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 which 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 (Barke in De Sousa, 2009).

The aspects of organisational culture which tend to shape work places are diverse from organisations of developed nations to those of developing nations. Diversity between organisations of developing and developed nations can be viewed in the primary dimension which shapes the self-image of employees which includes differences in age, ethnicity, gender, physical abilities or qualities, race, and affectional orientation. Additionally, diversity is also in secondary

dimensions which shape the self-definition and identity of employees. These include background, geographic location, income, marital status, religious beliefs, and work experience (Moon, 1997).

Besides the diversity of employees that belong to organisations of developing and developed states, cultures also tend to differ from one organisation to the other. This is elaborated by Yaakov (1996) who established that organisational culture was affected by the nature of the industry that a particular organisation operated which differs from others in terms of its written and unwritten procedures, norms, traditions, core business, business ethics, and types of clients dealt with in the industry among others.

It is therefore abundantly clear that some of the organisational culture studies that exist may not be applicable to particular occupational institutions of developing societies due to the distinct differences between organisations of developing and developed states as well as the particular industries the studies might have targeted. Laungari (2005) elaborated this by revealing that although research on organisational culture had emerged, it reflected a Western perspective and was not always relevant when transported to other cultural settings. These studies offered valuable insights into problems related to organisational structures but did not tell a great deal about the rest of the developing African population.

Aldwin (2008) and the World Health Organisation (2007) added that research that had been conducted was still not enough to fully analyse cultural differences that varied in organisations of different countries and there was need to conduct more local studies which should reveal the unique aspects associated with specific countries in specific organisations and regions.

In light of the mentioned shortfalls which can be summarised as the shortage of work stress research especially in developing societies, the need for offering an in-depth and balanced perspective on work-home interference, and the need to provide additional literature on organisational culture applicable to developing societies, lead to the establishment of the following questions which surround the research problem:

1.3.2 Research Questions

- How do insurance employees in the Zimbabwean context perceive work stress?

- How do insurance employees in the Zimbabwean context experience work-home interference?

- How do insurance employees in the Zimbabwean context perceive the culture within the organization?

- Is there a significant relationship between work stress, work-home interference, and organizational culture amongst insurance employees in the Zimbabwean context?

1.4 AIMS OF THE STUDY

The following are the general and specific aims of the research.

1.4.1 General Aim

The general aim of the research is to determine the relationship between work stress, work-home interference, and organizational culture amongst insurance employees in the Zimbabwean context.

1.4.2 Specific Aims

The following specific aims were identified for the study:

1.4.2.1 Literature Review

The specific aims of the literature review are to conceptualise:

- Work stress amongst insurance employees in the Zimbabwean context from a theoretical perspective.

- Work-home interference amongst insurance employees in the Zimbabwean context from a theoretical perspective

- Organisational culture amongst insurance employees in the Zimbabwean context from a theoretical perspective.

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- The theoretical relationship between work stress, work-home interference, and organizational culture amongst insurance employees in the Zimbabwean context.

1.4.2.2   Empirical Study

The specific empirical aims of the study are:

- To empirically determine the level of work stress amongst insurance employees in the Zimbabwean context.
- To empirically determine the experience of work-home interference amongst insurance employees in the Zimbabwean context.
- To empirically determine the type of culture amongst insurance employees in the Zimbabwean context.
- To empirically determine the relationship between work stress, work-home interference, and organizational culture amongst insurance employees in the Zimbabwean context.
- To formulate recommendations based on the literature and empirical findings of this research with regard to work stress, work-home interference, and organizational culture amongst insurance employees in the Zimbabwean context and future research.

1.5   PARADIGM PERSPECTIVE

This research defines a paradigm as a framework of widely accepted beliefs, values, assumptions, and techniques that shape scientists' observations of reality (Dooley, 1995). The study is presented according to the pathogenic, open system, and functionalistic paradigm.

1.5.1   Relevant Paradigms

1.5.1.1   Pathogenic Paradigm

The pathological perspective is derived from the Latin word, salus meaning health and the Greek genesis meaning origins. Therefore, the pathogenic orientation emphasises that individuals are

confronted with micro-biological chemicals in the form of psychological, physical, social, and cultural pathogens which de-regulate the state of the homeostasis resulting in work stress (Barling *et al*., 2010). Antovosky (1987) claimed that at any given time, there is at least one third or more of the population in the industrialised world that experiences some sort of pathological illness in the form of work stress.

The pathogenic paradigm is remedial in terms of work stress or stress in general and places emphasis on identifying its sources to ascertain how individuals cope with it and deal with the associated risk factors. The paradigm seeks to identify how people can live well with stressors and perhaps even use them to their advantage (Antonovsky, 1987; Dossey, 1994; Strumpfer, 1995).

1.5.1.2   Open System Paradigm

It assumes the organisation as an open system with boundaries between the organisational dimension and the external environment. The components of the organisation tend to interact with elements of the external environment (individuals, families, and society). The organisation is viewed as a set of interrelated and interdependent parts arranged in a manner that produces a unified whole. The open system is characterized by thought-puts or transformation processes within the organisation whose out-puts are transferred to other systems such as the external environment. The components of the system can be changed if the system is disassembled in any way. The open system moves towards growth, expansion, engaging in the process of production, maintenance, and the adaptation of the functioning of its components as well as the interaction of the organisation with its external environment boundaries (Wankel, 2010).

1.5.1.3   Functionalistic Paradigm

This broad perspective sets out to portray the interrelatedness of organisational institutions as parts that are functional and adaptive. Each aspect of the institution contributes to the functioning

as a whole. The organisational institutions can be interpreted in the form of four metaphors namely: the machine, organism, brain, and culture (Seel, 2005).

- **The Machine Metaphor (Mechanical Solidarity)**

The metaphor portrays organisations as machine-like. The metaphor indicates that organisations thrive to maintain orderly rational, efficiency, bureaucracy, and various other mechanisms. Emphasis is placed on analyzing the decision making styles, supervision, communication patterns, adherence to the set policies, and procedures (Seel, 2005)

- **The Organism Metaphor (Organic Solidarity)**

The metaphor portrays organisations as biological organisms that undergo the process of changing and evolving with the aim of adapting to these transformations. It places emphasis on generalized roles which have to do with decentralized authority, decision making, and style of leadership. It also places emphasis on problem solving which is related to challenges in the physical environment as well as employee illness that interferes with the employees' physical, emotional and mental functioning, and their ability to perform on the job. It relates to a form of social cohesion that arises when people are interdependent but hold to varying values and beliefs and engage in various types of work within their institutions (Seel, 2005).

- **The Brain Metaphor**

This metaphor portrays organisations as information processing systems that are cable of acquiring new information through learning and questioning (Seel, 2005).

- **The Culture Metaphor**

The metaphor focuses on portraying institutions as structures with interrelated parts. It addresses institutions as a whole in terms of the functioning of their elements namely; norms, myths, symbols, identity, customs, traditions, beliefs, practices, and procedures. Stewart (1981)

suggested that institutions are able to maintain the interrelatedness of the mentioned elements by rigorously placing in their members and analyzing the effect they have on their members' functioning.

1.5.2 Meta-Theoretical Statements

The disciplinary context for this research is industrial psychology, more specifically occupational mental health.

1.5.2.1 Industrial Psychology

Industrial psychology focuses on the psychology of the work force including issues such as work behaviour and work stress. It is concerned with the efficient management of issues related to an industrial labour force. It improves efficiency by identifying the requirements of a job position and the best characteristics a person would need to do it well. It also identifies the key and ideal conditions under which work can be performed and under which employee needs can be met. Psychology principles and theories are employed to overcome practical problems encountered by workers in their occupational settings (Feldt, 2005). The discipline has various sub-disciplines and this study in particular falls in the sub-discipline of occupational mental health psychology.

1.5.2.2 Occupational Mental Health Psychology

Is an interdisciplinary specialty within psychology which addresses behavioural disorders and safety issues in the work place. It has some core notions from preventative public health, from occupational stress research dating back to the classic organisational stress studies of Robert Kahn and his associates Wolfe, Quinn, and Snoek (VandenBos, 2007).

It postulated occupational mental illness as an experience of discomfort, work stress, and mental pressure. It is a psychological state that a person reaches when he or she is not functioning at a satisfactory level emotionally and behaviourally. It is a condition that changes drastically in nature in terms of its state and intensity. Although occupational mental health psychology spans

organisational boundaries and has also been used to address spill-over issues from the work place to venues outside the organisation, its disciplinary context is mainly that of promoting research and the practice of occupational health in organisations (VandenBos, 2007).

1.5.3 Theoretical Models

There are various highlighted models in the field of work stress, work-home interference, and organisational culture. However, the following are the main models used for the study which will be discussed in greater detail in Chapters 2 to 4:

- Occupational stress model (Osipow, 1998).

- Effort recovery model (Geurts & Demerouti, 2003).

- Organisational culture model (Wallach, 1983).

1.5.4 Methodological Assumption

The researcher is a Masters student in Industrial Psychology and assumes the position of an external observer. The unit of analysis is individual insurance employees of various ages, gender, race, educational qualifications, marital status, number of dependents, occupation, and years of experience in the occupation.

1.6 RESEARCH DESIGN

The section discusses the research design, descriptive research, and variables.

According to Mouton (1996), a research design is a plan which includes the aspects of a proposed research study from the conceptualisation of the problem right up to the dissemination of findings. It serves the purpose of planning and structuring a research project. It aims at achieving objectives

of a research in a manner that promotes valid and reliable research findings (Mouton & Marais, 1990).

1.6.1   Descriptive Research

This provides a description or investigation of a phenomenon in greater detail and examples of such phenomena include specific groups or cultures (Mouton & Marias in Cope, 2003). It also aims to provide a narrative description on the classification and measuring of relationships for studies which are quantitative or qualitative in nature (Terre Blanche & Durrheim in De Sousa, 2009).

The research design is descriptive and quantitative in nature. It aims to determine the relationship between work stress, work-home interference, and organisational culture amongst insurance employees in the Zimbabwean context. This will be done through the use of relevant descriptive and inferential statistics.

1.6.2   Variables

Variables refer to characteristics of the object being measured or researched (Mouton & Marais, 1990). In this study, the variables being researched are Work stress, Work-home interference, and Organisational culture.

1.7   RESEARCH METHODOLOGY

The research methodology follows the sequence:

1.7.1 Phase 1: Literature Review

Step 1   Literature review of work stress

This involves the conceptualisation of the construct work stress.

Step 2   Literature review of work-home interference

This involves the conceptualisation of the construct work-home interference.

Step 3   Literature review of organisational culture

This involves the conceptualisation of the construct organisational culture.

Step 4   Integration of steps 1, 2, and 3

These integrate literature review on work stress, work-home interference, and organisational culture.

1.7.2 Phase 2: Empirical Study

Step 1   Population and Sample

A study population is an aggregation of elements from which a study sample is selected (Rubin & Babbie, 1993). It has all the potential elements as they are defined or specified (Babbie & Mouton, 2001). The population of this study consists of approximately 800 (N=800) non-managerial insurance employees that work for institutions that are registered and licensed to operate by the register of insurance.

Babbie and Mouton (2001) indicated that it is almost impossible to guarantee that every element meeting your definition of the population has a chance to be selected. Thus, there is need to select a sample which will be somewhat smaller than the population. Babbie and Mouton (2001) defined

a sample as a sub-set of a population selected to estimate the behaviour or characteristics of the population and it exists to represent its current population.

- **Sample Size**

Curry and Gay (1987) indicated that the right sample size is determined by the rule of the thumb. Using this rule, an adequate sample size is shown by the illustration below.

Table 1.1: Sample Size-Rule of the Thumb (Curry & Gay, 1987).

Size of population	Sampling percent
0-100	100%
101-1000	10%
1001-5000	5%
50001-10000	3%
10000	1%

Curry and Gary (1987) however, suggested that ten percent (10%) of large populations and twenty (20%) to thirty percent (30%) of small populations should be the minimum. However, Babbie and Mouton (2001) added that in the end, it will be left to the student to weigh the desired sample size against factors of costs involved in obtaining the elements, their convenience as well as their accessibility.

The sample size for this study was calculated at thirty percent (30%) of the population, that is, a sample of 240 (n = 240) participants. The sample consisted of employees of different ages, gender, race, marital status, educational qualifications, insurance occupations, employees with different numbers of dependents, and years of experience in the occupation. In order to establish

an adequate sample size, the sample of employees who participated in the study was from three insurance institutions. The selection of the insurance institutions was done on the basis of the following criteria:

- The institutions had to be in short term insurance and registered to operate by the register of insurance.

- The institutions had to have a minimum of eighty insurance employees.

- The institutions had to be located in Harare for convenience and easier accessibility.

- **Systematic Random Sampling**

Systematic random sampling was used to select the research participants. This is a technique of random selection with a system. The participant is selected at random then the selection of other participants thereafter is done at regular intervals on the list until one has the required number of participants (Babbie & Mouton, 2001).

Step 2   Measuring Instruments

Four instruments were used for this study namely the:

- Biographical Questionnaire

- The Occupational Stress Inventory-Revised (OSI-R)

- Work-Home Inventory Questionnaire (SWING)

- Organisational Culture Index (OCI)

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(i) Biographical Information Questionnaire

The **Biographical Questionnaire** gathered information on the participant's age, gender, race, highest educational qualifications attained, marital status, the number of dependents, occupation and years of experience in occupation.

(ii) 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 that is work stress, psychological strain, and coping resources. The first questionnaire **Occupational roles questionnaire (ORQ)** has sixty items that measure perceived occupational stress using sub-scales of role overload, role insufficiency, role ambiguity, role boundary, responsibilities, and physical environment (Layne, 2001; Osipow, 1998). This is the scale that was used for measuring work stress in the study.

The Personal strain questionnaire (PSQ) is a 40 item questionnaire that measures strain on four sub-scales which include; vocational strain, psychological strain, interpersonal or behavioural strain, and physical strain (Layne, 2001; Osipow, 1998).

The final scale, the **Personal resources questionnaire (PRQ)** has 40 items that assess coping resources on the sub-scale of self-care, social support, and rational cognitive coping. Responses are rated on a 5 point scale ranging from 1(*rarely or never true)* to 5 *(true most of the time)*. The Occupational stress inventory-revised (OSI-R) was found to be valid and reliable with alpha coefficients of 0.88 for Occupational roles questionnaire (ORQ), 0.93 for Personal strain questionnaire (PSQ), and 0.89 for the Personal resources questionnaire (PRQ) scale (Layne, 2001; Osipow, 1998; Swanson in Cope, 2003).

(iii) 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 and the quality of influence which can be

either positive or negative. It is a 22 item instrument which assesses negative work-home interference (NWHI), negative home-work interference (NHWI), positive work-home interference (PWHI), and positive home-work interference (PHWI). This study used the negative work-home interference sub-scale (NWHI) and the positive work-home interference sub-scale (PWHI). 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 with the following Cronbach alpha coefficients for the sub-scales negative work-home interference (NWHI) = 0.84, negative home-work interference (NHWI) = 0.75, positive work-home interference (PWHI) = 0.75, and positive home-work interference (PHWI) = 0.81 respectively (Geurts, Taris, Kompier, Dickers, Van Hoff & Kinnumen, 2005; Rost & Mostert in De Sousa, 2009).

(iv) 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 the organisational member. It classifies organisational culture into three distinct dimensions namely bureaucratic, innovative, and supportive. The instrument comprises of 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 are 0.71 for bureaucratic culture dimension, 0.87 for the innovative culture dimension, and 0.77 for the supportive culture dimension (Cohen, 2004; Delobbe, Dehem & Thunus, 2006; Wallach, 1983).

Step 3   Data Collection

The following ethics were employed to enhance reliability and validity:

The researcher sought consent to conduct the research from the participating academic institution and was granted ethical clearance to conduct the research study. Consent to conduct the study was

sought from the respective 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 where 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 information obtained was not to be disclosed without the permission of the participants and was to be strictly used for academic purposes. The researcher highlighted that participation in the study was voluntary and that participants could withdraw 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.

Step 4   Data Processing

The data was processed by relevant descriptive and inferential statistics. Relevant statistical techniques were used to determine significant differences and relationships between variables. The analysis was done using the Statistical Package for Social Sciences (SPSS) version 16 for Windows (Howitt & Cramer, 2008). The Statistical Package for Social Sciences (SPSS) is a computerised software program used for statistical analysis in social science research. It makes use of statistics to turn raw data into information essential for decision making. It provides the ability to quickly analyse volumes of data gathered through various methods of research. Some of the statistical features included in the software are descriptive statistics, bivariate statistics, prediction of numerical outcomes, and prediction for identifying groups (Argyrous, 2009).

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Step 5   Hypotheses

Main Hypothesis

There are substantial correlations between the six sub-scales of the Occupational roles questionnaire (ORQ) of the Occupational stress inventory-revised (OSI-R), the negative work-home interference (NWHI) and positive work-home interference (PWHI) scales of the Work-home inventory (SWING) and the three sub-scales of the Organisational culture index (OCI).

Specific Hypotheses

H_1: The six Occupational roles questionnaire (ORQ) scales yield significant positive correlations with the negative work-home interference (NHWI) scale of the Work-home inventory (SWING) and negative correlations with the positive work-home interference (PWHI) scale of the Work-home inventory (SWING).

H_2: The six Occupational roles questionnaire (ORQ) scales yield significant positive correlations with the bureaucratic and innovative scales of the Organisational culture index (OCI) and negative correlations with the supportive scale of the Organisational culture index (OCI).

H_3: The negative work-home interference (NWHI) scale of the Work-home inventory (SWING) correlates positively with the bureaucratic and innovative scales of the Organisational culture index (OCI) and the positive work-home interference (PWHI) scale of the Work-home inventory (SWING) correlates positively with the supportive scale of the Organisational culture index (OCI).

H_4: The sub-scale of role overload (RO) and the scale of negative work-home interference (NWHI) correlate positively with bureaucratic culture such that the perceived bureaucratic culture will be higher for insurance employees with high role overload (RO) and negative work-home interference (NWHI).

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H5: The mean scores of married respondents on the six Occupational roles questionnaire (ORQ) sub-scales are significantly higher than those of single, divorced, and widowed persons.

Step 6   Reporting and Interpreting the Results

Findings were reported through statistical tables and figures. Interpretations relevant to statistical analysis were utilised to make sense of the data.

Step 7   Conclusions, limitations, and recommendations

Conclusions, limitations, and recommendations of the research were drawn based on the questions and objectives that were presented.

1.8   CHAPTER LAYOUT

Chapter 2: Work stress

Chapter 3: Work-home interference

Chapter 4: Organisational culture

Chapter 5: Empirical research

Chapter 6: Reporting and interpreting the results

Chapter 7: Conclusions, limitations, and recommendations

1.9   CHAPTER SUMMARY

In chapter 1, the background and motivation to this research was discussed. The problem statement was outlined in terms of presenting the overview of the problem, constructing

questions, general and specific aims that surround the research problem. Relevant paradigms, meta-theoretical statements and theoretical models later presented in subsequent chapters in greater detail were outlined. The chapter finally highlighted the methodological assumption, research design, research methodology, and chapter layout. Work stress will be discussed in **Chapter 2.**

CHAPTER 2 WORK STRESS

The conceptual foundations of work stress, work stressors, relevant theories and work stress model, characteristics, the practical application of work stress, the critical review of work stress, and its relevance to the insurance industry will be presented. The chapter summary will be discussed in this chapter.

2.1   CONCEPTUAL FOUNDATIONS

2.1.1   Work Stress

The term work stress stems from the term stress which can be traced to the work of endocrinologist Hans Selye. The concept work stress gained popularity in science and other researchers later observed from their studies that a variety of stimulus for instance heat, cold, and toxic agents if applied intensively and long enough were capable of producing common, non-specific changes to the body which had unpleasant physical and health effects that affected individuals in their particular occupational setting (Quick, 2007).

The term work stress has many different meanings. The definition of work stress adapted for this study is consistent with the definition of the Health Safety Executive (2009) who defined it 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 reasonable demands and work stress which can arise in response to intense, continuous, or prolonged exposure to excessive pressures which can be detrimental to health (HSE, 2006).

This definition has its origins in the transactional perspective to the definition of work stress which emphasises the degree of match or mismatch between the demands and pressures on the person and the person's ability to cope with them. The concept of excessive pressure derives from the notion of mis-match. The Health Safety Executive 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 such as pressure amongst others as well as work organisation. It is a state characterised by high levels of arousal, distress, and often 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; Arthur, 2005; Levi & Levi, 2000).

Since 1991, work stress has become one of the most peer reviewed research theme of occupational mental health psychology and it still continues to be one of the dominant themes. Work stress has emerged as a key issue within occupational mental health psychology because of its occupational health risk which is viewed as lethal and a product of aspects such as noise, vibrations, toxic exposures, and other increasingly recognized psychological health risk factors such as role conflicts (Anderson, 2008; VandenBos, 2007).

Globalisation among other modern day developments has been considered as a crucial and an extremely influential aspect of work stress. Despite its positive consequences associated with an increase in values and volumes of trade in goods and services, reduction of tariffs, quotas, and other barriers of trade, its negative outcomes have increased work stress in both developed and developing countries. Changes in the work environment and industrial compositions as a result of globalisation have led to changes in the balance between physical and mental activity. Technological developments have yielded mental and emotional strain in new working environments that are characterised by lack of time, more uncontrollable factors, background distractions, lack of space, general uncertainty, additional administrative work, and more work in general (Wilpert, 2009).

Although work stress used to be considered as a problem for the Industrialised West, it has become a growing problem for employees in developing societies as well. In fact, developing countries seem to have been the worst affected by the adverse effects of work stress, a product of globalisation among other factors because of limited resources and preparedness in managing new opportunities and challenges that it brings. This, results in employees being exposed to greater work stress in their modified working situations (Wilpert, 2009).

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The Health Safety Executive (2006) insisted that the increase of work stress due to globalisation and its associated world developments has been witnessed in developed societies such as Europe through the increase in work stress claims against employers. In a survey conducted for about five hundred organizations, it was discovered that almost four percent (4%) of employees in each of the organizations had stress related claims against their companies. Data from the Republic of Ireland suggested that high work settlement claims were processed annually (Irish Business and Employers Confederation, 2001). From the realm of developing societies, an increase in work stress has been witnessed by high levels of absenteeism, turnover, intentions to quit, and poor performance in organisations (WHO, 2007).

The fact that globalisation and work stress were largely viewed as a Western concepts led to most work stress research being developed and empirically tested in the Industralised West with limited studies being conducted in developing nations where the phenomenon was assumed to be absent. This realisation has led to the growing need of work stress studies in developing countries (Mazzola, 2010; Sui, 2003).

The Health Safety Executive (2006) highlighted that despite the research being conducted, it is sometimes difficult to obtain an accurate picture on the number of work stress cases brought each year in developed and developing societies as the vast majority of these cases can fail to make the record public.

2.1.1.1 Individual Characteristics that Contribute to the Experience of Work Stress

Individual personality traits such as marital status, responsibility towards dependents, and work experience were found to be contributory factors to the experience of work stress (Jennings, 2004). Coetzee and de Villiers (2010) suggested that one's individual profile with regards to age and educational status among other factors play a part in determining the work stress that will affect the individual and the way in which stress will be experienced and dealt with.

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2.1.1.1.1   Marital Status

The presence of work stress in previous research has been high for married unlike unmarried employees. This has mainly been due to the fact that married employees have got a greater responsibility and accountability for the various relationships and people they interact with such as their children, in-laws, friends, and other relations. They have a greater obligation of sustaining and fulfilling the requirements of these relationships. Pressure from the work domain can create tension as they might not have enough time to spend with these relations which most likely increases their perceived work stress (Aslam, Shumaila, Azhar & Sadaqat, 2011; Benach *et al*., 2010).

2.1.1.1.2   Responsibility towards Dependents

Responsibility towards one's dependents has been found to be associated with numerous work stressors. Employees will be over-weighed by the obligation of taking care of a larger group of dependents and if the resources are inadequate, work stress at escalated levels occurs (Aslam *et al*., 2011; Benach *et al*., 2010).

2.1.1.1.3   Work Experience

Employees with lots of experience within an institution although occupying higher work positions in some instances than others, are more vulnerable to work stress due to various reasons. Some of the employees might be advanced in age and might therefore find it difficult to cope with work-load and pressure and might end up having a sense of job insecurity. The career anchor perspective by Schein in Deacon (2008) added that the career anchors of individuals that is, the non-monetary and psychological factors that guide their self-perceived attitudes, values, needs, talents, and direction are initiated in the early stages of their career and executed over time. If an individual has advanced in terms of the years of work experience and realizes that he or she has not fulfilled or might not be able to fulfill the career expectations that were initiated in the early work stages, work stress is highly likely to occur (Benach *et al*., 2010; Schein, 1978).

2.1.1.1.4 Age

Super and Jordaan in Cope (2003) emphasised that the higher age group of employees have been found to be vulnerable to work stress. Over a life time, an individual experiences a variety of environmental demands that interact with one's personal development in specific age or life stage related ways. From a career development point of view, each life stage depending on one's age presents unique work stress experiences and strains together with varying development of coping resources that are related to the individual's earlier background.

2.1.1.1.5 Educational Status

Education may influence the way individuals report their work stress experiences and strain symptoms. It has been found that men with higher levels of education are more likely to express reactions to environmental work stressors in psychological terms, such as feelings of self-doubt, vulnerability, anxiety, and mental breakdown. On the other hand, those with lower educational status tend to report more physical symptoms (Cooper & Bright in Cope, 2003).

2.1.2 Work Stressors

The term work stressor has been used to refer to:

- Circumstances that may lead to distress and harm (Industrial Injuries and Advisory Council, 2004).
- Adverse health outcomes as a result of work conditions (Industrial Injuries and Advisory Council, 2004).
- Potentially adverse forces which can be emotionally or physically detrimental to the well-being of employees based on chronicity and severity of the stressors that are experienced (Grzywacz & Bass, 2003).

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2.2   WORK STRESSORS EXPERIENCED BY INSURANCE EMPLOYEES

Atkinson (2000) discovered work stressors that are strongly associated with health and occupational complaints among insurance employees. The work stressors presented by Atkinson are based on findings from ST. Paul Marine Insurance, Reliance insurance in India, and other insurance companies in New Zealand. The work stressors postulated by Atkinson (2000) are outlined and explained below:

- **Design of Tasks**

Heavy workloads, long working hours when processing claims, and infrequent rest breaks when dealing with direct walk in clients as well as routines that sometimes do not use employee skills cause immense strain among insurance employees.

- **Random Interruptions**

Interruptions keep employees from getting the work done. Such interruptions include continuously ringing of telephones and high volumes of walk in clients who would want to purchase insurance which can cause disruptions if not properly handled.

- **Career and Job Ambiguity**

Due to the under performance of the insurance companies of some countries, employees may be uncertain about the future of their jobs and careers. A feeling of helplessness and of being out of control can be created.

- **Unclear Policies and Procedures**

Insurance policies offered by organisations might not be user-friendly in that they might be unclear and not easy to understand for the insurance employees who administer them. As a result, employees may find it difficult to explain the policies to clients who confront them with the need for clarity thus in the process creating conditions for mental strain.

2.3   THEORIES OF WORK STRESS

There are several theoretical perspectives devised for examining the occurrence of work stress, explaining its experiences, and enhancing its better understanding (Sonnentag & Frese, 2010). Although theoretical perspectives on the phenomenon are numerous, this study will address some of the common ones that are related to the research. These include, the psychological stress theory, person environment fit theory (P-E), the job demand theory, and the down-sizing theory.

2.3.1   Psychological Stress Theory

The psychological stress theory postulated by Lazarus has two central concepts, that is, appraisal of the situation and perception which is an evaluation of the significance of what will be happening by the individual concerned. For their well-being and coping, individuals through their efforts in thought and action manage specific demands. Work stress is viewed as a relationship (transaction) between the individual and the work environment and how it is appraised and perceived in significance to one's available coping resources (HSE, 2006).

2.3.2   Person Environment Fit Theory (P-E)

This theory refers to the congruence or similarities between an employee and his or her work environment. It postulates that work stress is elevated when there is a poor fit and maladjustment between the employee and the environment that he or she works in. It theorises that misfit is when the employees skills, sets, attitudes, interests, and expectations are not aligned to the requirements and expectations of the job. This results in work stress in the form of high psychological strain, tension, job dissatisfaction, frustration, disruption, and an inability to meet valued goals (Sonnateg & Frese, 2010).

2.3.3   Job Demands Theory

The perspective highlighted that job demands and job resources determine the occurrence or non-occurrence of work stress. High job demands exhaust employee's mental and physical resources and therefore lead to work stress due to the depletion of energy and impaired performance. Adequate or suitable demands can lead to successful role performance (Demerouti & Bakker, 2008)

2.3.4   The Down-Sizing Theory

This theory by Mishra and Spreitzer (1998) explained the psychological responses to down-sizing. The reactions are in two categories namely, constructive and destructive. If down-sizing is done purposefully, the survivors will have a sense of trust and justice in their management and this will act as a motivator for them to work harder. If downsizing is not done purposefully, it can result in destructive psychological reactions by the survivors such as reduction in work effort, perception of role overload and immense responsibility, a reduction in their willingness to remain with the organization, and a perceived violation of the psychological contract which will eventually lead to work stress (Mishra & Spreitzer, 2002).

2.4   WORK STRESS MODEL

The revised model of work stress developed by Osipow and Spokane (1984) is the main work stress model of this study.

The work stress model creates the perception of work stress based on three dimensions of occupational adjustment presented by Osipow (1998) namely, work stress, psychological strain, and coping resources. Six role stressors in particular over load, insufficiency, boundary, ambiguity, responsibility, and physical environment were postulated to result in four strains that is vocational, physical, interpersonal, and psychological strain. The frequency, intensity, and duration of the strains experienced differed from one individual to another. The model presumed

that the work stress relationship is mediated by four coping resources namely, social support, recreational, self-care, and rational cognitive as well as by several fixed individual differences (Osipow, 1998).

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Table 2.1: Work Stress Model (Osipow & Spokane, 1984).

Work stress	Coping	Strain
Role stresses (Types)	**Resources**	**Type**
Overload	Social support	Vocational
Insufficiency	Recreational	Physical
Boundary	Self-care	Interpersonal
Ambiguity	Rational/ Cognitive	Psychological
Responsibility for people		
Physical environment		
Role stresses (Degree)	**Individual differences**	**Degree**
Frequency	Personality	Frequency
Intensity	Age	Intensity
Duration	Gender	Duration
	Ethnicity	Pervasiveness
	Learning history	Disruptiveness

2.5   CHARACTERISTICS OF WORK STRESS

These are distinguishing features, elements, and symbols that portray work stress in work settings. They can be intrinsic or organisational in nature (Wiley & Sons, 2011).

2.5.1   Intrinsic Employee Characteristics of Work Stress

2.5.1.1   Individual Appraisal of a Situation

The appraisal perspective indicated that work stress is extracted from our evaluation, that is, appraised events that cause strenuous reactions in different people. Essentially, the appraisal of a situation causes an emotional, affective response that is based on that appraisal. For instance, if a work situation is perceived negatively then the emotions experienced may include dejection, sadness, and emptiness which may result in work stress (Schnall, Marnie & Rossam, 2009).

2.5.1.2   Perception

Lazarus's perspective and Osipow and Spokane's (1984) perspective of work stress further explain that after appraisal, perception of the situation is the characteristic that follows. The perception process is very much an individual reaction based on an individual's assessment of the situation and the ability to handle particular stressors in that situation or work environment (Schnall *et al*., 2009).

2.5.1.3   Non-Specific Response

Selye's stress theory added that another key characteristic of work stress is that it is a non-specific response. This process is individualistic in that it depends mostly on how well one can adapt to each new work demand which may cause strain (Schnall *et al*., 2009).

2.5.2   Organisational Characteristics that Contribute to Work Stress

Osipow and Spokane's (1984) and Osipow's (1998) perspectives indicate that there are various role stressors embedded within organisations that cause work stress.

2.5.2.1   Role Overload

Role overload can be seen in terms of the quantitative and qualitative overload that the employee is given. Quantitative overload refers to having too much to do, whereas qualitative overload refers to work that is too difficult for the employee to perform. It has been theorised that overload in any form or system will result in a break down in the functioning of the individual. Quantitative and qualitative role overload was found to be significantly related to indicators of work stress such as escapist drinking, moody attitudes, and violent intentions. The findings show that role overload is a potential source of work stress that adversely affects the employees who perceive themselves to be overloaded with work they cannot do (French & Caplan in Cope, 2003; Osipow, 1998).

2.5.2.2   Insufficiency

Insufficiency can be in the form of inadequate personal and organisational resources for performing a task. Inadequate personal resources are associated with a mismatch in areas of the job that the employee will be performing. For instance, an employee might have a very challenging and demanding job but might lack the adequate resources of successfully executing the job in terms of skills, knowledge, maturity, experience, education, manpower, time, and training among others. Thus, the inability to successfully execute the job due to inadequate resources leads to employees experiencing work stress. Inadequate organisational resources can be in the form of the organisation not providing employee requirements, for example human resources or work material such as office equipment and clothing. Thus, the inability to successfully execute the job due to inadequate resources leads to employees experiencing work stress (NIOSH, 2009).

2.5.2.3   Role Boundaries

Overlapping or unclear boundaries and responsibilities are a potential source of work stress amongst employees. Unclear boundaries can result in permeability between work and home functions whereby, employees can spend much of their non-work hours in work activities when they are at home. Failure to mentally detach from work while one is at home is an important factor that allows employees to carry work stress to their homes at the end of the day which may cause disruption (NIOSH, 2009).

2.5.2.4   Role Ambiguity

Role ambiguity is a result of an employee having insufficient information about his or her work role. This lack of clarity about work objectives, expectations, the scope and responsibilities of the job, result in lower job satisfaction, high job related tension, and lower self-esteem. Lack of clarity was found to be a potential stressor at work associated with physiological strain such as increased blood pressure and pulse rate. Other indicators were depressed mood, lowered self–esteem, life dissatisfaction, job dissatisfaction, and intention to leave (Osipow in Cope, 2003; Kahn *et al*., 1964; NIOSH, 2009).

2.5.2.5   Responsibility

Responsibility can be divided into 'responsibility for people' and 'task responsibility'. Work stress with regards to responsibility for people is from the need to spend more time interacting with employees and other people, attending meetings, and working alone hence more time is spent trying to meet deadlines. Work stress with regards to task responsibility is linked to an individual feeling overwhelmed with the responsibility that he or she is assigned which can be for his or her performance welfare and that of others. It was found that physical work stress due to great responsibility was linked to age and level of responsibility in the organisation. Thus, the older and more responsible the employee is, the greater the work stress experience (Osipow, 1998; Cooper & Bright in Cope, 2003; Osipow & Davis in Cope, 2003).

2.5.2.6   Physical Environment

The physical environment of an institution in terms of the work conditions of jobs has been alined to mental and physical deterioration of health in the form of work stress. It was found that poor mental health was directly related to unpleasant work conditions, decline in physical effort and speed in job performance, and inconvenient hours. In addition, researchers have found increasing evidence that repetitive and dehumanizing work environments adversely affect mental and physical health (Cooper & Marshall in Cope, 2003; Osipow, 1998).

2.6   PRACTICAL APPLICATION OF WORK STRESS

2.6.1   Practical Application of Work Stress in the Insurance Industry

The term practical application has been used to discuss the vulnerabilities of the insurance sector associated with the exposure, presence, and occurrence of work stress among employees in the general insurance industry through the use of literature evidence (Sergay, 2011).

The strain of the financial global system has exposed employees in the insurance sector to considerable work stress. The exposure of most insurance companies to the global financial crisis has resulted in episodes of significant valuation pressures during the crisis (Schirch, 2009).

Due to the global difficulties, some of the insurance companies have been forced to down-size resulting in the exposure of work stress to the surviving employees who have to deal with high work-loads. For instance, a survey in Singapore among 2589 employees revealed that work demands were some of the most important contributing aspects of work stress among employees in the country's insurance industry. Work demands had created work and family conflicts which declined the possibilities of the employee's ability to survive in the insurance business and to achieve their career goals, time pressures, and meeting deadlines. Working continually by insurance employees to achieve targets has exposed them to mental strain due to work overload (Coetzer & Rothmann, 2007; Lai *et al*., 2000).

The strain of the financial global sector has also presented challenges to mortgage, life assurance, financial guarantee, and large insurance companies in countries such as the United States and Britain among others (Schirch, 2009). Mortgage insurers for these nations have been at the epicenter of the financial crisis and have been hard hit. Their financial health is largely determined by the housing market developments which are not expected to improve rapidly (Lai *et al*., 2000; Schirch, 2009). Life assurance companies especially in the United States have come under significant market valuation pressures as investment losses rose while the cost of hedging to the down-size of equity based contracts with guaranteed returns spiked (Schirch, 2009). Financial guarantee insurance companies have been under rated and market pricing pressures and large entities have lost their triple A rating status which was the core of their business model (Schirch, 2009). Large insurance dominated financial groups were affected either through their institutional links to banks or in-house unit performing investment bank like activities. For example, one of the world's largest group collapsed as a result of losses incurred through its financial product unit (Schirch, 2009). The challenges of the financial crisis have been a product of work stress amongst employees in the mentioned states and many others as employees of the dependent states have felt a lack of job security and occupational safety due to the fact that the companies they relied on were facing immense difficulties with some facing possible closure (Lai *et al*., 2000; Schirch, 2009).

2.6.2 Practical Application of Work Stress in the Zimbabwean Insurance Context

The Zimbabwean insurance industry is not as broad as that of some developed states. It has short term insurance (property and general), life assurance, funeral assurance, pension fund, medical insurance, and loss adjusters. Though the sector has limited insurance provisions, it is also facing a wide range of challenges. The performance of the insurance industry just like any other industry in the country has been affected by the national economy as a whole. The trading environment has presented insurmountable challenges to the sector in the form of role stressors outlined by Osipow's (1998) work stress perspective in particular role overload, insufficiency, responsibility, and role boundary. Employees may therefore manifest symptoms which are related to work stress

such as absenteeism, increase in off sick days, turnover, depression, and low morale among others (http//:www.zimbabwesituation.org; Moyo, 2009; Nhundu, 1999).

Down-sizing has contributed to the experience of role overload for employees within the industry. According to Mishra and Spreitzer's (1998) theoretical perspective, role overload is one of the destructive responses by employees to an improper down-sizing procedure as the surviving employees will be filled with worry and anxiety about their future and job security and therefore withdraw themselves. The insurance penetration ratio has been low due to the country's macro-economic instability, regulatory weakness, and poor corporate governance. The successful performance and recovery of the insurance sector has been based on the recovery of the economy. The suffering of the economy has also brought about suffering within the insurance sector as well. The dollarisation of the economy brought about a liquidity crisis and the reduction of cash flows for some companies within the industry due to a wave of policy surrenders by a lot of clients who had lost faith in the industry from the Zimbabwean dollar era. The affected companies were forced to down-size through forced and voluntary retrenchment in an attempt to manage the situation, in the process, leaving heavy work-loads for some of the survivors which they could not handle (Moyo, 2009; Nhundu, 2009; http//:www.thezimbabwean.co.uk).

The difficulties experienced in the industry as a result of the economy resulted in scores of insurance companies having a void of insufficient manpower to underwrite new business and process claims. The difficulties also led to the loss of skilled labour force which was key to the growth and success of the industry thus, worsening the brain drain situation which had also contributed to the industry's insufficient skills (Moyo, 2009; Nhundu, 2009; http//:www.thezimbabwean.co.uk).

The country's economic challenges reduced business opportunities within the insurance sector thus, resulting in insufficient cash-flows. What this has meant for employees within the industry is that there has been limited cash-flow to provide them with adequate resources (financial and manpower) cash-flows are also inadequate for their sufficient salaries and other incentives they used to get, for example, housing allowance, educational, and personal loans. This has resulted in

the reduction of moral and job dissatisfaction among employees (Moyo, 2009; http://www.zimbabwesituation.zw).

Some employees therefore lack equipment that can enable them to execute their duties and responsibilities and some feel that they are receiving salaries that are not in accordance with the poverty datum line. As a result, there has been increased disgruntlement on the part of the employees, strain, and possible work stress as some have viewed themselves as getting insufficient salaries despite the daily work-loads and long working hours they have had to endure (Moyo, 2009; Nhundu, 2009; http//:www.thezimbabwean.co.uk).

The shortage of manpower due to down-sizing and the loss of skill through brain drain in the insurance sector has in some instances resulted in employees being loaded with inappropriate responsibilities that they are not qualified to handle (Moyo, 2009; Nhundu, 2009; http//:www.thezimbabwean.co.uk). Such inappropriate responsibility can result in strain and work stress due to the tension created by the employee's inability to handle the work challenge (Wankel, 2010).

Work overload has resulted in employees being engaged in paid and unpaid overtime. In some instances, tension may be created by the over-lap of work roles into the home boundary because of a lack of clear distribution between the work-role boundary and the home role boundary. According to the role stress perspective, over time can contribute to strain which can result in work stress. Paid and unpaid overtime may lead to work stress due to the insufficient time and resources to fulfill the demands of both the work and home domain (Kahn *et al*., 1964; Wankel, 2010).

Jones and Kinman's interactional approach to work stress and strain suggested that major work events predicted negative outcomes amongst individuals be it psychological, physiological, and behavioural resulting in the experience of work stress and strain (Jones & Kinman in Cope, 2003). Thus, the work events that Zimbabwean insurance employees are being exposed to, could be a contributory factor to the negative outcomes which they are experiencing in the form of reduced

moral, job dissatisfaction, and the desire to discontinue to work for their institutions. This could lead to possible work stress and strain according to the interactional approach.

2.7   CRITICAL REVIEW OF WORK STRESS

This section involves looking at the crucial issues that were covered pertaining to the concept of work stress. This is done in terms of analysing the merits as well as the criticisms in order to form a skillful judgment (Wiley & Sons, 2011).

Studies on work stress have been credited for having presented literature on the occurrence of the phenomenon as a result of modern world developments such as globalisation and the economic recession which brought about intense changes and rapid work paces among employees (WHO, 2003). Theoretical perspectives were devised for examining the occurrence of work stress explaining its associated experiences and enhancing its better understanding (HSE, 2006).

Experiences were further presented by literature in relation to work stress within insurance occupational environments amongst other occupational settings (Coetzer & Rothmann, 2007; Sergay, 2011). Although work stress studies have been credited for having outlined the mentioned literature, some criticisms surrounding the concept have arisen.

The World Health Organisation (2007) emphasised the imbalance that existed on work stress studied in developing and developed nations where studies on the phenomenon were viewed as insufficient in developing nations as compared to those documented in developed nations. Despite the inadequate work stress studies existing in developing countries, those that exist in the developed world were criticised for having limited use in developing societies due to differences of prevailing occupational conditions, events and situations under which the studies would have been conducted (WHO, 2003).

In summation, the view behind the criticism by the World Health Organisation (2003, 2007) with regards to work stress studies have been that the findings that were made in developed nations may greatly differ from those in developing nations. This is because what causes work stress within particular organisational settings in developed states and how the work stress is perceived and experienced by the employees may greatly differ from developing states. In light of the above, previous work stress studies contributed immensely to the understanding of the variety of issues associated with the concept. However, it has been felt that future research is still needed to enhance greater awareness on the work stress concept (WHO, 2007) and to further address the short comings of previous research (HSE, 2009).

2.8   RELEVANCE OF WORK STRESS IN THE INSURANCE INDUSTRY

Work stress was found to be highly connected to the happenings within the insurance industry at a global level. Findings revealed its association with pressure, the trauma that employees are exposed to, the practices within the industry, as well as national difficulties and challenges.

Lui (1999) argued that work stress has become one of the most serious problems for employees in the insurance industry. Insurance industry surveys of the United States found that over forty percent (40%) of the employees were very or extremely stressed (Schirch, 2009). Employees in the insurance industry were vulnerable to work stress because the industry had expanded drastically from past decades and has been characterised by rapid economic growth, urbanisation, and increased education which had resulted in employees experiencing rapid changes. The field of work was still experiencing intense business changes that were yielding work stress and studies indicated that employees in this industry were at risk of experiencing high levels of work stress due to the nature of the work that the employees were exposed to and the practices within the industry (Chan, 2000; Coetzer & Rothmann, 2007).

Intense business pressure in the industry had exposed employees to pressure. Insurance executives are under pressure to expand in to new markets, to boost margins, and grow markets placing emphasis on being able to provide superior insurance service at reduced costs. A survey done in Singapore revealed that performance pressure was found to be one of the most important

contributing sources of work stress among employees in the insurance industry (Chan, 2000; Coetzer & Rothmann, 2007).

Competitiveness and rivalry have been felt amongst employees in insurance companies by engendering general feelings of distrust, tension, strain, interpersonal conflicts, and coping with sustained pressure to produce and perform (Lai *et al.,* 2000). Chan (2002) found that employees in the insurance industry experienced high job insecurity, lack of variety and control, as well as high work-load all being elements of pressure that could lead to work stress.

Insurance employees were being exposed to emerging risks, one of the biggest challenges within the industry. These are risks that develop or may already exist that are difficult to quantify and may have a large loss potential. Emerging risks were marked by a high degree of uncertainty even basic information which would help to adequately assess the frequency and severity of a given risk, was often lacking. Although insurers have extensive experience in assessing risks, they were experiencing pressure and intense strain due to the fast ever changing risk landscape, and its increasingly complex inter-connected risks (CRO briefing, 2009).

Coetzer and Rothmann (2007) argued that work stress in the insurance industry further emanated from the pressure of dealing with difficult and demanding clients who were at times difficult to satisfy and the situation worsened during renewal periods when employees dealt with a lot of clients with different personalities.

Insurance employees in particular claims processors were being exposed to traumatizing material when qualifying claims. For example, personal accident claims necessitated post mortem reports, medical records, and death certificates for settlement. This resulted in vicarious traumatisation a process that occurs due to exposure to traumatic material and images (Linky & Joseph, 2004). This left a lasting cognitive change where inner experiences associated with the occurrence of work stress such as thoughts, perceptions, and interpretations were negatively transformed (Jackson & Rothmann, 2006; Ludick & Alexander, 2007).

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Work stress was found to also arise from the very practices within the insurance industry itself. The life assurance reward system requires its agents to work long hours and to make extra efforts to increase sales with the intent to survive and get ahead with their career. The commission based remuneration system was found to engender employees by making them have a sense of job insecurity when they failed to generate enough commission to sustain themselves. The fact that the industry requires its workers to work independently and be self-disciplined was generating emotional strains among employees who work as insurance agents and often manifested itself in feelings of loneliness and self-isolation as they try to maintain their professional image (Chan, 2007).

The enterprenual nature of the insurance industry was pressurising agents to set high goals for themselves in the business with some finding it difficult to attain. To maximise profits, they were working in a self-exploitative and strenuous mode as rewards are directly linked to efforts thereby risking work stress (Chan, 2007).

The Zimbabwean experience, just like any insurance business elsewhere focuses on close contact and interaction with clients and sales agents among others. In other words, insurance is a human oriented industry. Schirch (2009) emphasised that human oriented sectors are the most strenuous mentally, physically, and emotionally as there are numerous people who tend to be unpredictable in terms of the effects they can inflict on an employee especially during busy business periods when an employee will be having a lot to attend to.

In addition to the nature of business within the sector, the slow economic recovery of the nation has depressed the performance of the sector as a whole creating widespread pressures which resulted in some businesses operating below capacity with others operating at the verge of collapse thereby presenting strains and work stress symptoms in some of the affected employees (Moyo, 2009). These factors among others have made the study of work stress in the prevailing insurance industry environment relevant.

Because of the highlighted aspects, work stress will remain a topical issue on the agenda of many countries for many decades to come and will remain a point of particular focus for various institutional operators and insurers alike (CRO briefing, 2009).

2.9   CHAPTER SUMMARY

Chapter 2 discussed literature surrounding work stress in terms of the conceptual foundations, work stressors, theoretical perspectives, relevant models, characteristics, practical application, critical review, and the relevance in the insurance industry. **Chapter 3** will present literature on work-home interference.

CHAPTER 3 WORK-HOME INTERFERENCE

The chapter discusses literature on the concept of work-home interference in terms of the interaction process, organisational policies on work-life balance, the experience of work-home interference in the insurance sector, relevant model, and theoretical perspectives.

3.1   CONCEPTUAL FOUNDATIONS

3.1.1   Work-Home Interaction (WHI)

Researchers have investigated work and home domains since the 1930s and 1940s. Traditionally, work and home domains were considered separate and were analysed separately but research 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 (Geurts & Demerouti, 2003; Dewe & 'O' Driscoll, 2008).

The quality of interaction between an individual's work 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 as this is the focus on two emotionally charged life domains, each of which has its own internal dynamics. Both work and home domains are potentially stressful. Many employees are experiencing conflict and elevated work stress in combining work and home domains according to the vast majority of empirical studies. This is because the employees typically handle a variety of roles such as paid work, marriage, parenthood, domestic work, and community roles and the individuals become strained due to the immense challenge of trying to find a way of balancing these roles (Geurts & Demerouti, 2003; Johnson & Mc Demid in De Sousa, 2009).

The emotional, physical, and mental strain brought by the demands of these roles within either domain has been intensified by the speed of work which has increased in most countries from previous decades and modifications of the home environment. This includes technological changes that have been experienced in the work place that enable tasks to be performed efficiently in a variety of locations (globalisation). Changes in the home structure have also been experienced, for example, the increase in the participation of women in paid labour creating dual earner couples amongst other changes. In addition, environmental forces have further contributed to this restructuring of work and home settings. For many 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 employees in both domains through conflicts, strain, and stress amongst other problems that have arisen due to the inability to balance the demands presented by the domains. Thus, employers are increasingly concerned about managing the problems arising from the negative interference of work to home functions in order to promote efficient functioning in both domains (Montgomery, 2003).

3.1.1.1 Negative Work-Home Interference (NWHI)

Negative work-home interference is experienced when pressures from the work and home domain are mutually incompatible so that participation in one role such as work makes it difficult to participate in the other (Boswell, 2006; Grzywacz & Marks, 2000).

Components that characterize the work domain can create pressure for the individual in the form of work overload, role ambiguity, the non-existence of role boundaries, long hours spent at work, and lack of support at work (Boswell, 2006). The components of the home environment may also exert pressure on the individual through inadequate time spent on pursuing personal needs and requirements in the absence of family support. The simultaneous pressures of work and home create a situation whereby meeting the requirements, fulfillment, and achievement of the home responsibilities are hampered by work roles which may result in the creation of work-home

conflict, in worst cases strain which is manifested as stress and eventually burnout (Rena *et al*., 2009).

The experience of stress in the home setting as a result of negative work influence has been explained from different perspectives. The work domain is characterised by stressors which build up as a result of unpleasant work conditions prevailing in the environment or self-created stressors which are a product of a process called stressor creation which causes the individual to perceive his or her work environment as highly stressful. The perceived work stress, associated moods, and attitudes are transmitted from work to the home domain through negative spill-over. In other words, negative spill-over is viewed as an intra-individual transmission of stress that would have accumulated in the work domain during task performance to be experienced in the home domain (Boswell, 2006; Putnick & Houkes, 2011).

Occupational health psychology literature suggest that following the transmission, negative work-home interference is viewed as the reaction to the strenuous effects caused by the transferred work stress, moods, attitudes, and any other aspects that would have been transferred into one's home environment (Chiu & Greenhaus, 2002).

Due to the associated adversities of negative work-home interference, employers as well as employed men and women alike have become increasingly concerned with managing the conflicts experienced in fulfilling the dual demands as well as responsibilities of work and home roles (Rena *et al*., 2009).

As highlighted earlier on, studies presented more findings on negative work home interference. Despite the large focus of literature on work-home conflict, separate but related bodies of research realize that work-home interaction is a much broader concept that also encompasses a positive side. Such studies have suggested the positive work-home interference concept to elaborate that work can be of great benefit to home life (Demerouti & Kompier, 2004; Grzywacz & Marks, 2000).

3.1.1.2   Positive Work-Home Interference (PWHI)

It is distinct and yet related to negative work-home interference in that it also focuses on the influence of work experiences on home life. Positive work-home interference has been defined as a reflection of the mutual compatibility between the demands of work and home life (Grzywacz & Marks, 2000; Putnick & Houkes, 2011).

There is indeed empirical evidence which dates back to earlier studies for the contention that employees can benefit from combining work and home life and that this might outweigh the costs of negative work-home interference. For example, earlier research by Crosby (1982) found that married employed women with children were more satisfied with their jobs and lives than single unemployed women or married unemployed women without children. Barnett's (1998) review showed that full time workers experienced better health than their reduced hours counter parts. A classic longitudinal study by Moe *et al*. (1992) showed that occupying multiple roles for example, volunteer work on an intermittent basis or belonging to a club or an organisation were related to various measures of good health. A longitudinal study in the United States showed that white married women who decreased their labour force participation from full time to part time or home maker reported a significant increase in distress symptoms over a three year period (Wethington & Kessler, 1989). Conversely, those women who increased their labour force participation from home maker or part time workers to full time workers reported a significant decrease in emotional distress (Barnett & Gareis, 2000).

Positive work-home interference was also found to be related to factors that facilitated decision making in life, family support, work-home enhancement, work-home enrichment, and work-home facilitation (Greenhaus & Powell, 2006; Van Steenbergen, 2009).

3.2 THEORIES OF WORK-HOME INTERFERENCE

3.2.1 The Spill-Over Theory

Spill-over theory is based on Pleck's (1977) early notion of asymmetrically permeable boundaries which allow for the transference of activities and experiences between the life domains of work and home setting. This notion has led to a general consensus that work and home influence each other in a positive and negative way. Several relationships have been noted on the relationship between the work activites and experiences to the home domain (work-home interference) and offer an opportunity to study the evolutions of work-home interface through different life cycles, where preoccupation with work and family fluctuate (Bodenmann, 2002).

3.2.2 The Organisational Role Theory (ORT)

The theory was postulated by Kahn *et al*. (1964) and argues that the experience of negative work-home interference is due to the assumption of multiple role taking. This assumption states that individuals accept multiple roles that are conferred upon them by their superiors when they accept an employment position. Employees may also be required to enact an array of roles and this may be problematic if the resultant complexity of these roles ends up interfering with the requirements and expectations of home life thereby contributing to the experience of negative work-home interference (Sergay, 2011; Wankel, 2010).

3.3.3 The Conservation of Resources Theory (COR)

Hobfoll's perspective postulated that individuals aim to acquire and to maintain resources. If the spill-over of unpleasant work is experienced in the home domain, individuals use different personal and environmental variables to ensure that fewer resources are lost and more are conserved during the process. The preserved resources can be used for task performance in the home domain thus facilitating positive work-home interference (Hobfoll, 2001).

3.3.4 The Role Accumulation Theory

The theory elaborated that engagement in more than one role provides benefits that enhance an individual's life rather than detract it. This is a perspective on role enrichment and contradicts the conflict perspective. The theory suggested that the occurrence of positive work-home interference could be due to multiple roles in one domain such as the work environment which can be advantageous rather than deleterious to the role performance of another domain such as the home environment (Barling *et al*., 2010; Bodenmann, 2002).

3.3 EFFORT RECOVERY MODEL (E-R)

The main model of this research on work-home interference is the effort recovery model that comprises of several key assumptions. Firstly, it assumes that to fulfill responsibilities in life, individuals have to devote effort to their tasks called allosteric load. Secondly, this effort elicits a series of psychological and physiological changes in the body. The process releases hormones and neurotransmitters that affect the production of glucose. The third change specifies that these changes are reversible provided effort can be suspended and various means of facilitating recovery are applied. The consequence of load reactions without sufficient recovery results in chronic and manifested health problems (Steinmetz *et al*., 2008).

The importance of the recovery mechanism was addressed by Geurts and Sonnentag (2006). These two proposed that a chronic situation of sustained psychological activation may lead to chronic health impairment if the recovery process is incomplete. Following this model, the recovery experience is considered as potentially buffering the relations between work-home conflict and health.

The central idea is that work demands that require too much effort are associated with the building up of negative load effects that spill-over to the non-work domain (home environment). Consequently, it will be more difficult to recover at home sufficiently due to the fact that one would have put fourth effort into one's job. In the end, this will increase the possibility that work demands will harm psychological health and furthermore create negative work-home interaction

(NWHI). After a short respite from work or non-work demands, the individual's psycho-biological system will stabilise again at a baseline level recovering from effects of work and or non-work demands that would have built up during the day. Sufficient recovery can facilitate the occurrence of positive work-home interference (Geurts *et al*., 2003).

In general, negative work-home interaction may have detrimental effects on health and frequent complaints as well as psychological distress. Following the reasoning of the effort recovery model, inadequate recovery from demanding aspects of work and the demanding aspects of the home situation might lead to feelings of fatigue or psychosomatic health complaints. This is often referred to by Greehaus and Beutell in De Sousa (2009) as work-home conflict and then by Geurts in De Sousa (2009) as work-home interference.

3.4 ORGANISATIONAL POLICIES THAT ADDRESS WORK-LIFE BALANCE

A range of policies supporting work-life balance, a state achieved through positive work-home interference have been developed in response to the economic and cultural trends. The broad types of work-life strategies have been created to help employees balance their work and non-work lives (Bardoel, 2003; Van Steenbergen, 2009).

Table 3.1: Range of Different Organisational Work-Life Balance Strategies (Bardoel, 2003).

1. Compressed work week and flexi-time	5. Company referral system for child care and care of ill dependents.
2. Job sharing and home telecommuting	6. Child care programs during school vacation
3. Work at home programs and part-time work.	7. Phased retirement and sabbatical leave
4. Paid maternity leave and bereavement leave	8. Professional counseling and life skill programs

Initiatives are generally aimed at promoting the positive influence of work at home by alleviating the negative impact of interference between work and non-work commitments and responsibilities (Bardoel, 2003).

3.5   PRACTICAL APPLICATION OF WORK-HOME INTERFERENCE IN THE ZIMBABWEAN INSURANCE CONTEXT

More negative work-home interference than positive work-home interference is more likely to occur among employees in the Zimbabwean insurance context because the employees have to deal with a lot of pressure associated with role or work overload, a result of down-sizing and working on unnecessary tasks (Chireshe, 2008).

Role overload has pressurised insurance employees due to the importance placed on the fulfillment of the demands for both the work and home domain. The employees end up juggling both with little time to fulfill the demands of either domain. Work-home interference is intensified where the work and home boundaries of the employees become permeable and flexible due to the aspects of work being easily incorporated into the home domain thereby interfering with the normal functioning of one's home life. For instance, due to the need to fulfill the demands of both the work and home domain, Chireshe and Mapfumo (2003) explained that some Zimbabwean employees including those in the insurance sector take their work to do it at home after normal working hours. Steinmetz *et al.* (2008) emphasized that the boundary-border perspective highlighted that such actions of permeable or flexible boundaries can cause negative work-home interference as one will have little time to fulfill personal responsibilities.

The boundary-border perspective by Ashforth, Kreiner, and Fugate (2000) and Bodenmann (2002) added that an individual's roles are related to his or her work and personal relations and that this takes place within a specific domain that is separated by physical, temporal, and psychological borders. Despite the separation aspects from one domain such as work can end up interacting with aspects from another domain such as home depending on the degree of flexibility and permeability of the borders. Flexibility is described as the degree to which boundaries

between domains may shift. Permeability is defined as the degree to which domains from other boundaries can enter. In other words, when one is in a particular domain such as home, how easy can it be for people, materials, and thoughts from another domain such as work to enter? This is the case with the Zimbabwean insurance employees under study which easily permit unfinished work to penetrate into their home lives.

Permeable or flexible boundaries can create negative work-home interference through the spill-over of work elements such as pressure, strain, and work stress resulting in work-life dissatisfaction (Tromp *et al.*, 2010). According to Kahn *et al*. (1964) the explanation on the role stress perspective revealed that negative work-home interference can occur amongst these insurance employees due to the fact that each role, be it work or home related has its unique expectations. Inter-role conflict in the form of negative work-home interference might be created due to contradictory expectations that may surround the environment that the unfinished work would have come from and the new environment (home domain) it is transferred to. The employee will be expected to fulfill the roles of both domains but may end up investing more time, energy, and commitment on work roles that would have been carried home because they are associated with monetary benefits at the expense of fulfilling the expected roles of the home domain which might be associated with intrinsic rewards thereby increasing chances of the negative interference of work into the home domain among the employees.

An increase in role over load in the form of paid and unpaid over-time has been noted among employees in the Zimbabwean insurance industry. Employees have engaged in paid overtime in order to generate extra income for their families in light of the financial constraints that some employees have been exposed to. Engaging in unpaid overtime by some of the employees has been an attempt to meet set institutional deadlines (Moyo, 2009; http//:www.thezimbabwean.co.zw).

Studies have suggested that work time commitment in the form of overtime is related to the tension of negative work-home interference experienced by employees as the time devoted to work makes it difficult to fulfill the requirements at home. According to the effort recovery

perspective, the long working hours can have negative consequences on the personal lives of employees because they will have less time to recover from the strain of the work setting through relaxation, family interaction, and other home activities. Thus, the tension from the work setting will be transferred to the home setting due to the inability to recover and this may contribute to the experience of negative work-home interference among the employees (Geurts *et al*., 2005; Wankel, 2010).

Besides the negative influence of the penetration of several work roles into the home domain, the insurance employees may also experience positive work-home effects and this is explained by the role accumulation perspective. The perspective highlights that investing time and energy in several unique roles (work and home) can help to achieve work-family balance through the application of consistent effort and personal values across the roles which are key to the establishment of one's identity (Ashforth *et al*., 2000; Geurts *et al*., 2005).

3.6   WORK-HOME INTERFERENCE IN THE INSURANCE INDUSTRY

The increased changes that are occurring in the insurance industry due to globalisation among other factors whose characteristic feature is the increased entry of women in the work force, dual earner couples, and many more have increased the potential for negative work-home interference or conflict within the industry and other industries as well (Tromp *et al*., 2010).

Greenhaus and Beutell (1985) distinguished three forms of negative work-home interference namely time based, strain based, and behavior based conflict. Time based interference occurs when time pressures associated with one role (such as work) prevent one from fulfilling the expectations of another role such as home responsibilities. The second is strain based conflict which is experienced when strain or fatigue in one role such as work affects performance in another such as home responsibilities. The last behaviour based conflict is experienced when certain behaviours in one role such as work are incompatible with behaviour expectations within another such as home responsibilities.

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The insurance industry is characterised by these three forms of negative work-home interference. The sector is characterised by long and irregular working hours which are a result of trying to expand business, evade competition, and investigating claims among others. Strain arises when employees feel that they do not have sufficient time to fulfill the balance of work and home expectations (Tromp *et al*., 2010).

Research by the National Life Insurance Company, Princeton, and a survey research by St. Paul Marine Insurance Company concluded that some of their employees reported that their jobs were strenuous due to the long working hours associated with the investigation of claims whose fraudulent activity had been on the increase and engaging in work activities after normal working hours to beat deadlines and surpass the competition within the industry (NIOSH, 2009; Tromp *et al*., 2010).

The number of hours worked per week or hours worked over time, a common job aspect of employees in the insurance sector has been captured by the effort recovery model which presumed that effort expenditure is associated with short term psychological and physiological costs. These costs are reversible since after a short or long break from work, the psychological systems will stabilise to a base level, also known as recovery. This means that a high work-load will not be harmful as long as there are enough possibilities for internal and external recovery. However, long working hours can require high effort expenditure restricting the possibilities for the employee to recover internally (no time to take a break) and externally especially in this case where working long hours has become routine for the insurance employees. In such situations, a downward spiral can occur for the employees who would have not yet fully recovered from the strain of the previous work day to invest additional effort for the next working day resulting in an increased intensity of negative load reactions which can result in negative work-home interference due to the unsuccessful execution of personal responsibilities (Tromp *et al.,* 2010).

The increase of dual earner couples within the insurance industry who will be trying to raise income to make ends meet in difficult times has contributed to incompatible work and home behaviours. Dual earner couples have resulted in both partners concentrating on paid work at the

expense of their home responsibilities. For instance, advanced technology has enabled some employees to take their paid work to places such as their home office, car, vacation, and so on. Such behaviours therefore make it difficult for the employee to complete home functions resulting in depression and a variety of symptoms associated with negative work-home interference (Jong & Zippay, 2011).

3.7 RELEVEANCE OF WORK-HOME INTERFERENCE IN THE INSURANCE INDUSTRY

The relevance of work-home interference in the insurance sector just like any other industry has been to attempt to archive the efficient functioning of both the work and home domain by reducing or avoiding the experience of negative work-home interference amongst its employees at the expense of increasing the experience of positive work-home interference thereby achieving work-life balance which is essential to excellence in the industry and personal lives of its members (Lai *et al*., 2000; Tromp *et al.*, 2010).

The experience of negative work-home interference among the employees has been due to an increase of work stressors in the industry some of which are inevitable due to the nature of the business. The work stressors are classified as role space and role set conflicts. Role space conflicts have to do with the dynamic relationship between the various roles that are occupied by the employee. The category has three variables namely: self-role, intra-role, and role growth. Any conflict among these is referred to as role space conflict or role work stress, conflicts that may take several forms. Self-role conflict arises out of the conflict between the employees self (an element of personal life) and the expectations of the occupational role (work) as perceived by the role occupant. If an employee occupies a role that he or she may find to be conflicting with the self-concept, he or she may be stressed. Since an employee learns to develop expectations as a result of socialising and identifying with the significant others (an element of personal life), the employee may experience work stress in the operations and procedures of the roles of his or her

personal life and those of the work place due to the intra-role conflict that may be created by the incompatibility of the roles (Atkinson, 2000; Wankel, 2010).

As an employee grows older within the industry, he or she is likely to experience occupational advancement within the organisation of belonging. This is associated with role changes and the need to take on new roles. This role growth becomes an acute problem for an employee who would have occupied a role for a long time for example that of an underwriter. The employee may feel less secure in occupying the demands of a new and higher role such as that of a senior underwriter whose demands may greatly differ from the previous occupation. The increase and uniqueness of the new demands that would have been created by role growth may produce work stress. Role set conflicts on the other hand, as previously discussed include: role overload, role ambiguity, insufficiency, role boundary, responsibility, and physical environment which characterise Osipow's (1998) work stress model. These can cause work stress due to the tension they create in the operation and interaction of roles (Lai *et al*., 2000; Wankel, 2010).

According to Tromp *et al*. (2010) the quality of the work place environment has a great impact on the employee's level of personal functioning. How well the employees engage with the organization influences to a greater extent the level at which the employees will operate in their lives. Since the quality of the employee's work place environment can influence their personal lives, the increase in the work stressors in the work place environment therefore implies that the employees are at a risk of transferring the effects of these stressors to their home environment thus increasing the chances of them experiencing negative work home interference (Geurts *et al*., 2005).

Some institutions within the industry adopted measures to assist their employees in reducing the negative spill-over of the stressors into the home setting. An example of such a measure is requesting employees to go on forced leave an exercise which for some insurance companies, was initially implemented as a cost cutting measure of reducing cash in lieu of leave (http//:www.zimbabwesituation.org; Moyo, 2009; Nhundu, 1999). In the long run however, this measure for many institutions has been found to increase the health and functioning of employees

by giving them time to rest. Having time to rest according to the effort recovery model (E-R) helps employees to replenish the psycho-biological systems that are used for task performance at work and the home. Daily work-loads may result in an increased intensity of work-load reactions which in turn may make higher demands on the recovery process of the employee within the course of a day. Their repetition day after day consequently function as a permanent source of tension which can be managed by resting, a process which enables the recovery to occur thereby enhancing the functioning of both the work and home domain (Geurts *et al*., 2005).

Other institutions in the industry are using staff satisfaction surveys to assist management in identifying areas that are strenuous to their employees that can cause them to experience work stress. Management in turn may assist employees with measures of dealing with these strenuous work areas (Schirch, 2009; Tromp *et al*., 2010). The person environment perspective added that the identification of such work areas helps to reveal areas within the organisational environment that alienate employees and have the potential of causing work stress due to the person environment misfit that would have been created. Dealing with such measures enables employees to achieve a sense of identity with their occupational and personal functions and those functions may in time end up operating in a co-ordinated manner (Wayne *et al*., 2006).

The mentioned measures that have been employed in the industry to assist employees in handling impending work activities that can affect their functioning at home can therefore enable them to achieve work-life balance an aspect that boosts productivity and enhances achievement of both work and home functions an aspect that most institutions including those that are not in the insurance business aim to attain as far as work and home interaction is concerned (Geurts *et al*., 2005, Lai *et al*., 2000; Tromp *et al*., 2010).

3.8   CRITICAL REVIEW OF WORK-HOME INTERFERENCE

 Besides the effort recovery model, scholars have developed a number of theoretical perspectives to explain work-home interference. Although the theories focus on different details, to a greater

extent, they agree with the assumption that certain work characteristics lead to difficulties in private or home activities (Carlson & Perrewe, 1999; Rena *et al*., 2009).

Work-home research is largely conceptualised on the role theory which proposed that each person in an organisation is inter-connected with other parts of the organisation. Inter-role conflict within this perspective can be traced to pressure from incompatible expectations of the work and home environment. Multiple pressures create intra-role conflict due to limited time that the roles will be competing for and abilities of the employee to fulfill and succeed performing the various roles successfully.

The role accumulation theory however offered a unique perspective which argued that other than the negative outlined outcomes, multiple roles can also produce positive outcomes due to the expansion of the energy that can be transferred form one role (work) to another role (home). Such privileges included personality enrichment, status security, and gratification (Demerouti & Bakker, 2008; Steinmetz *et al*., 2008).

Although literature and theoretical perspectives have been presented which assist in explaining and understanding the concepts that surround work-home interaction, various short comings were noted. A large body of literature has focused on the negative impact of work-home demographic changes. It has been further identified that work-home interference studies have been dominantly driven by conflict as a result of role stress (role theory).

Despite the large focus of studies on conflict, the presence of evidence on positive work-home interaction therefore means that any attempt to measure a balanced perspective of work and home functions needs to take into account the positive aspects. Thus, the need for a balanced picture of work-home interaction which takes into account positive aspects has been requested by focusing on studies that may stimulate work-home integration which is also referred to as positive work-home interference (Grzywacz & Marks, 2000; Putnick & Houkes, 2011).

Another short coming is that work-home interference studies to a greater extent have relied on samples of professional individuals with children among married couples. Although these studies

have offered valuable insight into those families that typically report high levels of work-home strain, they tend to be more applicable to the traditional home setting. They may provide less understanding of modernised home settings which have undergone changes such as the increased number of dual earner couples, childless parents, and increased divorce rates which have created single parent house-holds. Thus, studies that represent samples which adequately capture work-home experience of diverse segments of working adults in the general population have been encouraged (Putnick & Houkes, 2011; Rayman & Bookman, 1999).

A gap has also been acknowledged in existing studies with regards to the expression of combining work and home duties which is less common in other developing societies as compared to the industrialised ones. In light of this knowledge gap, Putnick and Houkes (2011) emphasised that research still has an important role to play in identifying processes of work-home interference in other societies as even the organisational policies that can be designed to help employees integrate work and home roles using information from these studies can be better suited to those particular societies from which the studies would have emerged (Barling, 1994; Boswell, 2006; Solomon, 1994).Therefore, this study was motivated by the need to measure positive work-home interference in addition to negative work-home interference in an attempt to provide a balanced picture of work-home interaction using diverse relationships that characterise the home setting within the Zimbabwean society.

3.9   CHAPTER SUMMARY

The chapter presented literature on the concept of work-home interference explaining the interactional process involved, organisational policies, relevant theories and model, the practical application, the presence of work-home interference in the insurance industry, and the critical review. The concept of Organisational culture will be discussed in **Chapter 4.**

CHAPTER 4 ORGANISATIONAL CULTURE

This Chapter will outline the conceptual foundations of organisational culture, its characteristics, theories of organisational culture, the organisational culture model, the role of culture in an organisation, the theoretical integration of work stress, work-home interference, and organisational culture will also be discussed.

4.1   CONCEPTUAL FOUNDATIONS

4.1.1   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 which are shared to a greater or lesser degree by all its members and which new members must learn and at least partially accept, 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". It is the written and unwritten prescriptions and norms within the internal environment of the organisation and not only does it give guidance but it also determines who fits and who does not. Hofstede (1991) defined organisational culture as the software that collectively progammes 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 which manifest themselves in the practices of that organisation.

Denison (1984) described organisational culture as a set of artifacts, 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)

thought that organisational culture is 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 that determines the perceptions of members, feelings and to some degree, their overt behaviour (Schein, 1996).

Ogbonna and Harris (2000) have indicated that organisational culture is a set of widely spread and strongly held assumptions that enable management to predict employee reactions to certain strategic options thereby minimising the scope of the undesired consequences.

Although scholars researching different backgrounds are divided on how to generalise organisational culture, Yi-Lin & Shuhai (2010) highlighted that there are characteristics which are common to the organisational culture of most institutions namely: basic assumptions, values, beliefs, symbols, customary, and traditional ways of thinking. An addition includes norms, patterns of behavior, and artifacts acquired through learning and transmitted to new members.

For the purpose of this research, a summarised definition of organisational culture is regarded as a set of basic assumptions shared by a group of people which determines how they do things within the institution and their concurrent values, norms, beliefs, decision making methods, perceptions, style of thought, and behaviour. This is the philosophy used in the 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 people 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 in Deacon, 2008).

4.1.2 The Development of Organisational Culture

The development of organisational culture according to Yaakov (1996) has its roots from terms and concepts developed in sociology and anthropology. These concepts include the study of

myths, language, rituals, social structure, as well as symbolic interaction within organisations (Smirch, 1983). The understanding of organisational culture has evolved from the perspective definition proposed by Edward Taylor in early research of culture as a complex whole which includes: knowledge, beliefs, art, morals, laws, customs, and many other capabilities and habits acquired by man as a member of society or institution of belonging (Taylor, 1920). Although there are various perspectives to organisational culture in literature, Taylor's definition is still compatible and was found to be acceptable (Hofstede, 1991).

Brinkman (1999) suggested that the concept of organisational culture gained rapid popularity in the early eighties as research sought to understand human societies. Over the past 50 years, organisational culture has been used to explain patterns of organisational behavior that were difficult to explain in the past (Ouch in Davidson, 2003). It has become a far more important part of the behavioural landscape of the organisational sciences than before. Business and academic interest in organisational culture still remains high today (Amos & Weathington, 2008).

Organisational culture emerged as a central theme in organisational psychology where its initiatives were widely recognised as a legitimate source of organisational success (Bagraim, 2011). The term organisational culture became a dominant feature in popular and academic literature (Amos & Weathington, 2008). Despite the historical development of organisational culture within specific institutions to a larger extent, the development has been due to the founders of the organisation and shared information among its members.

Van Steenbergen (2009) reaffirms that the popularity of the term organisational culture has continued to spread. Founders of organisational culture have played an important part of constructing strong beliefs and sharing them in their institutions which lead to sorting in the labour market and thus, creating homogeneous beliefs within the firm. Their successors became responsible for managing the principles of these beliefs and visions. Learning from the company's shared experiences among members has been found to contribute to the development process. Shared information among members of an institution was viewed as leading to the holding of similar beliefs, experiences, values, and behavioural patterns as members learn from others. As

members learn better methods, they tend to modify some of the homogenous beliefs and visions within their firms which were created by the founders of the organisation. The importance of joint learning in cultural development was emphasised by Schein (1990) who indicated that organisational culture was a learning process and it was to be taught to new members as the correct way to perceive, think, and feel (Van Steenbergen, 2009).

4.1.3   Organisational Culture and Diversity

This is the representation of a social system of people with distinctly different group affiliations and cultural significance as compared to other groups. The diversity of organisational culture has to do with the interaction between the organisation and the employees who operate in it (Moon, 1997). Different organisations have different cultures which have continued to grow in distinct ways since the 1960's. The diversity can be defined in primary, secondary, affective outcome, and achievement outcome domains (Yi-Lin & Shuhai, 2010).

Researchers have gone further to classify diversity in terms of the primary dimension. This dimension emphasises that organisations tend to differ with regards to employees that work within their institutions. Differences can be in terms of age, ethnicity, gender, physical abilities or qualities, race, nationality, background, and sexual or affectional orientation. The dimension shapes the basic self-image as well as the functional world view of individuals. These have the most impact on groups in the work place and in society (Moon, 1997; Yi-Lin & Shuhai, 2010).

The secondary dimensions include educational background, geographic location, income, marital status, religious beliefs, and work experience. These impact on self-esteem and the self-definition of individuals (Moon, 1997; Yi-Lin & Shuhai, 2010).

The primary and secondary dimensions are traditional areas of diversity which differentiate the culture of one organisation from another. For instance, an organisation can be inclined to recruiting employees who are mature, married, and have a particular technical skill that suit their nature of business. Such employees due to their maturity and the responsibility that comes with marriage coupled with their skills may have values, norms, procedures, behavioural patterns, and

expectations that may greatly differ with those of other organisations that recruit a younger generation of employees without placing emphasis on marital status or skill possession (Lee & Chang, 2008; Moon, 1997).

Differences in affective outcomes have also been noted. Affective outcomes have to do with the way that employees feel and think about their jobs and employers. This is what employees believe about their opportunities in the work environment and it helps them to maintain beliefs that are consistent with facts. Achievement outcomes have to do with the tangible measures of employee contribution to the organisation. Diversity of affective and achievement outcomes from one organisation to another is due to the manner in which a particular organisation conducts its internal operations and the positive or negative influence it may have on its employees thus influencing the employees beliefs (affective outcomes) and job performance or function (achievement outcome) in a manner that may be unique to other organisations (Moon, 1997).

Yaakov (1996) added that the diversity of organisational culture exists from one industry to another. Lee and Chang (2008) explained that organisational culture diversity also exists in both developed and developing states. The following existing organisational culture variations were presented by Amos and Weathington (2008):

- The context in which work and behaviour is done.

- The influences that are imposed on the organisational members by others.

- The degree of conscious awareness of cultural structures within the institution.

- The degree of conformity to prescribed norms by organisational members.

- The degree of violations of cultural norms from one industry to another and one country to another.

- Differences in business language, education, communication, creativity, decision makers, stake holders, policies, and practices.

- Differences in levels of spirituality, material used, intellectual and emotional features, institutional models of life, fundamental rights, value systems, traditions, beliefs, religions, interactional expressions, support, and empowerment amongst institutional members.

Cultural diversity has thus been explained as the reason why members of an organisation seem to act and think similarly to each other but differently from members of other organisations. It is as if each organisation has its own personality. Moreover, this personality often remains constant over time even when many of the organisation's original members are gone. Thus, the new generation will tend to think and act in very much the same way as their predecessors but differently from other organisations (Van Steenbergen, 2009).

Local studies especially in developing countries have been highly recommended (Aldwin, 2008; WHO, 2007) due to organisational cultures which differ from company to company and are shaped differently by the type of industry and country that an institution is associated with. These variations tend to yield different findings from those obtained from previous studies (Aldwin, 2008). Thus, due to organisational cultural diversity, this study may yield different findings from existing studies on the same concept.

4.2   CHARACTERISTICS OF ORGANISATIONAL CULTURE

Schein (1985) and Ivancevich and Matterson (1996) indicated that organisational culture is an integration of artifacts, patterns of behavioural norms, values, basic assumptions or beliefs, symbols, customary, and traditional ways of thinking acquired through learning transmitted to new members.

4.2.1 Artifacts

Artifacts are the most visible level that has to do with physical space, technological output, written and spoken language, artistic productions, and overt behaviour of a group (Amos & Weathington, 2008; Invacevich & Matterson, 1996).

4.2.2 Patterns of Behaviour

Patterns of behavior have to do with the manner in which organisations set rules, policies, and procedures that determine the current way of conducting and doing work by the individual or employee groups towards given situations (Amos & Weathington, 2008; Invacevich & Matterson, 1996).

4.2.3 Behavioural Norms

Behavioural norms are the rules of the organisation that convey organisational behaviour that is generally considered as acceptable and form part of the ideology of the group of employees. The norms reflect the values of the group (Amos & Weathington, 2008; Invacevich & Matterson, 1996).

4.2.4 Values

Values are conscious effective desires that represent aspects that are important to people within an organisation. In a sense, all cultural learning ultimately reflects the original values usually of the founder of the organisation (Amos & Weathington, 2008; Invacevich & Matterson, 1996).

4.2.5 Basic-Fundamental Assumptions or Beliefs

Basic-fundamental assumptions guide behaviour and tell employees how to perceive, think, and feel about work situations. They are taken for granted when members find little variation within the cultural unit (Invacevich & Matterson, 1996; Amos & Weathington, 2008).

4.2.6 Symbols

Symbols are ideas that compose the organsation. They are assumptions that underpin symbolic thinking and are visible physical manifestations of organisations and indicators of organisational life (Lee & Chang, 2008).

4.2.7 Customary and Traditional Ways of Thinking

The schema theoretical perspective by Markus and Zajonc suggests that organisational culture allows members to continue to have similar customary and traditional ways of thinking as those of former members of the institution (Lee & Chang, 2008).

4.2.8 Acquired Through Learning and can be Transmitted to New Members

Organisational culture is acquired through learning and it is not something we are born with. It is a process of knowledge transfer from old to new members and a process of knowledge sharing among members. It enables and encourages its members to learn the values, rewards, and uses of the culture of their institution both individually and collectively. Members learn how to think, feel, and act as problems are solved thus enhancing external and internal integration (Lee & Chang, 2008).

4.3   THEORIES OF ORGANISATIONAL CULTURE

Due to a lack of consensus on a universal definition of organisational culture, various theoretical frame works were established in early research and are still used to analyse, classify, and measure organisational culture in more recent studies (Yi-Lin & Shuhai, 2010). An emphasis will be placed on the typology by Wallach (1983) as this is the frame work used to classify organisational culture in this research.

4.3.1   Ansoff's Organisational Culture Theory

The theoretical model which was developed by Ansoff (1979) explored organisational culture from the viewpoint of strategic management and classified organisational culture into five types namely, stable culture which is used to characterise organisations that value evading of risks and non-toleration of changes. Reactive culture is for organisations that accept minimum variance and almost decline any change. Anticipating culture characterises those that endured certain risks and accepted some changes. Exploring culture characterise organisations that access risks and benefits and are willing to change. Lastly, creative culture is for organisations that accept challenging risks and are constantly pursuing changes.

4.3.2   The Business Operation and Feedback Theory

Deal and Kennedy's (1982) theoretical model assessed organisational culture in terms of the extent of risks involving business operation and the speed of feedback when responding to the company and its staff after making decisions. It categorises organisational culture into four kinds namely: the tough guy macho culture which characterises organisations which have a world of individualism. The work hard or play hard culture is for organisations that evenly treat playing and working. Employees tend to achieve goals in low risk and fast rewarding ways. To succeed, the company encourages its staff to fulfill low risk requirements involving great effort. The bet-your-company culture characterises organisations that view decision making as a great bet with

long and hard waiting. The process culture represents organisations that scarcely offer rewards even non-rewarding at times and have difficulties in appreciating the work of their employees.

4.3.3   Organisational Strategies and Culture Theory

Sonnenfeld's (1989) theoretical model was based on studying the relationship between organisational strategies and culture. It sorted organisational culture into academy culture, club culture, baseball team culture, and fortress culture in an attempt to assist people in realising how important the accord between organisational culture and organisational members is.

4.3.4   Schein's Three Dimensional Organisational Culture Theory

Schein (1996) identified three broad categories of culture in organisations:

(i) Operator's occupational culture which applies to the line managers and workers who make and deliver the products and services that fulfill the organisation's basic mission.

(ii) The engineer's occupational culture that applies to technocrats and core designers in any functional group within the organisation and

(iii)The executives' culture that applies to top managers and executives.

4.3.5   The Culture Web Theory

Johnson, Boss, and Seel's (1992) perspective classified organisational culture into stories and myths related to people and historical events which convey organisational values. It was classified into symbols such as logos, designs, status objects, and benefits that represent the institution. Culture was also categorised into power structures that describe who makes decisions and the spread of power, organizational structures that reveal hierarchies and work flow, control systems that have to do with procedures and monitoring processes, as well as rituals and routines that have to do with meetings, traditions, and monthly reports.

4.3.6   The Cultural Competing Values Theory

Quinn's (1988) competing values framework classified organisations into hierarchical, adhocracy, and market. Hierarchical culture describes organisations that concentrate on internal maintenance having a need for stability and control. This culture is also termed bureaucratic culture. Adhocracy represents organisations that focus on external positioning with a high degree of flexibility and individuality. The culture can be termed adaptive culture. Market culture describes an organisation that focuses on external maintenance, stability, and control. It is also termed mission culture (Berrio, 2003).

4.3.7   Harrison and Stroke's Organisational Culture Theory

Harrison and Strokes (1992) classified organisational culture into four ideologies:

- **Power Orientation Culture**

This is the type usually found in small organisations where everything revolves around the person who is in charge. There will be charisma, autocracy, and dominance. It is based on the leader rewarding loyal followers and an inequality in the sharing and accessing of resources where a resource can be anything one person controls. Within this culture, people use resources to control other people's behaviour. Important decisions are made by a single source of power and that person retains absolute authority in all matters. Main features of power culture include single-mindedness, an approach dominated by a leader or central person, and lack of bureaucracy in operations (Van Stuyvesant, 2007).

- **Role Orientation Culture**

It is based on the existence of rules, formalised procedures, job descriptions, and specialisation as opposed to the sole power of the leaders found in power culture. The struggle for power is moderated by the rules. These rules lead to the idea that the role culture is bureaucratic and orderly with organising principles, rationality, order, and dependability. Authority and responsibility are delegated downwards to each level in the organisation. It has a defined area of

authority where work is able to be done continuously without direct supervision from top management (Harrison & Strokes, 1992; Van Stuyvesant, 2007).

- **Achievement Orientation Culture**

It aligns employees with common vision or purpose to achieve excellence of work and performance satisfaction. It realises the organisation's common vision or purpose by using the organisation's mission to focus the personal energy with the organisation's employees. Systems and structures are necessary and are in place to serve the organisation's mission. These systems and structures are altered when alterations in the mission occur and are therefore more flexible than the rules of law of the role orientation (Harrison & Strokes, 1992; Van Stuyvesant, 2007).

- **People or Support Orientation Culture**

This is based on mutual trust and respect between an employee and the organisation. Employees believe that they are valued as human beings and not just as contributors to a task. Such organisations have a warm, caring atmosphere where the assumption is that a sense of belonging will create a sense of commitment to the organisation, and therefore employees will contribute more within the organisation (Harrison & Strokes, 1992; Van Stuyvesant, 2007).

Wallach (1983) classified organisational culture into bureaucratic culture, innovative culture, and supportive culture. The perspective has some similarities with that of Harrison and Strokes (1992) whose power culture resembles Wallach's bureaucratic culture and people or support orientation culture mirrors Wallach's supportive culture. Although the other presented theoretical perspectives might seem to be unique to Wallach's classification of organisational culture, those by Wallach (1983) are some of the core dimensions of organisational culture present in most studies and institutions (Lin & Lai, 2005).

4.4 ORGANISATIONAL CULTURE MODEL

Wallach's (1983) model categorized organisational culture into three types based on studying the link between organisational culture and employees working efficiency. Wallach defined the three types as bureaucratic culture, innovative culture, and supportive culture. Wallach's model was the one that was used for the study.

- **Bureaucratic Culture**

Organisations with a bureaucratic culture are hierarchical and compartmentalized with clear lines of responsibility and authority. Bureaucratic culture is regarded as the structural tree of an organisation because power and responsibility are explicit in this culture. Work is organised and systematic with clearly fixed and outlined job descriptions. This culture is found on supervision levels and control functions. Thus, bureaucratic institutions are mature, stable, and usually careful. The cultural dimension is formed of eight main characteristics mainly hierarchy, procedure, structure, order, regulation, establishment and solidarity, caution, and power orientation (Chan, 2004; Lin & Lai, 2005; Wallach, 1983).

- **Innovative Culture**

Organisations with this culture type are exciting places to work in which are characterised by adventure and an aggressive spirit. It is dynamic as employees are encouraged to accept new concepts that strive for innovation. The culture operates on independentness, offers autonomy, and encourages employees to express their opinions and thoughts. It is entrepreneurial, ambitious, and people can thrive within this environment if they manage it well. Such organisations are creative places to work in, filled with challenges, originality, and individual uniqueness. Companies having this culture fall in the highly competitive and erratic environment which can also be full of risks as they allow members to take chances. Thus, innovative environments can be viewed by others as environments that are interesting however, others may view them as places that are not easy to work in as they are full of challenges, competition, and risk taking which

might be difficult to handle. Burnout and stress are routine within this culture dimension as well as occupational hazards. The eight characteristics of this dimension are risk taking, results-orientation, creativity, pressure, stimulation, challenges, enterprising, and driving (Chan, 2004; Lin & Lai, 2005; Wallach, 1983).

- **Supportive Culture**

This culture provides a friendly, fair, warm, helpful, open, and harmonious environment for workers. Organisations with this culture are 'fuzzy' places to work in. Members are extremely relationship–oriented, trusting, safe to be with, equitable, sociable, encouraging, and highly supportive such that the work environment is almost like an extended family. The eight characteristics of this culture dimension include: collaboration, relationship orientation, encouragement, socialness, personal freedom, equity, safety, and trust (Chan, 2004; Lin & Lai, 2005; Wallach, 1983).

4.5   THE ROLE OF CULTURE IN AN ORGANISATION

Culture serves various roles in an organisation for instance,Connolly (2008) summarised the role of culture in an organisation as outlined below:

- It offers an interpretation of the organisation's history in order to guide employee's future behaviour.

- It generates employee commitment to the values and philosophies of the organisation.

- It acts as a control mechanism for employees encouraging and discouraging certain types of behavior.

- It is responsible for leading to greater productivity and profitability within the organisation.

- It can assist in improving the organisational operations by combining information of the organisation's adversaries and competitors.

4.6 THEORETICAL INTEGRATION OF WORK STRESS, WORK-HOME INTERFERENCE, AND ORGANISATIONAL CULTURE

The impact of globalisation, the recession, social, economic, and political challenges that characterise a lot of nations especially those that are still developing, have globally modified and changed the average working conditions exposing employees to various work stressors as they try to adapt to the new working life (Wilpert, 2009).

The occupational stress theoretical perspective by (Osipow, 1998) and the job demands perspective suggest that working environments of organisations are exposing employees to work stressors such as role overload, role insufficiency, role ambiguity, unclear role boundaries, high responsibility, and unpleasant physical environments. Such work stressors lead to perceived work stress. The person environment fit perspective argues that the culture in different organisations in terms of the unwritten rules, norms, procedures, and expectations placed on the employee by the organisation have been viewed as a powerful product of work stress especially if the individual feels alienated and they are powerful predictors of the intensity at which work stress will be experienced by the members (Osipow, 1998; Sergay, 2011).

A consequence of work stressors is that they can lead to the continuous built-up of negative affects leading to strain reactions such as psychological strain, vocational strain, interpersonal or behavioural strain, and physical strain which can be expressed in sleeplessness, disturbed behaviour, headaches, changes in working behaviours, and a decrease in job involvement (Osipow, 1998; Swanson in Cope, 2003).

The negative affects that would have built up during working hours particularly when work demands have been excessive according to the spill-over perspective end up being transferred into the home domain creating distractions which are a product of poor role integration which may

result in outcomes such as the hampering of the employees functioning in the non-work domain. According to the effort recovery theoretical perspective, the spill-over into the non-work situation results in negative work-home interference due to the limited opportunity that one would have had for recovering during non-working hours. Limited opportunity to recover could be due to the fact that demands placed on the individual would not have ceased during working hours and exist well after working hours. It could also be due to the fact that the existing work resources (De Sousa, 2009; Geurts *et al.*, 2003) and the personal resources that the individual has such as self-care, social support, and rational cognitive coping (Osipow, 1998; Swanson in Cope, 2003) may not be sufficient to enhance recovery.

On the other hand, Wallach's (1983) organisational culture theoretical perspective argues that if individuals work for organisations that have a supportive culture which provides employees with all the support and work resources they need, and if their personal resources are also sufficient, De Sousa (2009) and Geurts *et al.* (2003) in line with the conservation of resources added that the individuals may be stimulated to learn from and grow in their work and their energy resources will be mobilised rather than depleted. This can facilitate one's functioning in the non-working domain resulting in positive work-home interference (Hobfoll, 2001).

Some insurance companies in Zimbabwe have exposed employees to work stressors such as role overload in the form of long working hours, overtime, and heavy work-loads. Their exposure to role insufficiency has been in the form of inadequate cash flows for the processing of claims, purchasing of relevant work equipment, and paying sufficient salaries. The long working hours have also exposed the employees to the intrusion of home role boundaries by work due to inadequate time for fulfilling personal responsibilities (Moyo, 2009; Nhundu, 2009; http//:www.thezimbabwean.co.uk).

According to the work stress perspective (Osipow, 1998), work-loads and long working hours can lead to perceived work stress in the form of psychological and physical strain (Osipow, 1998) which may have been manifested among some Zimbabwean employees in the form of absenteeism and turnover (Moyo, 2009).

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The work role stressors of role overload and insufficiency which some employees in the Zimbabwean insurance sector have been exposed to, are elements which are evident in bureaucratic institutions according to Shimla and Kumar's (2009) explanation on the organisational culture perspective. Role overload occurs in bureaucratic institutions because of role occupants who lack the power to control the amount of work and the hours that they have to do the work per given period. Thus, they are forced to engage in heavy work-loads and long working hours by those in power and the prevailing situation. Role insufficiency can also be a result of the allocation of inadequate resources for certain work activities by those with the authority to do so. This is in line with Wallach's (1983) bureaucratic cultural perspective.

Although some insurance companies in Zimbabwe have tried to offer support to their employees (support culture) through counselling, educational, personal, and housing loans among others, the incentives may not have been enough to cushion some of the employees from the daily work stressors they are exposed to (Moyo, 2009; Nhundu, 2009; http//:www.thezimbabwean.co.uk).

If the employees are unable to recover from the demands of the work environment, the effort recovery perspective indicates that the strain and demands can spill-over into their home domain resulting in negative work-home interference (Geurts *et al*., 2003) which may be experienced by some employees in the Zimbabwean insurance sector due to inadequate time for achieving work and home responsibilities. The boundary-border perspective adds that the situation may lead to the integration of work and home roles thus blurring the boundaries between work and home thus creating conflict in both domains (Ashforth *et al*., 2000).

To summarise, due to the modified and changed working conditions, many employees are being exposed to work stressors due to their organisational cultural practices which can eventually lead to perceived work stress and strain. If employees do not have sufficient work and personal resources to enhance recovery from work challenges, the negative affects are likely to have a negative effect on their home environment (negative work-home interference). If however, one belongs to an organisation with a supportive culture that provides employees with their required

resources, sufficient recovery is likely to occur facilitating the positive influence in their home environment (positive work-home interference).

4.7   CHAPTER SUMMARY

The chapter explained the concept of organisational culture, its origins and development, the nature of its diversity, and the variety of characteristics it possesses. Theories of organisational culture, a relevant model, and the role of culture in an organisation were presented. The discussion of the theoretical integration of work stress, work-home interference, and organisational culture finalised the chapter. **Chapter 5** will outline the empirical research.

CHAPTER 5 EMPIRICAL RESEARCH

The present chapter describes how the empirical study was conducted. The aim of the present chapter is to outline the process followed in determining the relationship between work stress, work-home interference, and organisational culture among insurance employees in the Zimbabwean context. To achieve this aim, the population and sample will be described, followed by a description of the measuring instruments utilised. Thereafter, the data collection and processing will be discussed, followed by hypotheses formulation and finally the chapter summary.

The entire phase of the empirical study consists of the following nine steps that were followed in conducting this study:

Step 1   Determination and description of the population and sample

Step 2   Choosing and motivating the psychometric battery

Step 3   Administration of the psychometric battery

Step 4   Scoring and interpreting the psychometric battery

Step 5   Statistical data processing

Step 6   Formulation of the research hypotheses

Step 7   Reporting and interpreting the results and

Step 9   Formulating the research conclusions, limitations, and recommendations

Chapter 5 discusses the first six steps and the remainder is covered in Chapters 6 and 7.

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5.1 DETERMINATION AND DESCRIPTION OF THE POPULATION AND SAMPLE

5.1.1 Population

The population for this research was determined as insurance employees from three Harare based insurance organisations. The employees had different insurance occupations that included: a graduate trainee in operations, an agent, assessor, valuer, loss controller, underwriter, claims processor, senior underwriter, and senior claims processor. They were also different in terms of age, gender, race, educational qualification, marital status, number of dependents, occupation, and years of experience in the current occupation.

5.1.2 Sample

The sample consisted of 240 employees who were selected using systematic random sampling. Babbie (2009) described systematic random sampling as sampling with a system where one would begin by selecting a random item from the elements available for example, the 10th item from the elements until a suitable sample would have been established. Technically it is referred to as a systematic sampling with a random start. The sampling interval is the standard distance between the items that would have been selected in the sample, that is, ten in the mentioned instance.

Systematic random sampling is a method with various strengths. It is more accurate than simple random sampling because it involves a systematic manner of choosing every participant for the research. The method is convenient in that problems in the ordering of elements of the sampling frame can usually be remedied quite easily. It also ensures a degree of representativeness of the research participants and permits an estimate of the error present (Baddie, 2009).

Eighty participants were chosen from each of the three insurance institutions using employee lists that the researcher was provided with and the employees were not listed in any particular order. The first employee at each of the institutions was selected randomly from the list and those

afterwards were chosen at regular intervals in a systematic manner until the suitable sample size had been established.

The sample of 240 participants who had been selected had a response rate of 190, seventy nine percent (79%). Seventy of the 80 participants responded in the first Insurance Company, eighty eight percent (88%). The response rate at the second Insurance Company was eighty one percent (81%) as 65 of the 80 participants responded. At the third Insurance Company, 55 of the participants responded thus a response rate of sixty nine percent (69%). Such an overall response rate of seventy nine percent (79%) is regarded as acceptable for a social science research as it is adequate to allow for an analysis to be made and for correlations to be established (Terre Blanche & Durrheim, 2001).

The distribution of a sample can be presented in terms of frequency tables that indicate characteristic variables of the sample and the number of times they occur (Babbie, 2009). The frequency tables for this study indicate a tabular arrangement of biographical variables of the sample based on the categories of frequency of occurrence, percent, valid percent, and cumulative percent.

5.1.2.1   Distribution of the Sample according to Age

Table 5.1: Frequency Table on the Age of the Sample

Age	Frequency	Percent	Valid percent	Cumulative percent
18-25	14	7.4	7.4	7.4
26-35	93	48.9	48.9	56.3
36-45	69	36.3	36.3	92.6
46+	14	7.4	7.4	100.0
Total	190	100.0	100.0	

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The distribution of the sample as illustrated in table 5.1 and figure 5.1 indicate that the respondents were aged from 18 to more than 46 years. The majority of participants were aged between 26 and 35 years and this constituted 48.9% of the sample. The age categories that had the least number of participants were 18 to 25 years and 46 years and above which constituted 7.4% each.
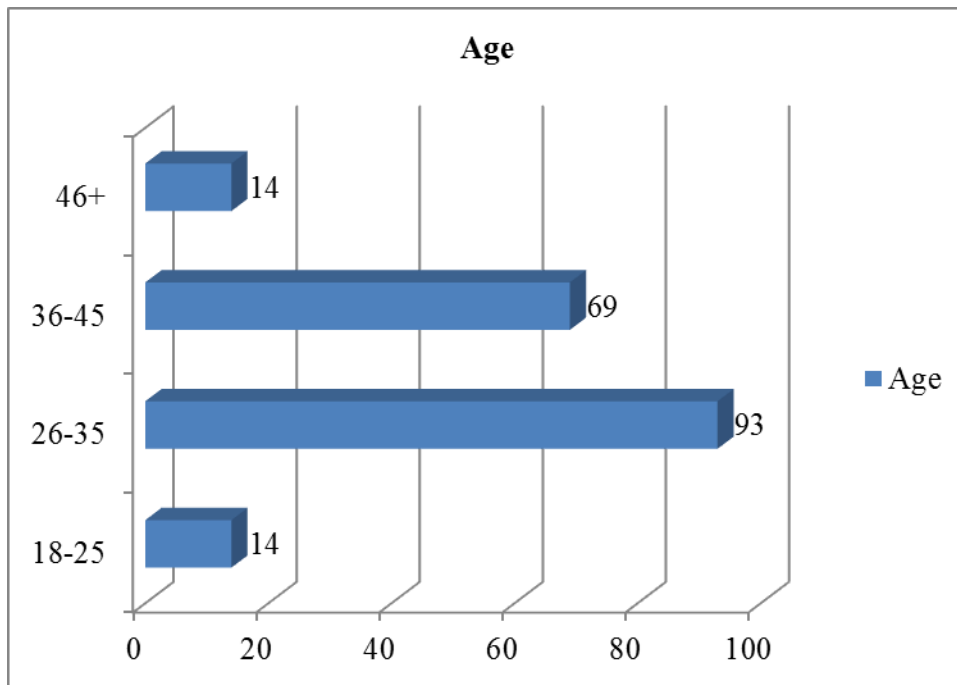
Figure 5.1: Distribution according to the Age of the Sample

5.1.2.2 Distribution of the Sample according to Gender

Table 5.2: Frequency Table on the Gender of the Sample

Gender	Frequency	Percent	Valid percent	Cumulative percent
Male	103	54	54	54
Female	87	46	46	100
Total	190	100.0	100.0	
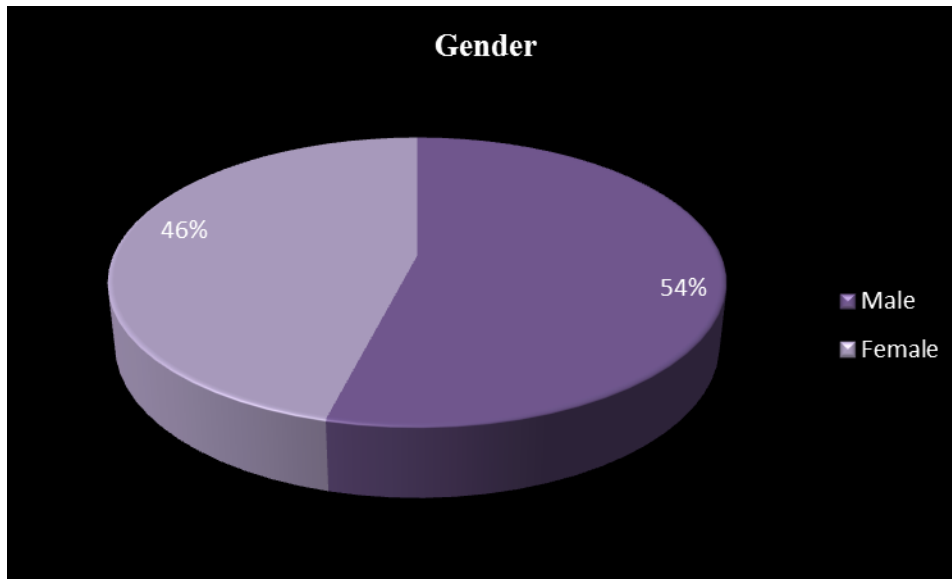
Figure 5.2: Distribution of the Sample according to Gender

The distribution of the sample as reflected on table 5.2 and figure 5.2 had male participants as the majority who were fifty four percent (54%) and female participants constituted forty six percent (46%).

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5.1.2.3   Distribution of the Sample according to Race

Table 5.3: Frequency Table on the Race of the Sample

Race	Frequency	Percent	Valid percent	Cumulative percent
Black	182	96	96	96
Colored	6	3	3	99
White	2	1	1	100.0
Total	190	100.0	100.0	
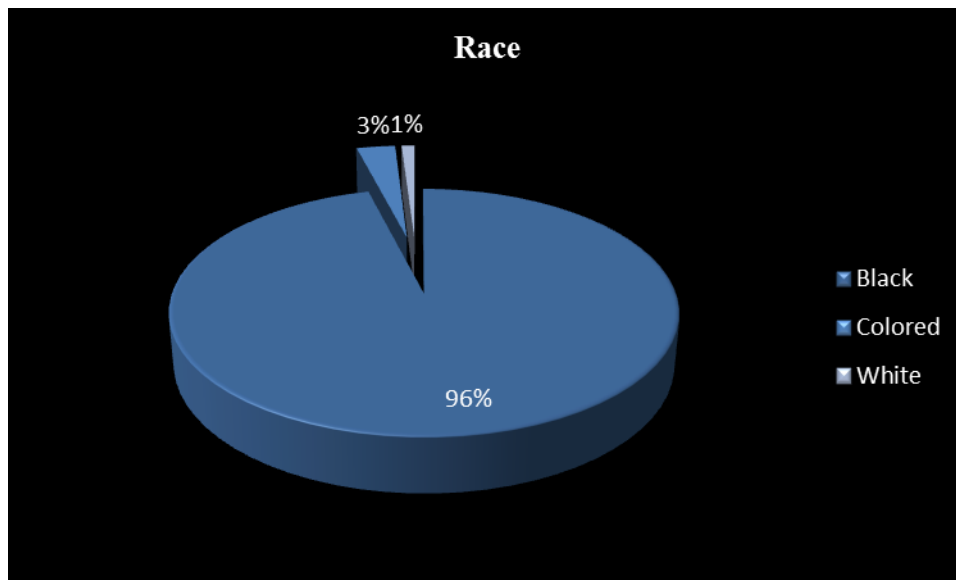
Figure 5.3: Distribution of the Sample according to Race

As illustrated in table 5.3 and figure 5.3, the distribution of the sample consisted of black participants which was the majority and constituted ninety six percent (96%). Three percent of the sample was colored and one percent (1%) white.

5.1.2.4   Distribution of the Sample according to the Highest Educational Qualification

Table 5.4: Frequency Table on the Highest Educational Qualifications of the Sample

Status	Frequency	Percent	Valid percent	Cumulative percent
Diploma	96	51	51	51
Degree	71	37	37	88
Post grad.	23	12	12	100.0
Total	190	100.0	100.0	
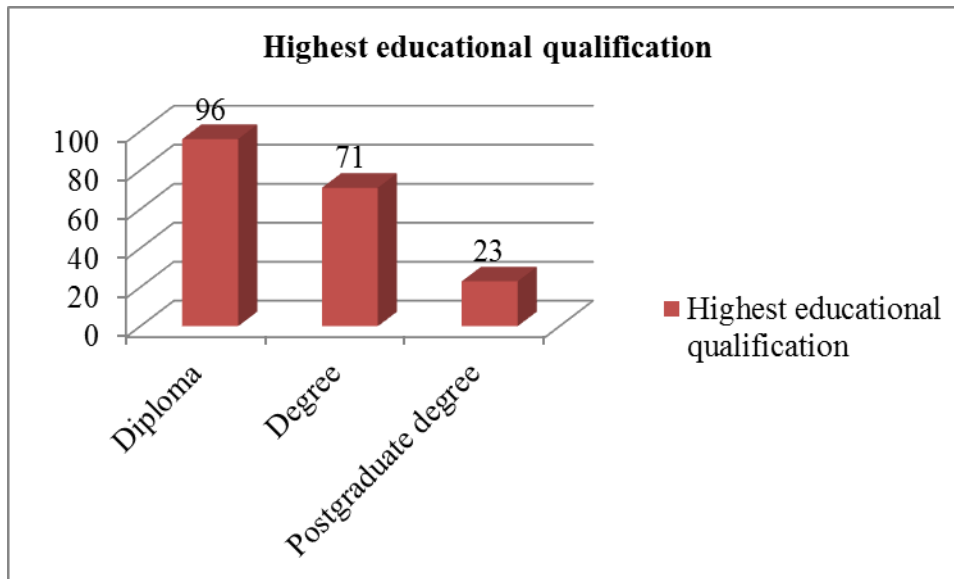
Figure 5.4: Distribution of the Sample according to the Highest Educational Qualification

Table 5.4 and figure 5.4 illustrate that the distribution of the sample consisted fifty one percent (51%) of the participants who had diplomas and these formed the majority of the sample. Thirty seven percent of the sample had degrees and a few constituting twelve percent (12%) had post graduate degrees.

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5.1.2.5   Distribution of the Sample according to Marital Status

The distribution of the sample according to table 5.5 and figure 5.5 shows that the majority of the sample contributing fifty percent (50%) was married. Thirty six percent (36%) single, nine percent (9%) divorced, and five percent (5%) widowed.

Table 5.5: Frequency Table on the Marital Status of the Sample

Status	Frequency	Percent	Valid percent	Cumulative percent
Single	69	36	36	36
Married	95	50	50	86
Divorced	16	8.4	8	95
Widowed	10	5	5	100.0
Total	190	100.0	100.0	

Figure 5.5: Distribution of the Sample according to Marital Status

5.1.2.6   Distribution of the Sample according to the Number of Dependents

The distribution of the sample as illustrated on table 5.6 and figure 5.6 shows that the majority of the sample had 1 to 10 dependents which constituted seventy three percent (73%) of the sample. Twenty five percent had no dependents and two percent (2%) had dependents that ranged from 11 to 20.

Table 5.6: Frequency Table on the Number of Dependents of the Sample

Status	Frequency	Percent	Valid percent	Cumulative percent
None	48	25	25	25
1-10	139	73	73	98
11-20	3	2	2	100.0
Total	190	100.0	100.0	

Figure 5.6: Distribution of the Sample according to the Number of

Dependents

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5.1.2.7 Distribution of the Sample according to Occupation

As outlined on table 5.7 and figure 5.7 the distribution of the sample had underwriters as the majority of participants who constituted twenty six percent (26%) of the sample, followed by claims processors who constituted twenty three percent (23%), and insurance agents contributing fifteen percent (15%). Loss controllers and graduate trainees in operations had the least participants and they each had four percent (4%).

The senior underwriters and senior claims processors were non-managerial employees.

Table 5.7: Frequency Table on the Occupation of the Sample

Status	Frequency	Percent	Valid percent	Cumulative percent
Underwriter	49	26	26	26
Claims processor	43	23	23	48
Senior underwriter	12	6	6	55
Senior claims processor	13	7	7	62
Graduate trainee	8	4	4	66
Agent	29	15	15	81
Assessor	14	7	7	88
Valuer	15	8	8	96
Loss controller	7	4	4	100.0
Total	190	100.0	100.0	

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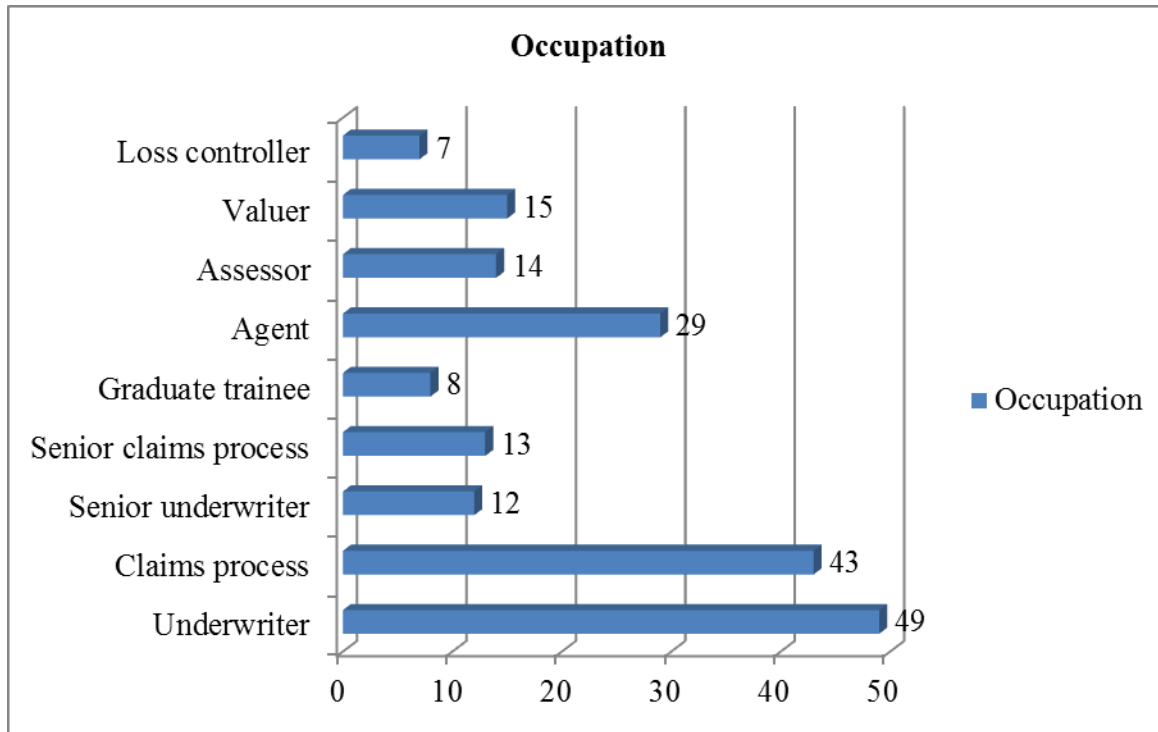
Figure 5.7: Distribution of the Sample according to Occupation

5.1.2.8   Distribution of the sample according to Years of Experience in the Current Occupation

Table 5.8: Frequency Table on the Sample's Years of Experience in Current Occupation

Years	Frequency	Percent	Valid percent	Cumulative percent
Less than 2	14	7.4	7.4	7.4
2-5	82	43.2	43.2	50.5
5-10	71	37.4	37.4	87.9
More than 10	23	12.1	12.1	100.0
Total	190	100.0	100.0	

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Figure 5.8: Distribution of the Sample according to Years of Experience in Current Occupation

Table 5.8 and figure 5.8 reveal that the distribution of the sample had participants who were in the 2 to 5 year experience category chewing up 43.2 % and this was the majority, followed by 37.4% of the participants in the 5 to 10 year category. The least number of participants were in the category of less than 2 years constituting 7.4%.

5.2 CHOOSING AND MOTIVATING THE PSYCHOMETRIC BATTERY

The study made use of the following instruments for measuring the research variables:

5.2.1 Biographical Questionnaire

The biographical questionnaire was used to gather information on the employees for descriptive purposes based on age, gender, race, highest educational qualification attained, marital status, number of dependents, occupation, and years of experience in current occupation.

5.2.2 Occupational Stress Inventory-Revised (OSI-R)

5.2.2.1 Theoretical Basis for the Development of the Occupational Stress Inventory-Revised (OSI-R)

The theoretical development of the Occupational stress inventory-revised (OSI-R) can be traced to the original version of the Occupational stress inventory (OSI) which is the work of two psychological researchers Osipow and Spokane (1984). They operationalised the tool from other occupational stress models and from their model of work stress which was based on an extensive review of literature with research in the work context being seen as the integral research domain. It focuses on the subjective perception of the individual with regard to the work stress and the amount of strain being experienced which is influenced by the availability of coping resources. In other words, work stress as the individual perceives it and strain as it is experienced are moderated and influenced by the individual's ability to cope (Osipow, 1998; Swanson in Cope, 2003).

The Occupational stress inventory-revised (OSI-R) is akin to theory guided observational approaches such as RHIA/ VERA (German abbreviation for regulation barriers at work or methods to investigate work related regulatory requirements). It was designed to examine the mental structure of work stress by integrating theoretical models that link the three dimensions of work stress, psychological strain, and coping resources. The Occupational stress inventory-revised (OSI-R) incorporated key aspects of the leading models of work stress, job strain, and effort reward imbalance. The cognitive ergonomics perspective also contributed to the development of the inventory for the assessment of factors such as the nature and temporal density of incoming work related information, how work related information is processed on the basis of complexity, completeness, and coherence. Thus, the Occupational stress inventory-revised (OSI-R) analyses work stress in terms of the demands it places on mental resources and how these demands are controlled by the individual which determines if work stress will be experienced and its intensity (Layne, 2001; Osipow, 1998).

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Osipow (1998) explains that the originally developed instrument was later revised in order to:

- Develop generic measures of work stressors that would apply across different occupational levels and work environments.

- To provide measures for an integrated theoretical model linking sources of stress in the work environment, psychological strains experienced by the individuals as a result of work stressors, and the coping resources available to combat the effects of work stressors and alleviation of strain.

The selection of each of the sub-scale items was based on face validity and the changes that were made to the revised edition were subsequently based on test-retest reliability studies and further reliability research. The revised Occupational stress inventory-revised (OSI-R) was modified by changing 26 of the 140 items of the original instrument (Osipow, 1998; Swanson in Cope, 2003).

5.2.2.2   Rationale of the Occupational Stress Inventory-Revised (OSI-R)

Layne (2001) explains that the instrument is a 140 item self-report inventory developed to measure three dimensions of work adjustment:

- Work stress

- Psychological strain

- Coping resources

It gives an indication on the level of perceived work stress of the individual based on the assessment done within the occupational setting (Layne, 2001).

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5.2.2.3   Scales of the Occupational Stress Inventory-Revised (OSI-R)

5.2.2.3.1   Occupational Roles Questionnaire (ORQ)

This is the first questionnaire which has a total of sixty items that have six sub-scales with ten items each. The items are designed to measure perceived work stress through defined work roles that were identified as being subsequently associated with work stress in literature. These subsequent sub-scales are role overload, role insufficiency, role ambiguity, role boundary, responsibility, and physical environment (Osipow, 1998).

The occupational roles questionnaire is the scale that was used to measure perceived work stress for this study.

- **Role Overload (RO)**

Role overload measures the extent to which job demands exceed resources (personal and work place) and the extent to which the individual will be able to accomplish workloads. Role overload can result in an employee experiencing anger and frustration towards persons believed to be responsible for the overload in work (Layne, 2001). High scorers may describe their work load as increasing, unreasonable, and unsupported by needed resources. They may describe themselves as not feeling well trained or competent for the job at hand, needing more help and working under tight deadlines (Osipow, 1998; Psychological Assessment Resources, 1998).

- **Role Insufficiency (RI)**

Role Insufficiency measures the extent to which an individual's training, education skills, and experience are appropriate to job requirements (Layne, 2001). High scorers may report a poor fit between their skills and the job they are performing. They may also report that their career is not progressing and has little future. As a result, needs for recognition and success may not be met.
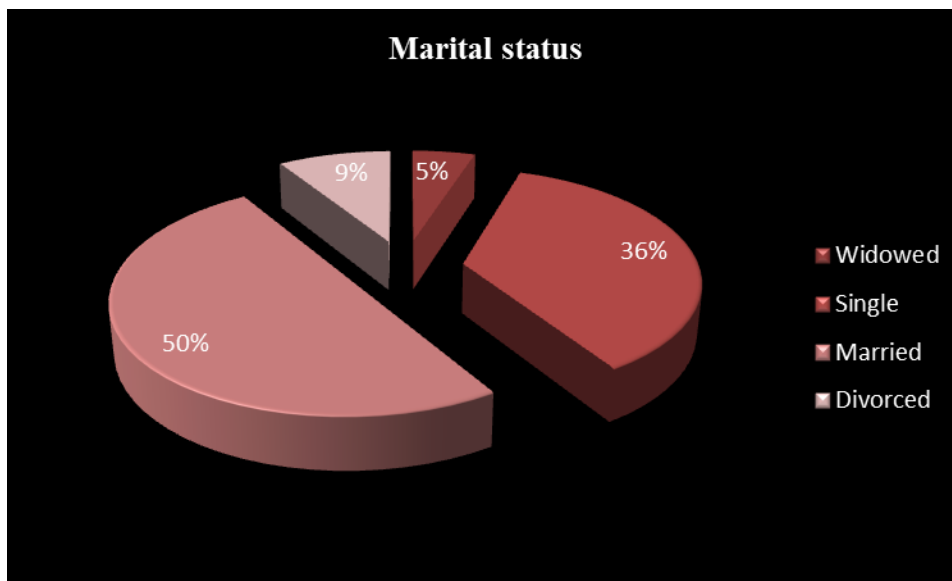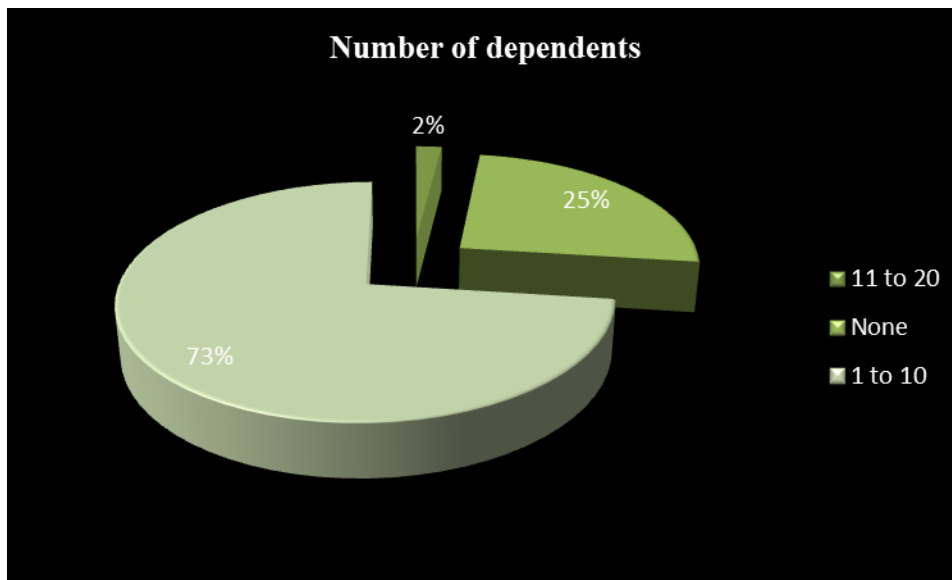
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They may report boredom or under-utilisation (Osipow, 1998; Psychological Assessment Resources, 1998).

- **Role Ambiguity (RA)**

Role Ambiguity measures the extent to which priorities, expectations, and evaluation criteria are clear to the individual (Osipow, 1998; Layne, 2001). High scorers may report an unclear sense of what they are expected to do, how they should be spending their time and how they will be evaluated. They seem not to know where to begin on new projects and experience conflicting demands from supervisors. They may also report no clear sense of what they should do to get ahead (Osipow, 1998; Psychological Assessment Resources, 1998).

- **Role Boundary (RB)**

Role Boundary measures the extent to which the individual experiences conflicting role demands and loyalties in the work setting. It has been suggested in literature that role boundary is synonymous with role conflict (Layne, 2001). High scorers may report feeling caught between conflicting supervisory demands and factions. They may report not feeling proud of what they do or not having a stake in the enterprise. They also may report being unclear about authority lines and having more than one person telling them what to do (Osipow, 1998; Psychological Assessment Resources, 1998).

- **Responsibility (R)**

Responsibility measures the extent to which the individual has or feels a great deal of responsibility for the performance and welfare of others on the job (Osipow, 1998). High scorers may report high levels of responsibility for the activities and work performance of subordinates. They are worried that others will not perform well. They are sought out for leadership and frequently have to respond to other's problems. They also may have poor relationships with

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people at work or feel pressure from working with angry or difficult employees or the public (Osipow, 1998; Psychological Assessment Resources, 1998).

- **Physical Environment (PE)**

Physical environment measures the extent to which the individual is exposed to high levels of environmental toxins or extreme physical conditions (Osipow, 1998). High scorers may report being exposed to high levels of noise, moisture, heat, dust, cold, light, poisonous substances, and unpleasant odours. They may also report having an erratic work schedule of feeling personally isolated (Osipow, 1998; Psychological Assessment Resources, 1998).

5.2.2.3.2   Personal Strain Questionnaire (PSQ)

The personal strain questionnaire has 40 items that are divided into four subscales measuring the outcome of work stress as manifested in personal strain. A high sub-scale score depicts greater levels of strain. The four sub-scales of this questionnaire consist of **vocational strain** which assesses the degree to which the individual has difficulty producing work quality or output as well as the **psychological strain** sub-scale which relates to the individual's ability to adjust to reported psychological and emotional strain. The **interpersonal or behavioural strain** sub-scale assesses the disruption in interpersonal relationships which the individual experiences and the **physical strain** sub-scale which covers the domain of physical illness or poor self-care habits which the individual may exhibit (Osipow, 1998; Swanson in Cope, 2003).

5.2.2.3.3   Personal Resources Questionnaire (PRQ)

The personal resources questionnaire has 40 items that assess recreational activities that provide a distraction from stressful events and the source of satisfaction of the work environment. In this scale, high scorers may report taking advantage of leisure time and engaging in activities that are relaxing. Sub-scales include: **self-care** which emphasises the involvement in healthy activities,

social support which refers to the relationships with family and friends as well as social groups and **rational cognitive coping** which assesses cognitive skills involved in the ability to reduce stress through the effective management of time and effort (Osipow, 1998; Swanson in Cope, 2003).

There are at least 24 published studies that have used the scales of the instrument in work stress related research and literature (Osipow, 1998). Some of the studies that have used them include:

- Occupational stress, strain, and coping in a professional accounting organisation by Cope (2003).

- Occupational stress inventory (OSI) and Occupational stress inventory-revised (OSI-R) data for equivalency study by Elam (1997) who examined the correlation between the Occupational stress inventory (OSI) and the Occupational stress inventory-revised (OSI-R) and discovered that the correlation between the items was sufficient enough to generalise validity results from one to the other.

- Dicken and Borgen (1993) in a study using the Occupational stress inventory-revised (OSI-R) found that role overload for counsellors was moderately correlated with strain.

- A national survey of occupational stress, psychological strain, and coping resources in elementary school counsellors by Trivette (1993) found out that role overload scores for elementary counselors were in the average range for both genders.

- Occupational stress and burnout amongst staff working with intellectual disability by Aitken and Schloss (1994) found that for institutional staff working with individuals with intellectual abilities, role overload was high due to the physical environment.

- A survey of occupational stress, psychological strain, and coping resources in Licensed Professional Counselors by Ryan (1996) who discovered that role insufficiency scores for Licensed Professional Counsellors (PLC) were in the average range for both genders.

- An exploratory study of the hardy personality at work in the health care industry by Turnipseed (1999) found out that control in the work place was negatively correlated to role ambiguity.

- Scottish and Australian teacher stress and strain comparative study by Pithers and Soolen (1999) found that vocational male teachers scored significantly higher than women on exposure to extreme work place conditions.

- The relationship of occupational stress, psychological strain, and coping resources on the turnover intentions of rehabilitation counselors by Layne (2001).

- Dorn in Cope (2003) found that social support would interact with stressful life events and would buffer the effects of strain and job satisfaction.

- Richard and Krieshok in Cope (2003) showed that strain was experienced differently in men and women.

- Hemmelgard and Laing in Cope (2003) found that women who scored higher on maternal identity scored lower on role strain. Job satisfaction and role strain were related in that the higher the satisfaction, the lower the strain.

- Segedin in Cope (2003) found that person environment fit predicted social support and that there was a positive relationship between age, recreation, and self-care.

5.2.2.4   Administration of the Occupational Stress Inventory-Revised (OSI-R)

The three scales of the questionnaire can be administered together or separately. Several studies have been conducted using one or two of the scales for example, Higgins (1986) and Dickens (1985), who used one of the three scales. This study only used the occupational roles questionnaire which was the relevant sub-scale for the research. The participants had to describe based on the instructions, the extent to which they agreed with the statements pertaining to their experience of work stress. The questionnaire took about ten minutes to complete.

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5.2.2.5   Scoring and Interpretation of the Occupational Stress Inventory-Revised (OSI-R)

The scoring was done on a 5 point scale ranging from 1 (*rarely or never true)* to 5 (*true most of the time)*. The rating scale corresponded to the item that the individual felt was applicable to his or her current work stress related experience (Bocchino, 1999; Osipow, 1998). Raw scores were obtained by adding the responses of each column and then forming a total score for each of the three questionnaires. High scores for the Occupational roles questionnaire (ORQ) suggest significant levels of work stress. The scores may be transferred onto a profile form which facilitates the calculation of T-scores to provide the profile of the individual. T-scores are linear transformations of raw scores derived to have a mean of 50 and a standard deviation of 10. As indicated by Osipow's (1998) interpretive guidelines T scores at or above 70 indicate a **strong probability of maladaptive work stress or strain**. A strong probability of maladaptive work stress or strain is an indication of the employee's inability to manage or cope with the work stressors such that the work stress disorder is created, maintained, and strengthened. Increased levels of depression, anxiety, lower self-esteem, and bad health are often exhibited or reported and these interfere with the everyday functioning of the employee. T scores in the range of 60 to 69 suggest **mild levels of maladaptive work stress or strain**. Mild levels of maladaptive work stress or strain are an indication of average levels of the work stress disorder such that the levels of depression, anxiety, self-esteem, and bad health exhibited or reported by the employee are also average. Significant limitations to the everyday functioning and living skills of the employee are exhibited or reported. T scores in the range of 40 to 59 are within one standard deviation of the mean and should be interpreted as being in the **normal range**. Normal range work stress levels are an indication of the presence of work stress within the employee as can be expected in any other person. The levels of work stress will be insignificant to cause alarm or harm to the employee. T scores below 40 indicate a **relative absence of work stress or strain.** Relative absence of work stress or strain indicates that the employee has no work stress or at least, that work stress was not detected within the employee (Osipow, 1998; Psychological Assessment Resources, 1998).

5.2.2.6 Reliability and Validity of the Occupational Stress Inventory-Revised (OSI-R)

Reliability estimates for this questionnaire were determined by test–retest and internal consistency analyses. Lonbard (1998) indicated that test retest correlations ranged from 0.39 to 0.74. The alpha coefficient for each dimension is 0.88 for Occupational roles questionnaire (ORQ), 0.93 for the Personal strain questionnaire (PSQ), and 0.89 for the Personal resources questionnaire (PRQ). Test retest correlations ranged from a low 0.39 for self-care to a high 0.74 for the total Personal strain questionnaire (PSQ) score (Layne, 2001; Osipow, 1998).

The Occupational stress inventory- revised (OSI-R) manual reported the validity to be based on the items below by Osipow (1998):

   a) Convergent validity studies

   b) Factor analyses

   c) Correlational studies of the relationships of the scales to variables of practical and theoretical importance

   d) Studies using the scales as outcome measures following stress reduction treatment and

   e) Studies of the stress, strain, and coping model employing comparisons of the selected criterion groups

The Occupational stress inventory-revised (OSI-R) was found to be able to use the validity generalised from the original Occupational stress inventory (OSI) (Osipow, 1998). Guetter (1998) in a computerised study examined concurrent validity using the Occupational stress inventory-revised (OSI-R) with two other inventions and found that the measures were all correlated in predictable ways. Convergent validity studies that used the Occupational stress inventory-revised (OSI-R) in conjunction with other recognised instruments (Employee Assistance Program Inventory and Career Attitudes and Strategies Inventory) revealed general results which showed that there were significant correlations between the Occupational stress inventory-revised (OSI-R) scales and similar scales on the instruments. The correlational values were found to be statistically

significant and thus, consistent with the expectation that high strain is associated with numerous work place problems (Layne, 2001; Osipow, 1998).

5.2.2.7   Justification for the Selection of the Occupational Stress Inventory-Revised

The instrument was selected because of its suitability for the study, its theoretical base, and proven reliability as a work stress measure. It can be used to provide a detailed comparison of work stress from individual to individual and institution to institution. Its construction is based on a clear model and a broad spectrum of various literature sources related to work stress (Layne, 2001; Osipow, 1998).

5.2.3   Work-Home Inventory Questionnaire (SWING)

5.2.3.1   Theoretical Basis for the Development of the Work-Home Inventory (SWING)

The Work-home inventory (SWING) was developed at Radboud University in the Netherlands to measure work-home interference. It was developed by the researchers Wegena and Geurts. They constructed the instrument based on a strong theoretical perspective of the effort recovery (E-R) model by Meijman and Mulder. The effort recovery model with regards to the Work-home inventory (SWING) was used to describe the mechanisms of work-home interaction and the effects it has on the employee's well being. The model proposed that effort expenditure was associated with specific load reactions that would have developed within the employee. These load reactions included psychological, physiological, behavioural, and subjective responses which in principle can be reversed. When the exposure to the load was reduced, recovery could begin to stabilise at specific baseline level within a certain period of time (Dikkers, Geurts, Kompier, Toon & Houtman, 2010; Geurts *et al.,* 2005).

The recovery process resulted in the reduction in fatigue and other stressful situations. However, recovery cannot occur unless the demands cease. Otherwise the originally adaptive responses develop into negative load reactions such as strain, short term psychometric health complaints,

and sustained activation that could spill-over to the home environment. The presuppositions put forward by the effort recovery model have also enhanced the understanding of positive and negative work-home interference, that is, the more the employees perceive their functioning at home as being hampered by negative load reactions built at work, the more they will perceive their work demands as highly stressful, that is, the gloomy perception perspective and the opposite is for positive load reactions. Researchers Wegena and Geurts developed the instrument after having been inspired not only by the mentioned theoretical framework but also by insights from work psychology and 21 published scales from Kopleman, Greenhaus, and Connolly (Watson, 2005).

5.2.3.2   Rationale of the Work-Home Inventory (SWING)

The instrument was designed to reveal how the work place influenced the home environment through positive and negative spill-over, that is, the transmission of attitudes or reactions associated with positive or negative work experiences to the home setting thereby affecting the overall well-being of the employees personal life. This is achieved by asking employees questions related to their work situation and the home situation which could indicate whether their home situation had changed in terms of the interaction with family, spouse, and friends as a result of the employees work style (Watson, 2005).

5.2.3.3   Scales of the Work-Home Inventory (SWING)

The questionnaire differentiates four types of work-home interaction by using 22 distinct items.

5.2.3.3.1   Negative Work-Home Interference (NWHI)

Negative work-home interference is when negative load reactions build up at work and impact on the individual negatively to hamper one's functioning at home. It measures strain based interference of work into the home sphere. This section has eight items (Geurts *et al*., 2005).

5.2.3.3.2   Positive Work-Home Interference (PWHI)

Positive work-home interference is when positive aspects built up at work facilitate functioning at home. It measures the transfer of skills learnt from work to home and it has five items (Geurts *et al*., 2005).

5.2.3.3.3   Negative Home-Work Interference (NHWI)

Negative home-work interference when negative reactions developed at home impede functioning at work and has four items (Geurts *et al*., 2005).

5.2.3.3.4   Positive Home-Work Interference (PHWI)

Positive home-work interference is when positive load reactions developed at home facilitate functioning at work and it has five items (Geurts *et al*., 2005).

The sub-scales of the Work-home inventory (SWING) have been used for various studies which include:

- The work-home interaction of employees in the mining industry by Mostert and Oldfield (2009).

- Impact of work time arrangements on work-home interference among Dutch employees by (Jennings, 2004).

- The dual process model of Work-home interference by Bukker and Geurts (2004).

- The work-home interaction from a work-psychological perspect: Development and Validation of a new questionnaire the Work-home inventory (SWING) by Geurts *et al*. (2005).

- Examining socio-demographic predictors in the South African Context by Mostert (2010).

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- Relationship between work and non-work stressors and work-life balance among global market trading professionals by De Sousa (2009).

5.2.3.4   Administration of the Work-Home Inventory (SWING)

The two sub-scales which were relevant to this study namely negative work-home interference (NWHI) which has eight items and positive work-home interference (PWHI) which has five items were administered and they took about 15 minutes to complete.

5.2.3.5   Scoring and Interpretation of the Work-Home Inventory (SWING)

Participants rated the frequency of occurrence of the mentioned statements on the scales in the sphere of their work and home lives on the scales of 0 for (*Never)* to 3 for (*Always)* (De Sousa, 2009; Geurts *et al.,* 2005). The questionnaire was scored by adding items per each sub-scale separately, that is, for the negative work-home interference (NWHI) and positive work-home interference (PWHI) to arrive at the score for each sub-scale. The total score of the two sub-scales gave the direction of the respondent's work-home interference as negative or positive (De Sousa, 2009; Geurts *et al*., 2005).

For instance, if a participant scored high, that is, a 3 *(Always)* for statements on positive work-home interference this meant that they agreed with the statements given and suggested that they experienced high degrees of positive work-home interference. On the other hand if participants did not agree with the statements on the positive work-home interference sub-scale and scored lowly that is 0 for (*Never)*, it implied that the participants experienced no positive work-home interference. Higher scores were interpreted as high positive work-home interference and in contrast it would mean lower negative work-home interference. A mean score of 2 and 3 was interpreted as high and seen in the positive work-home interference sub-scale. Any score between 1 and 2 was an average score (De Sousa, 2009).

5.2.3.6   Reliability and Validity of the Work-Home Inventory (SWING)

The instrument was considered to be theoretically and psychometrically sound. Geurts *et al*. (2005) discovered that the questionnaire reliably measured four empirically distinct types of work-home interaction and that this four dimensional structure was largely invariant across the five relevant sub-groups on which their research was conducted. Validity was also evident based on the relation with external variables, that is, job characteristics, home characteristics and indicators of health and well-being. Geurts *et al*. (2005) also found the instrument to be psychometrically sound with the following Cronbach alpha coefficients for the sub-scales negative work-home interference (NWHI) = 0.84, negative home-work interference (NHWI) = 0.75, positive work-home interference (PWHI) = 0.75, and positive home-work interference (PHWI) = 0.81 respectively.

Two South African studies confirmed the reliability and validity of the instrument namely Pieterse and Mostert (2005) and Van Tonder (2005). Pieterse and Mostert (2005) extracted four factors by means of exploratory factor analysis. Van Tonder (2005) investigated the validity of the Work-home inventory (SWING) by using structured equation modeling (SEM). Both studies found that indeed work-home interference could be characterised by the four dimensional constructs of the work-home inventory (SWING).

5.2.3.7   Justification for Selection of the Work-Home Inventory (SWING)

It was based on the effort recovery model which provided the theoretical framework for in-depth understanding on work-home interaction. Geurts *et al*. (2005) presented the instrument as valid and reliable. It examines work-home interference (WHI) in the stressor strain relation to positive and negative spill-over effect of work stressors and their effect on the home setting (spouse, family, or children). Thus, it is relevant for this research assessment.

5.2.4   The Organisational Culture Index (OCI)

5.2.4.1   Theoretical Basis for the Development of the Organisational Culture Index (OCI)

The development of the Organisational culture index (OCI) was based on the symbolic interpretative perspective where an organisation is believed to be a symbol. In this case, it is believed to symbolise the culture of an institution. Wallach (1983) immersed himself into the organisational setting in order to obtain an in-depth, multifaceted understanding of institutional operations.

The grounding of the questionnaire by Wallach (1983) into three distinct cultural dimensions namely bureaucratic, innovative, and supportive was further based on four core dimensions of organistional culture that appear to be prevalent in organisations in varying degrees and are common to the perspectives that most questionnaires on organisational culture are based on. The first core dimensional perspective is people orientation, which reflects perceived support, co-operation, mutual respect, and consideration between organisational members which will be prevalent. Wallach (1983) called this the supportive culture within the Organisational culture index. The Competing values model called it the group culture quadrant. The second core dimensional perspective innovation indicates general openness to change and propensity to experiment and take risks which are highly apparent. The organisational culture index called this innovative culture. The third core dimensional perspective control is another significant component. It focuses on the level of work formalisation, the existence of rules, procedures, and hierarchy. Wallach in the Organisational culture index called this the bureaucratic culture dimension. It is also prevalent in the Competing values model, Reynold's instrument, and the attention to details present in the Organisational culture profile. The final core dimensional perspective results or outcome orientation measures the level of productivity or performance expected in an organisation. This forms one of the characteristics of Wallach's innovative culture. In the Symlog or in Hofstede's practices questionnaire, this dimension is bipolar. It is

conceptually close to Reynold's construct of extern versus intern emphasis that refers to the task of satisfying customers or clients (Dolobbe *et al*., 2006; Lin & Lai, 2005; Wallach, 1983).

Some scholars and researchers are still trying to classify organisational culture from diverse viewpoints to the four mentioned core dimensions and they are employing different methods to do this. Despite this, referring to the above mentioned four core dimensional categories (people orientation, innovation, control and results or outcome orientation) whose numbers and labels of scales differ greatly in similar questionnaires, can enable a quality analysis of culture to be done (Dolobbe *et al*., 2006; Lin & Lai, 2005; Wallach, 1983).

5.2.4.2   Rationale of the Organisational Culture Index (OCI)

Wallach (1983) indicated that the development of the Organisational culture index through the use of categorised cultural dimensions was done to establish an instrument that created a cultural profile of an institution based on the perceptual descriptions of its members. It was also developed to assist management to:

- Know dominant culture types that exist amongst employees within their institutions.

- Better understand the unique merits and flaws of the cultures of their institutions.

- Recruit proper new bloods that can align to the cultures of their organisations and

- Make wise decisions when faced with organisational revolutions.

5.2.4.3   Scales of the Organisational Culture Index (OCI)

The instrument comprises of 24 items. Eight items are assigned to each of the three cultural dimensions: bureaucratic, innovative, and supportive.

5.2.4.3.1   Bureaucratic Culture Dimension

It describes the culture of an institution which is characterised by explicit power, authority, and supervision. Work places with this culture are hierarchical and compartmentalised. The types of employees of such institutions tend to be unimaginative. The organisational institutions that can have this culture type are those with large market share, efficient systems, and procedures (Chan, 2004; Lin & Lai, 2005; Wallach, 1983). Further explanation for this cultural dimension is provided in section 4.4.

5.2.4.3.2   Innovative Culture Dimension

It describes the culture of an institution which is characterised by an adventurous and aggressive spirit. It operates on risk taking and autonomy. The workplaces with this culture type are exciting and dynamic. The types of employees that belong to these institutions are entrepreneurial and ambitious by nature. It is results-oriented and the types of organisations with this culture are usually creative (Chan, 2004; Lin & Lai, 2005; Wallach, 1983). Further explanation for this cultural dimension is provided in section 4.4.

5.2.4.3.3   Supportive Culture Dimension

It describes the culture of an institution which is characterised by helpfulness, openness, and harmony for workers. The workplaces are warm and fuzzy to work in. The types of employees found at these institutions are friendly and focused. It is relationship-oriented and the types of organisations with this culture offer a highly supportive work environment (Chan, 2004; Lin & Lai, 2005; Wallach, 1983). Further explanation for this cultural dimension is provided in section 4.4.

Studies that have used the bureaucratic, innovative, and supportive sub-scales of the Organisational culture index include:

- The contribution of knowledge management in generating a corporate culture of innovation by Deacon (2008).

- Organisational culture as a predictor of performance. A case study of liberty life by Geldenhuys (2006).

- Individuals and organisation: the culture match by Wallach (1983).

- Organisational culture relationships with creativity and other job related variables by Koberg and Chusmir (1987).

- A study by Barhyte (1987) on the organisational culture type of a health institution revealed that the majority of nursing service departments were highly bureaucratic.

- Scherer (1988) in a research using the Organisational culture index (OCI) discovered that supportive culture was related to lower turnover levels.

- A study on the relationship of corporate culture type, public relations strategy, and organisational performance by Lin and Lai (2005).

- The relationship between commitment and organisational culture, sub-culture, leadership style, and job satisfaction in organisational change and development by Lock and Crawford (1999).

- Measuring the core dimensions of organisational culture. A review of research and development of a new instrument by Delobbe *et al.* (2006).

- Relating I.T strategy and organisational culture: An empirical study of public sector units in India by Kanungo, Sadavarti, and Srinivas (2001).

- Relations between team work and innovation in organisations and the job satisfaction of employees. A factor analytic study by Chang (2008).

- The role of culture in knowledge management. A case study of two global firms by Bayor, Sanson, and Hemphill (2006).

- Examining the effect of organisational culture and leadership behaviours on organisational commitment, job satisfaction and job performance, and small medium sized firms in Taiwan by Chan (2004).

- Antecedents of job satisfaction and organisational commitment and the mediating role of organisational culture by Lock, Crowford, and Koberg (2002).

5.2.4.4   Administration of the Organisational Culture Index (OCI)

All the sub-scales of the Organisational culture index (OCI) were administered for this study. The questions took about 10 minutes to complete. The response of each administered sub-scale was on based on the perceived applicability by the employee to his or her organisation.

5.2.4.5   Scoring and Interpretation of the Organisational Culture Index (OCI)

Each item was rated in terms of its applicability to an organisation. The rating was accomplished on a four point likert scale ranging from 1 (*does not describe my organisation)* 4 *(to describes my organisation most of the time).* The score was the sum of responses for the items in each category of the index that bureaucratic, innovative, and supportive. The highest category score indicates the predominant perceived culture type for the organisational environment of that employee (Cohen, 2004; Wallach, 1983).

A high score on the bureaucratic culture category meant the organisation was hierarchical, procedural, structured, ordered, regulated, established and solid, cautious and power- oriented. A high score on the innovative culture category meant the organisation was risk taking, results oriented, creative, pressurised, stimulating, challenging, enterprising, and driving. A high score on the supportive culture category means the organisation is collaborative, relationship-oriented,

encouraging, sociable and that it has personal freedom, is equitable, safe, and trusting (Chan, 2004; Lin & Lai, 2005; Wallach, 1983).

5.2.4.6   Reliability and Validity of the Organisational Culture Index (OCI)

The Organisational culture index has been widely validated through various management researches (Chan, 2004; Koberg & Chusmir, 1987). For instance, Koberg and Chusmir who used the Organisational culture index (OCI) to study the relationships of organisational culture to creativity, job satisfaction, propensity to leave, and the individual needs of employees concluded that the categories of culture identified in this instrument were related to the type of organisational culture. For instance, government organisations were more bureaucratic in nature than retail organisations which were more innovative.

Cronbach alpha reliability estimates of the Organisational culture index are 0.71 for bureaucratic culture, 0.87 for innovative culture, and 0.77 for supportive culture (Cohen, 2004; Wallach, 1983).

5.2.4.7   Justification for Selection of the Organisational Culture Index (OCI)

The instrument is based on identified core culture dimensional perspectives that were synthesised in numerous organisational culture questionnaires. The three dimensions of the instrument bureaucracy, innovation, and support are closely related to existing organisational culture dimensions. The instrument focuses on items that can describe the internal environment of an organisation more comprehensively. Because of its research properties, it has also been widely used by other researchers to assess the perception of organisational culture among employees of various work environments (Chan, 2004; Wallach, 1983).

5.2.5 Limitations of the Psychometric Battery

The Occupational stress inventory-revised (OSI-R), the Work-home inventory (SWING), and the Organisational culture index (OCI) are self- report measures. Although there are many strengths in using the self-report measures, there are potentially a number of weaknesses. For instance, response biases such as the systematic tendency by participants to respond to a range of questionnaire items in a particular way. Some participants may respond in such a way that presents them in more favourable light even when these responses might not reflect how they actually think, behave, or feel (desirable responding) and this can yield invalid and unreliable findings. The instruments also provide perceptual and behavioural assessments of the participants for instance in relation to role stressors which may influence their behaviour at their homes. Caution should therefore be exercised when generalising the findings on perceptual and behavioural measures to other employees as they can present a challenge in that, perceptions can greatly differ and behaviour is unpredictable. Similar situations can yield different perceptions and behavioural reactions depending on the context, situation, and conditions of participants during that period in time amongst others. Both perceptions and behaviour can be very diverse for the same group of employees at various times and for different employees and therefore can become difficult to generalise to others (Barling *et al*., 2010; Boswell, 2006).

5.2.6 Ethical Issues

The researcher sought consent to conduct the research from the participating academic institution and was granted ethical clearance to conduct the research study. Further consent to conduct the research was sought from the respective bodies through application letters. Consent was also sought from the participants through information sheets (Appendix B) that provided them with general information about the research. The researcher disclosed the details of the research to the potential participants using the information sheets as guide. The disclosure included a discussion on the procedures that were to be followed and what was expected on the part of the participants. The potential participants were given the opportunity to ask questions. After having answered their questions and clarifications, they were asked to sign and date voluntary consent forms

(Appendix C). When completing the questionnaire, the participants were not requested to state their names or information that could lead to their identification. This confidentiality was done to safeguard their identity. The participants were also advised that their participation in the research was voluntary and that they could withdraw at any time if for any reason they felt the need to do so.

5.3   ADMINISTRATION OF THE PSYCHOMETRIC BATTERY

The procedure for the execution consisted of an explanation on the research, its purpose, why the participants were chosen, and what was expected of them. A further explanation was given on their voluntary participation which they had to indicate by completing the provided volunteer informed consent form and they were assured of their confidentiality. An overview of the psychometric battery, that is, the Biographical questionnaire, the Occupational stress inventory-revised (OSI-R), Work-home inventory (SWING), and Organisational culture index (OCI) was given and they were also informed on the completion process. The participants were offered a return of their results upon the completion of the study.

The questionnaires were sent to the participants electronically using employee e-mail distribution lists which had the e-mails of the participants that the researcher had been provided with. Participant information which had the previously discussed details was attached as the cover of the questionnaire. The participants returned the questionnaires to the researcher electronically. E-mail reminders were however, sent to some of the participants.

5.4   STATISTICAL DATA PROCESSING

The Statistical Package for Social Sciences (SPSS) version 16 for Windows was used as the data analysis tool for this research. The data was entered on a spread sheet software. The variables and quantitative data entered were organised by assigning properties to the different variables. An output file was then created. Frequency distributors of the data were created to determine whether

the data was normally distributed. The package can be used for running statistical tests which are in the built-in software (Terre Blanche & Durrheim, 2001).

5.4.1   Confirmation of the Reliability and Validity of the Occupational Stress Inventory-Revised (OSI-R), the Work-Home Inventory (SWING), and the Organisational Culture Index (OCI)

Internal consistency reliability analysis is used to assess the consistency of the results delivered in a test, ensuring that the various items measuring the different constructs deliver consistent scores (Babbie & Halley 2010; Terre Blanche & Durrheim, 2001). The technique that was used for calculating the internal consistency reliability for the Occupational stress inventory-revised (OSI-R), Work-home inventory (SWING), and Organisational culture index (OCI) is the Cronbach alpha coefficient which takes into account the size of the sample and the number of potential responses.

5.4.2   Descriptive Statistics

They are statistics for describing data for the study sample. They can be used for making comparisons for the sample based on computations such as the minimum, maximum, mean, standard deviation, and skewness statistics (Babbie & Halley, 2010; Terre Blanche & Durrheim, 2001).

5.4.2.1   Descriptive Statistics on the Occupational Stress Inventory-Revised (OSI-R), Work-Home Inventory (SWING), and Organisational Culture Index (OCI)

Descriptive statistics on the Occupational stress inventory-revised (OSI-R), Work-home inventory (SWING), and Organisational culture index (OCI) were calculated using the mentioned techniques. The minimum statistic presents the least possible scores for the sample and the maximum statistic presents the greatest scores for the sample. The mean outlines the average

scores for the sample. The standard deviation indicates how much the scores vary from the mean values. A low standard deviation indicates that the data tends to be very close to the mean whereas a high standard deviation indicates that the data is spread over a larger range of values. Skewness is a measure of the asymmetry of a distribution. The normal distribution is symmetric and has a skewness value of 0. Skewness comes in the form of negative skewness or positive skewness depending on whether the data points are skewed to the left (negative skewness) or right (positive skewness) of the data average. The distribution with a significant positive skewness has a long right tail. A distribution with a significant negative skewness has a long left tail. As a guideline, a skewness value more than twice its standard error is taken to indicate a departure from symmetry (Babbie *et al*., 2011; Terre Blanche & Durrheim, 2001; Tabachnick & Fidell in De Sousa, 2009).

5.4.2.2   Inter-Correlation Analysis

Inter-correlation analysis is used to assess the existence of a mutual relationship or connection between two or more variables. There are two types or directions, the positive correlation and negative correlation. The positive correlation implies that as the values of one of the variables increase, the values of the second variable also increase or vice versa. The negative correlation implies that as the values of one of the variables increase, the values of the second variable decrease or vice versa (Babbie & Halley 2010; Terre Blanche & Durrheim, 2001). Inter-correlations between the constructs work-stress, work-home interference, and organisational culture were calculated using the Spearman correlation a technique which gives an indication of the extent of the relationship between the variables based on their potential significance (Terre Blanche & Durrheim, 2001).

5.4.3   Inferential Statistics

Inferential statistics are statistical techniques that employ probability theory for deducing (inferring) the properties of a population from the analysis of the properties of a data sample

drawn from it. They are concerned also with the precision and reliability of the inferences they help to draw (Babbie & Halley, 2010). The inferential statistics that were used for this research are multiple regression analysis and the analysis of variance (ANOVA).

5.4.3.1 Multiple Regression Analysis

The general purpose of the multiple regression analysis is to learn more about the relationship between several independent or predictor variables and a dependent or criterion variable. It describes the changes in a dependent variable (Babbie & Halley, 2010; Terre Blanche & Durrheim, 2001). The multiple regression between the constructs work stress, work-home interference, and organisational culture was calculated using the multiple linear regression. The multiple linear regression is concerned with describing and evaluating the relationship between a given dependent variable and one or more independent variables (Terre Blanche & Durrheim, 2001). Role overload (RO) and negative work-home interference (NWHI) were the independent variables and bureaucratic culture was the dependent variable.

5.4.3.2 Analysis of Variance (ANOVA)

A one way ANOVA is a statistical test to determine if all sample groups in a study are affected by the same factors and if they are, whether it is to the same degree. The groups are kept separate and tests are done independently on each group but the results are then compared. The sample groups are examined to see if the mean scores within each group are the same and how much impact different variables have on the test (Babbie & Halley, 2010; Terre Blanche & Durrheim, 2001). A one way ANOVA to test for differences between the work stress means of the participants with regard to the biographical variable marital status was calculated.

5.5 FORMULATION OF RESEARCH HYPOTHESES

Main Hypothesis

There are substantial correlations between the six sub-scales of the Occupational roles questionnaire (ORQ) of the Occupational stress inventory-revised (OSI-R), the negative work-home interference (NWHI) and positive work-home interference (PWHI) scales of the Work-home inventory (SWING and the three sub-scales of the Organisational culture index (OCI).

Specific Hypotheses

H_1: The six Occupational roles questionnaire (ORQ) scales yield significant positive correlations with the negative work-home interference (NHWI) scale of the Work-home inventory (SWING) and negative correlations with the positive work-home interference (PWHI) scale of the Work-home inventory (SWING).

H_2: The six Occupational roles questionnaire (ORQ) scales yield significant positive correlations with the bureaucratic and innovative scales of the Organisational culture index (OCI) and negative correlations with the supportive scale of the Organisational culture index (OCI).

H_3: The negative work-home interference (NWHI) scale of the Work-home inventory (SWING) correlates positively with the bureaucratic and innovative scales of the Organisational culture index (OCI) and the positive work-home interference (PWHI) scale of the Work-home inventory (SWING) correlates positively with the supportive scale of the Organisational culture index (OCI).

H_4: The sub-scale of role overload (RO) and the scale of negative work-home interference (NWHI) correlate positively with bureaucratic culture such that the perceived bureaucratic culture will be higher for insurance employees with high role overload (RO) and negative work-home interference (NWHI).

H5: The mean scores of married respondents on the six Occupational roles questionnaire (ORQ) subscales are significantly higher than those of single, divorced, and widowed persons.

5.6   CHAPTER SUMMARY

The chapter discussed the population, sample, choice and justification of the psychometric battery, the statistical data processing, and the formulation of the research hypothesis. The results will be presented in **Chapter 6.**

CHAPTER 6   REPORTING AND INTERPRETING THE RESULTS

The chapter presents the quantitative results in terms of the empirical aims and hypotheses of the research. The results of the research will be discussed and integrated.

The chapter presents the empirical findings which address the specific empirical aims of the research:

- To determine the level of work stress among insurance employees in the Zimbabwean context.

- To determine the experience of work-home interference amongst insurance employees in the Zimbabwean context.

- To determine the type of culture amongst insurance employees in the Zimbabwean context.

- To determine the relationship between work stress, work-home interference, and organisational culture amongst insurance employees in the Zimbabwean context.

The presentation of the quantitative results will involve the earlier mentioned descriptive and inferential statistics.

6.1   CONFIRMATION OF THE RELIABILITY AND VALIDITY OF THE OCCUPATIONAL STRESS INVENTORY- REVISED, THE WORK-HOME INVENTORY AND THE ORGANISATIONAL CULTURE INDEX

This section reports the Cronbach alpha coefficients of the Occupational stress inventory-revised (OSI-R), the Work- home inventory (SWING), and the Organisational culture index (OCI).

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6.1.1   Internal Consistency Reliability Analysis of the Occupational Stress Inventory

Table 6.1

Cronbach Alpha Coefficients of the Occupational Stress Inventory-Revised (OSI-R)

Subscales	α	Cronbach alpha coefficients (Osipow, 1998)
Role overload (RO)	0.904	0.78
Role insufficiency (RI)	0.122	0.85
Role ambiguity (RA)	0.822	0.79
Role boundary (RB)	0.477	0.72
Responsibility (R)	0.895	0.7
Physical environment (PE)	0.744	0.89

When using the Cronbach alpha coefficient method, a minimum reliability of 0.7 is required (Nunnally & Bernstein in De Sousa, 2009). The Cronbach alpha coefficients for each sub-scale as reported by Osipow (1998) who developed the Occupational stress inventory-revised (OSI-R) are given in table 6.1. Cronbach alpha coefficients of the research were also computed for each sub-scale of the questionnaire as illustrated in table 6.1 (α). All of the Cronbach alpha coefficients of the research with the exception of role insufficiency (0.122) and role boundary (0.477) were larger than 0.7 and they were also within the acceptable category for behavioural science research (Hair, Anderson, Tatham & Black in De Sousa, 2009).

Some of the Cronbach alpha coefficients such as role overload (0.904), role ambiguity (0.822), and responsibility (0.895) were higher for this research than for previous research by Osipow (1998). High Cronbach alpha coefficients indicate a good internal consistency of the items of the sub-scale for the participants who took part in that specific study (Babbie, 2009). Cronbach alpha coefficients for role insufficiency (0.122) and role boundary (0.477) were lower for this research than those of previous research by Osipow (1998). Terre Blanche and Durrheim (2001) explained

that low Cronbach alpha coefficients suggested a low internal consistency for the items of that subscale with regard to the participants of that particular research.

6.1.2   Internal Consistency Reliability Analysis of the Work- Home Inventory

Table 6.2

Cronbach Alpha Coefficients of the Work-Home Inventory (SWING)

Subscales	α	Cronbrach alpha coefficients (Geurts *et al*., 2005)
Negative work-home interference (NWHI)	0.862	0.84
Positive work-home interference (PWHI)	0.720	0.75

The Cronbach alpha coefficients for sub-scales of the Work-home inventory (SWING) as reported by Geurts *et al*. (2005) are given in table 6.2. The Cronbach alpha coefficients computed for the sub-scales of the Work-home inventory with regard to this research are also outlined on table 6.2 (α). The Cronbach alpha coefficients for negative work-home interference (0.862) and positive work-home interference (0.720) both fell within the acceptable range in accordance to Nunnally and Bernstein in De Sousa (2009) with the Cronbach alpha coefficient for negative work-home interference being slightly higher than for previous research by Geurts *et al*. (2005). The ranges of the Cronbach alpha coefficients for negative work-home interference and positive work-home interference also fell within the acceptable category for behavioural science research (Hair *et al*., in De Sousa, 2009).

6.1.3 Internal Consistency Reliability Analysis of the Organisational Culture Index

Table 6.3

Cronbach Alpha Coefficients of the Organisational Culture Index (OCI)

Subscales	α	Cronbrach alpha coefficients (Wallach, 1983)
Bureaucratic dimension	0.747	0.71
Innovative dimension	0.389	0.87
Supportive dimension	0.833	0.77

The Cronbach alpha coefficients as reported by Wallach (1983) who developed the Organisational culture index (OCI) are given in table 6.3. Cronbach alpha coefficients that were computed for this research are also illustrated on table 6.3 ($α$). The Cronbach alpha coefficients of the bureaucratic dimension (0.747) and the supportive dimension (0.833) were within the acceptable range. They were within the acceptable category for behavioural science research (Hair *et al*., in De Sousa, 2009). The Cronbach alpha coeffient for the innovative dimension (0.389) was however less than the acceptable range of 0.7 as postulated by Nunnally and Bernstein in De Sousa (2009).

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6.2 DESCRIPTIVE STATISTICS

6.2.1 Descriptive Statistics on Work Stress

Table 6.4

Descriptive Statistics on the Occupational Stress Inventory Revised (OSI-R)

	N	Minimum	Maximum	Mean	Std. deviation	Skewness	
							std. error
Role overload	190	20	46	35.82	9.487	-.167	.176
Role insufficiency	190	24	41	29.14	2.446	.621	.176
Role ambiguity	190	22	42	27.64	3.806	1.013	.176
Role boundary	190	20	43	27.22	3.505	.297	.176
Responsibility	190	21	45	36.37	7.055	-1.038	.176
Physical environment	190	14	35	21.38	5.652	-.199	.176
Valid N (list wise)	190						

The descriptive statistics of the Occupational stress inventory revised (OSI-R) are given in table 6.4 with regard to the minimum, maximum, mean, standard deviation, and skewness.

6.2.1.1 Descriptive Statistics on Work Stress Levels using T-scores

The work stress levels for the sub-scales of the Occupational stress inventory- revised (OSI-R) are based on the T-scores provided by Osipow (1998).

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6.2.1.1.1   Role Overload Work Stress

Table 6.5

Role Overload Work Stress Levels

		Frequency	Percent	Valid percent	Cumulative percent
Valid	Relative absence of work stress and/or strain	35	18	18	18
	Normal range	78	41	41	60
	Mild levels of maladaptive work stress and/or strain	77	41	41	100.0
	Total	190	100.0	100.0	
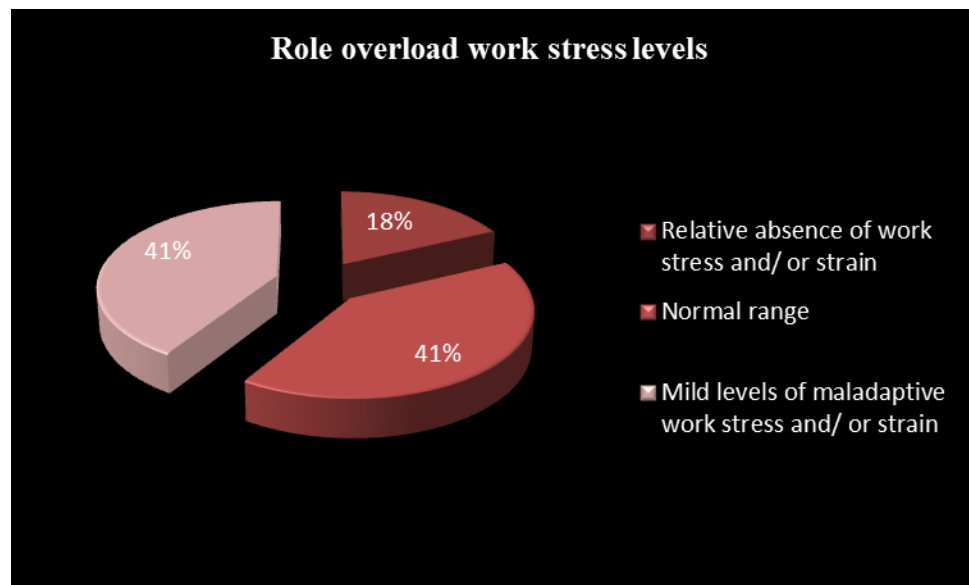
Figure 6.1: Role Overload Work Stress Levels

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As far as role overload is concerned, interpretations based on the T-score guidelines (Appendix A) revealed that eighteen percent (18%) of the insurance employees had a relative absence of work stress suggesting that they were not exposed to work stress in the form of role overload or at least that, work stress was not detected for these employees (Osipow, 1998; Psychological Assessment Resources, 1998). Forty one percent indicated that role overload caused them to experience mild levels of maladaptive work stress. Mild levels of maladaptive work stress are an indication of the employees having been exposed to average levels of work stress which could have presented significant limitations to their everyday functioning (Osipow, 1998; Psychological Assessment Resources, 1998). Forty one percent of the insurance employees were exposed to work stress levels that are within the normal range category. Normal levels of work stress suggest the presence of work stress within the employees as can be expected in any other person. The levels of work stress will be insignificant to cause alarm or harm to the employees (Osipow, 1998; Psychological Assessment Resources, 1998).

6.2.1.1.2 Role Insufficiency Work Stress

Fourteen percent of the insurance employees had a relative absence of work stress or strain. Eighty percent had work stress levels that were in the normal range category. One percent had mild levels of maladaptive work stress or strain. Five percent had strong probability levels of maladaptive work stress or strain. Strong probability levels of maladaptive work stress or strain are an indication of the employee's inability to manage or cope with work stress. The presence of work stress is strengthened and depression, anxiety, low self-esteem, and bad health may be exhibited or reported (Osipow, 1998; Psychological Assessment Resources, 1998).

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Table 6.6

Role Insufficiency Work Stress Levels

		Frequency	Percent	Valid percent	Cumulative percent
Valid	Relative absence of work stress and/or strain	27	14	14	14
	Normal range	151	80	80	94
	Mild levels of maladaptive work stress and/or strain	2	1	1	95
	Strong levels of maladaptive work stress and/or strain	10	5	5	100.0
	Total	190	100.0	100.0	
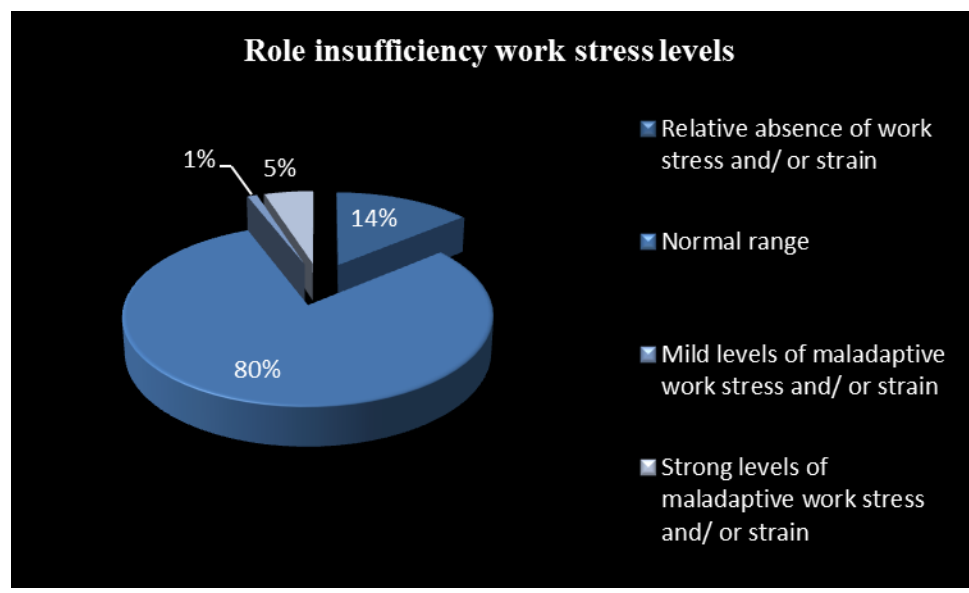
Figure 6.2: Role Insufficiency Work Stress Levels

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6.2.1.1.3   Role Ambiguity Work Stress

The work stress levels for the role overload role stressor ranged from relative absence of work stress to strong probability of maladaptive work stress for the insurance employees. Twenty six percent had relative absence of work stress or strain. Sixty six percent had work stress levels that were in the normal range. One percent had mild levels of maladaptive work stress and seven percent (7%) had strong probability levels of maladaptive work stress or strain.

Table 6.7

Role Ambiguity Work Stress Levels

		Frequency	Percent	Valid percent	Cumulative percent
Valid	Relative absence of work stress and/or strain	50	26	26	26.3
	Normal range	126	66	66	92.6
	Mild levels of maladaptive work stress and/or strain	1	1	1	93.2
	Strong levels of maladaptive work stress and/or strain	13	7	7	100.0
	Total	190	100.0	100.0	

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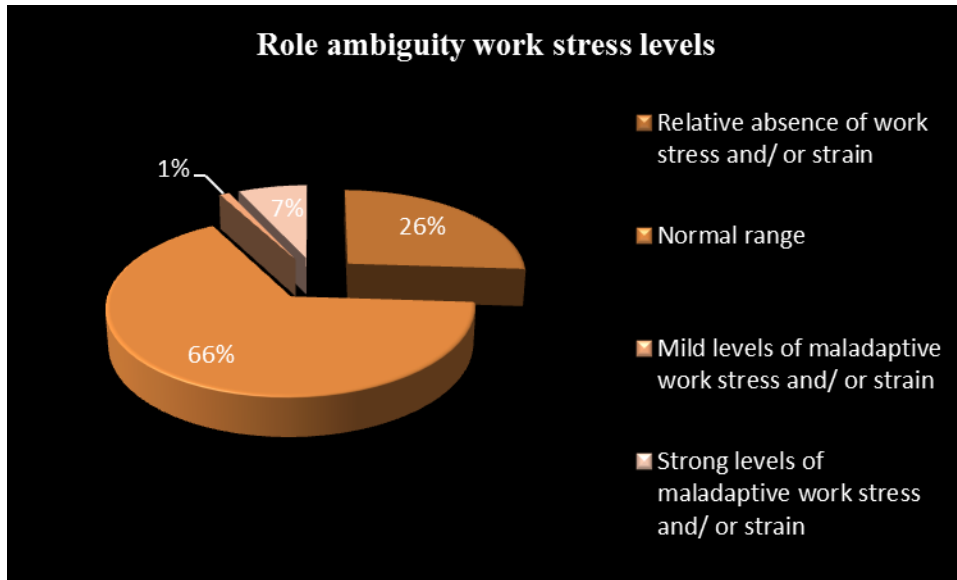
Figure 6.3: Role Ambiguity Work Stress Levels

6.2.1.1.4   Role Boundary Work Stress
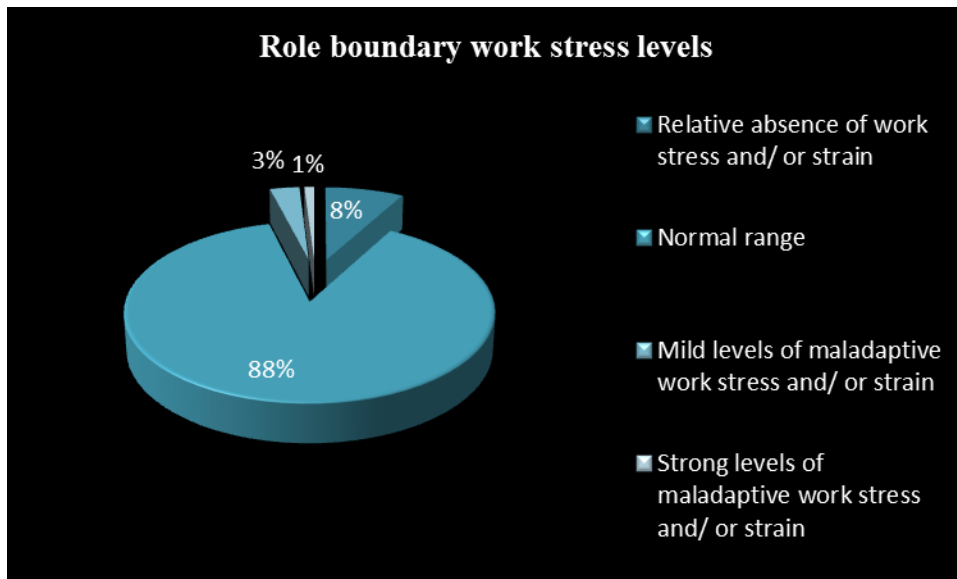
Figure 6.4: Role Boundary Work Stress Levels

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Eight percent of the insurance employees indicated a relative absence of work stress for this role stressor. Eighty eight percent had normal work stress levels, three percent (3%) had mild levels of maladaptive work stress, and one percent (1 %) had strong levels of maladaptive work stress based on Osipow's (1998) T-score interpretive guidelines.

Table 6.8

Role Boundary Work Stress Levels

		Frequency	Percent	Valid percent	Cumulative percent
Valid	Relative absence of work stress and/or strain	16	8	8	8
	Normal range	167	88	88	96
	Mild levels of maladaptive work stress and/or strain	5	3	3	99
	Strong levels of maladaptive work stress and/or strain	2	1	1	100.0
	Total	190	100.0	100.0	

6.2.1.1.5 Responsibility Work Stress

Table 6.9

Responsibility Work Stress Levels

		Frequency	Percent	Valid percent	Cumulative percent
Valid	Relative absence of work stress and/or strain	51	27	27	27
	Normal range	137	72	72	99
	Mild levels of maladaptive work stress and/or strain	2	1	1	100.0
	Total	190	100.0	100.0	

Figure 6.5: Responsibility Work Stress Levels

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Twenty seven percent of the insurance employees had indicated a relative absence of work stress. Seventy two percent had normal levels of work stress for the responsibility and one percent (1%) had mild levels of maladaptive work stress.

6.2.1.1.6   Physical Environment Work Stress

The majority of the insurance employees, fifty four percent (54%) had normal work stress levels for the physical environment role stressor. Thirty three percent had a relative absence of work stress, eleven percent (11%) had mild levels of maladaptive work stress, and two percent (2%) had strong levels of maladaptive work stress.

Table 6.10

Physical Environment Work Stress Levels

|		Frequency	Percent	Valid percent	Cumulative percent
Valid	Relative absence of work stress and/or strain	63	33	33	33.2
	Normal range	102	54	54	86.8
	Mild levels of maladaptive work stress and/or strain	21	11	11	97.9
	Strong levels of maladaptive work stress and/or strain	4	2	2	100.0
	Total	190	100.0	100.0	

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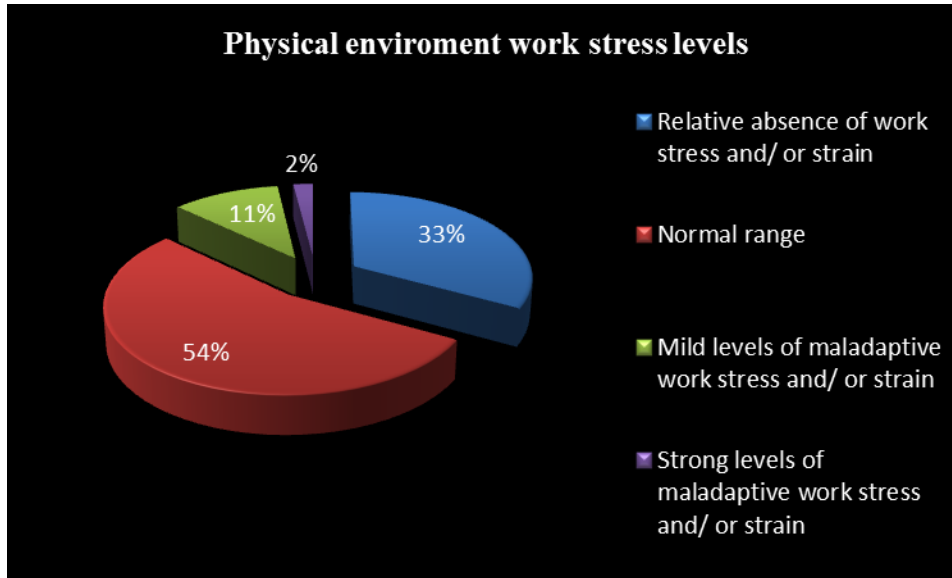
Figure 6.6: Physical Environment Work Stress Levels

6.2.2   Descriptive Statistics on Work-Home Interference using the Work- Home Inventory (SWING)

Table 6.11

Descriptive Statistics on the Work-Home Inventory (SWING)

	N	Minimum	Maximum	Mean	Std. deviation	Skewness	
							std. error
Negative work-home interference	190	10	30	25.42	4.137	-1.133	.176
Positive work-home interference	190	6	17	7.45	1.765	1.607	.176
Valid N (list wise)	190						

The mean score of the participants on negative work-home interference was (25.42) and that for positive work-home interference was (7.45). Negative work-home interference (NWHI) scores

were negatively skewed whereas positive work-home interference (PWHI) scores were positively skewed. 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 (Geurts *et al*., 2005). This was the case for the majority of the insurance employees who participated in the research as evidenced by the mean score and skewness for negative work-home interference. On the other hand, a high mean score for positive work-home interference would have suggested that positive aspects built up at work were facilitating functioning at home (Geurts *et al*., 2005). The low mean score on positive work-home interference and positively skewed distribution for the insurance employees therefore suggested that there were some employees who experienced the positive spill-over of some work elements into their home domain although the experience was outweighed by that of negative work-home interference.

6.2.3 Descriptive Statistics on the Type of Culture using the Organisational Culture Index (OCI)

The statistics indicated that on average, the most dominant culture type that was perceived by the insurance employees was bureaucratic culture which had a high mean score followed by innovative culture dimension and then supportive culture dimension. The high mean score for the bureaucratic culture dimension suggested that the majority of the insurance employees perceived the culture of their organisations as being characterised by clear lines of power, responsibility, hierarchy, supervision, solidarity, and order (Wallach, 1983).

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Table 6.12

*Descriptive Statistics on the Organisational Culture Index (OCI)*

	N	Minimum	Maximum	Mean	Std. deviation	Skewness	
							std. error
Bureaucratic dimension	190	16	28	26.26	2.941	-1.732	.176
Innovative dimension	190	12	26	21.72	2.161	-1.480	.176
Supportive dimension	190	10	26	13.75	3.833	1.451	.176
Valid N (list wise)	190						

The variation in the variables was small as indicated by the standard deviations. The skewness statistics indicated that bureaucratic and innovative dimensions were negatively skewed whilst the supportive dimension was positively skewed.

6.2.4   Inter-Correlation Analysis

The Spearman correlation was used to measure the relationship or the strength of association between work stress, work-home interference and organisational culture. For table 6.3, values which are not marked by an asterisk (*) or double asterisks (**) are those correlation coefficients which are not statistically different from 0, that is, there is no evidence of a significant linear relationship between the variables being analysed.
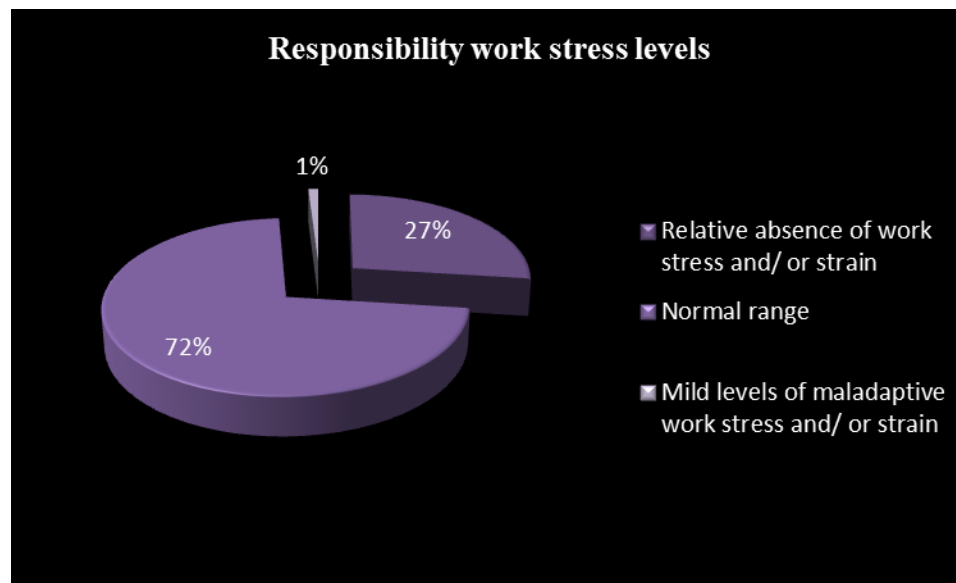
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Table 6.13

Correlations of the Occupational Roles Questionnaire (ORQ), Work-Home Inventory (SWING), and Organisational Culture Index (OCI)

		RO	RI	RA	RB	R	PE	NWHI	PWHI	BC	IC	SC
RO	r	1.000										
	p	.										
RI	r	.035	1.000									
	p	.633	.									
RA	r	.008	.372**	1.000								
	p	.918	.000	.								
RB	r	.088	.126	-.040	1.000							
	p	.225	.084	.585	.							
R	r	.317**	.164*	.036	-.260**	1.000						
	p	.000	.024	.622	.000	.						
PE	r	-.506**	.122	.248**	.013	-.031	1.000					
	p	.000	.094	.001	.859	.674	.					
NWHI	r	.106	.156*	-.095	.083	.189**	.058	1.000				
	p	.145	.032	.190	.252	.009	.429	.				
PWHI	r	-.176*	-.033	.241**	.185*	-.193**	-.036	-.345**	1.000			
	p	.015	.649	.001	.010	.007	.625	.000	.			
BC	r	-.029	.121	.082	-.108	.178*	.165*	.403**	-.309**	1.000		
	p	.688	.095	.258	.138	.014	.023	.000	.000	.		
IC	r	-.144*	.019	-.118	-.036	.155*	.168*	.239**	-.410**	.326**	1.000	
	p	.048	.792	.106	.622	.033	.021	.001	.000	.000	.	
SC	r	.244**	.067	.014	.315**	-.012	-.300**	-.132	.223**	-.324**	-.397**	1.000
	p	.001	.357	.848	.000	.873	.000	.070	.002	.000	.000	.

Occupational roles questionnaire (ORQ): 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 (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

   $0.10 \leq r < 0.30$ (Small effect)

   $0.30 \leq r < 0.5$ (Medium effect)

   $r \geq 0.5$ (Large effect)

A positive correlation suggests that an increase in the score of the sub-scale of one questionnaire is accompanied by an increase in the score of the sub-scale of another questionnaire. A decrease in the score of the sub-scale of one questionnaire is also accompanied by a decrease in the score of the subscale of another questionnaire. A negative correlation is when the score of the sub-scale of one questionnaire increases as the score of the sub-scale of the other questionnaire decreases or when the score of the sub-scale of one questionnaire decreases as the other increases (Terre Blanche & Durrheim, 2001).

6.2.4.1 The Correlations of the Occupational Roles Questionnaire (ORQ) and the Work-Home Inventory (SWING)

The Occupational roles questionnaire (ORQ) sub-scales of role insufficiency and responsibility yielded statistically significant positive correlations with negative work-home interference (0.156* and 0.189** respectively). Similarly, role ambiguity and role boundary of the Occupational roles questionnaire (ORQ) yielded statistically significant positive correlations with

positive work-home interference (0.241** and 0.185*), whereas role overload and responsibility correlated negatively with positive work-home interference (-0.176* and -0.193**). All of the statistically significant correlations represented small effect sizes.

The findings of the research in particular, the statistical significant positive correlations of the Occupational roles questionnaire (ORQ) sub-scales of role insufficiency and responsibility with negative work-home interference sub-scale, as well as the negative correlation of role overload and responsibility sub-scales with positive work-home interference were consistent with the hypothesis that the six Occupational roles questionnaire (ORQ) scales yield significant positive correlations with the negative work-home interference (NWHI) scale of the Work-home inventory (SWING) and negative correlations with the positive work-home interference (PWHI) scale of the Work-home inventory (SWING). However, the findings which yielded statistically significant positive correlations of the Occupational roles questionnaire (ORQ) sub-scales of role ambiguity and role boundary with the positive work-home interference sub-scale were inconsistent with the mentioned hypothesis.

6.2.4.2   The Correlations of the Occupational Roles Questionnaire (ORQ) and the Organisational Culture Index (OCI)

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 (0.244**) and a medium effect size for role boundary (0.315**). Similarly, responsibility and physical environment subscales of the Occupational roles questionnaire (ORQ) correlated positively with bureaucratic and innovative culture (0.178*, 0.155*, 0.165*, and 0.168*). The statistically significant correlations represented small effect sizes.

The findings of the research in particular, the statistical significant positive correlations of the Occupational roles questionnaire (ORQ) sub-scales of responsibility and physical environment with bureaucratic and innovative culture were consistent with the hypothesis that the six

Occupational roles questionnaire (ORQ) scales yielded significant positive correlations with the bureaucratic and innovative scales of the Organisational culture index (OCI). However, the findings which yielded statistically significant positive correlations on the Occupational roles questionnaire (ORQ) sub-scales of role overload and role boundary with supportive culture were inconsistent with the mentioned hypothesis.

6.2.4.3 The Correlations of the Work-Home Inventory (SWING) and the Organisational Culture Index (OCI)

Work-home inventory (SWING) sub-scale of 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 (0.403**) and a small effect size for innovative culture (0.239**). Similarly, the positive work-home interference sub-scale correlated positively with supportive culture (0.223**) representing a small effect size. However, positive work-home interference yielded statistically significant negative correlations with bureaucratic (-0.309**) and innovative culture (-0.410**). The statistically significant correlations represented medium effect sizes.

The findings of the research were consistent with the hypothesis that the negative work-home interference (NWHI) scale of the Work-home inventory (SWING) correlates positively with the bureaucratic and innovative scales of the Organisational culture index (OCI) and the positive work-home interference (PWHI) scale of the work-home inventory (SWING) correlates positively with the supportive scale of the Organisational culture index (OCI).

6.3   INFERENTIAL STATISTICS

6.3.1   Multiple Regression Analysis

A multiple linear regression analysis was conducted to determine the relationship between role overload and negative work-home interference and bureaucratic culture. A multiple linear regression is used to model the linear relationship between the dependent variable in this case bureaucratic culture and the independent variables, that is, role overload and negative work-home interference with regards to this research (Terre Blanche & Durrheim, 2001). A significance level of 0.05 was chosen as the decision rule of the multiple linear regression. Regression coefficients with p values of less than 0.05 are statistically significant and those greater than 0.05 are statistically non-significant. 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 ($R^2 = 0.156$, $p = 0.000$) meaning that 15.6% of the variation in bureaucratic scores of the Oganisational culture index (OCI) were explained by the regression model, namely a combination of scores on role overload and negative work-home interference.

Table 6.14

Multiple Linear Regression Coefficients

Model	Beta coefficients	T	p value
Role overload (RO) raw scores	.131	4.867	.000
Negative work-home interference (NWHI) raw scores	.833	21.599	.000

Since the *p* values were less than 0.05 it was concluded that the multiple linear regression coefficients of the model were statistically significant. These results support the hypothesis that the subscale 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 and for every unit increase in negative work-home interference (NWHI) scores, there was an increase in bureaucratic scores by 0.833.

6.3.2   Analysis of Variance (ANOVA) for Marital Status

A one way ANOVA was conducted to determine whether there were differences between participants who were married and those who were single, divorced and widowed in terms of their mean scores on the six Occupational roles questionnaire (ORQ) sub-scales. Alpha *(α)* = 0.05 was chosen as the level of significance.

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Table 6.15

Comparison on the Mean Scores of the Six Occupational Roles Questionnaire (ORQ)

Subscales based on Marital Status

Occupational stress inventory- revised (OSI-R) Variable	Marital status (raw scores)				F statistic	P Value
	Single (n=69)	Married (n=95)	Divorced (n=16)	Widowed (n=10)		
Role overload (RO)	Mean 35.55	Mean 36.39	Mean 35.31	Mean 33	0.438	0.726
Role insufficiency (RI)	29.3	29.01	28.81	29.7	0.459	0.711
Role ambiguity (RA)	27.19	27.81	27.94	28.7	0.675	0.568
Role boundary (RB)	27.36	27.23	26.44	27.3	0.302	0.824
Responsibility (R)	35.9	36.45	37.19	37.5	0.261	0.853
Physical environment (PE)	21.03	21.63	20.38	23.10	0.625	0.600

The obtained *p* values for all of the Occupational stress inventory-revised (OSI-R) variables were greater than 0.05 indicating statistical non-significance. Therefore, the mean scores of married participants of this research on the six Occupational roles questionnaire (ORQ) sub-scales were not significantly different from those of single, divorced, or widowed participants. There was no support for the hypothesis that there are differences between the mean scores of married, single, divorced, or widowed respondents on the six Occupational roles questionnaire (ORQ) sub-scales. The mean scores of married persons were not significantly higher than those of the other groups.

6.4   INTEGRATION OF RESEARCH FINDINGS

Most of the Cronbach alpha coefficients of the measuring instruments were in line with the recommendations by Nunnally and Bernstein and Hair *et al*. in De Sousa (2009) that a minimum reliability level of 0.7 was required for acceptable Cronbach alpha coefficients in behavioural science research. The Cronbach alpha coefficients for role ambiguity and responsibility were higher for this research than for other previous research by Osipow (1998). This suggests that the sub-scales of role ambiguity and responsibility were reliable measuring instruments for this research (Field, 2005).

On the other hand, the Cronbach alpha coefficients for role insufficiency and role boundary had low Cronbach alpha coefficients which did not fall within the acceptable range by Nunnally and Bernstein in De Sousa (2009). Field (2005) goes on to say that when dealing with psychological constructs, values even below 0.7 can be realistically expected because of the diversity of the constructs being measured. Field (2005) adds that if the instruments used have proven in past research to be greatly reliable, we should therefore not allow a substantial decrease in the Cronbach alpha coefficients of one or two of the items to affect the overall reliability of the whole scale. The Cronbach alpha coefficients for negative work-home interference and positive work-home interference were both within the acceptable range by Nunnally and Bernstein in De Sousa (2009) suggesting that they reliably measured what they were supposed to measure for the research participants.

Although the Cronbach alpha coefficients for bureaucratic and supportive culture were within the acceptable range of Nunnaly and Bernstein in De Sousa (2009), the Cronbach alpha coefficient for innovative culture was in the unacceptable range. Besides Field (2005), Keys (1997) offers a possible explanation for such an occurrence. Keys (1997) highlighted that the numerical assessment of mental and behavioural attributes is associated with behavioural reactions and can never be completely precise or perfect due to differences in research participants, attributes and occupational environments from the time of the previous research to the present and this could have been the contributory factor for the research participants.

The findings of the research which revealed responsibility and role overload as some of the perceived contributors of work stress for the research participants are in line with Osipow's work stress perspective which explained that role demands which are perceived by the employees as exceeding personal and work place resources (role overload) and excessive responsibility that the individual has or feels for the performance and welfare of other people at work are great determinants of high and frequent experience of work stress (Osipow, 1998; Swanson in Cope, 2003). The findings are also in line with Mishra and Spreitzer's (1998) destructive perspective where survivors of organisational down-sizing experienced negative perceived experiences of role overload and immense responsibility as after effects of the un-purposeful down-sizing at their institutions. According to (Moyo, 2009; http//:www.biz.communty), downsizing has had its negative effects on workers in Zimbabwe and this was confirmed by this research as it too discovered that downsizing through forced and voluntary retrenchments because of national challenges, left the remaining employees in the Zimbabwean insurance sector with high workloads and responsibility which some were finding difficult to handle.

Ludick and Alexander (2007) emphasized that as far as the insurance industry is concerned, work stress for insurance employees with regards to role overload and responsibility was due to the inherent nature of the insurance business which was demanding and as employees are constantly exposed to testimonies of client's life events and accidents, work stress could be triggered within them. Coetzee and Rothmann (2005) also discovered 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 vicarous and secondary traumatisation.

Furthermore, the findings of the research are aligned to those of Putnick and Houkes (2011) who discovered that work related characteristics such as responsibility and role overload contributed to work stress for a group of health workers in Serbia. Osipow (1998) and Swanson in Cope (2003) added that role insufficiency, role ambiguity and role boundary could cause perceived amongst employees and this was confirmed by the present research. The findings further concurred with the early research by Kahn *et al*. (1964) who postulated the role conflict perspective to indicate that role overload among some of the mentioned work stressors played a major role in the experience of work stress. The mentioned work stressors may have caused work stress among the insurance employees because they 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 inclined 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 which therefore creates a work friendly and non-hazardous environment to the employees. Some insurance employees frequently leave the office to inspect insurable property and visit existing customer's homes and places of business for marketing new products. Thus, the employees are also less likely to be affected by their working environment due to the nature of their business which might involve working outside their offices occasionally (Bureau of labour statistics, 2011; Ludick & Alexander, 2007).

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The insurance employees 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) which emphasized the occurrence of high negative work-home interference as a result of multiple role-taking in work institutions or the home setting. The findings are also consistent with Putnick and Houkes (2011) who noted that in Serbia, negative work-home interference was high for health care physicians and their job demands was a contributory factor. Demerouti and Bakker (2008) discovered high negative work-home interference for hospital nurses which was associated with incompatible job demands. Montgomery *et al.* (2003) found that a sample of newspaper managers also reported higher levels of negative work-home interference than positive work-home interference. Demerouti *et al*. (2004) provided findings which revealed high work-home conflict as a result of negative work-home interference which was a product of work-home pressure. Several cross sectional studies also support the findings of this research (Geurts & Demerouti, 2003; Wallace, 1997). The research findings are however inconsistent with those of De Sousa (2009) who discovered high degrees of positive work-home interference amongst a sample of global market trading professionals.

The insurance employees probably experienced more negative work-home interference due to the work stressors that they were experiencing (role overload, responsibility, role insufficiency, role ambiguity and role boundary) which could have spilled over to cause tension in the home domain since the work stressors have the potential to do so if they are not properly handled (Geurts *et al*., 2005). This was suggested by Meijman and Mulder's (1998) effort recovery perspective which stated that unpleasant work experiences or stressors require effort and 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.

However, the experience of positive work-home interference although being lower than that of negative work-home interference suggested that there were some insurance employees who experienced the positive spill-over of work elements which facilitated their functioning in the home domain. Hobfoll's conservation of resources perspective (COR) proposed that such an

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experience could have been due to the fact that after resources were lost during the period of juggling both work and home roles, individuals developed the need for recovery and the sense of urgency to take a break thus leading to the building up and conservation of resources that in turn would be able to promote positive work-home interference (Demerouti & Bakker, 2008).

The insurance employees reported bureaucratic dimension as the most dominantly perceived organizational culture type followed by innovative dimension. The supportive dimension was the least perceived culture type. The findings are consistent with those of Mostert (2010), Chan (2004), Koberg and Chusmir (1987), and Barhyte (1987) who found out that the majority of the participants in their studies viewed their organisational departments and institutions as being bureaucratic in nature.

The experience of bureaucratic culture within organisations as explained by Wallach's (1983) organizational culture perspective could have been in the form of the execution of great control by superiors when assigning tasks. Authority could have been centralised on the superior and employees might not have been allowed to make decisions or make suggestions concerning their welfare and the welfare of their work responsibilities within the institution (Brown in Davidson, 2003: Wallach, 1983).

More employees could have perceived their organizational culture type as bureaucratic rather than innovative or supportive due to the nature of the insurance sector as a whole which 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 are related to some of the characteristics of bureaucratic culture which are manifested through power orientation that can yield inequality of task allocation, high competition, great challenges, and pressure to produce results (Wallach, 1983; Wallach in Deacon, 2008).

The positive correlations that were discovered for the research participants are discussed below.

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Various reasons are attributed for the positive correlations between role insufficiency and responsibility with negative work-home interference. For a growing number of individuals, it is challenging to combine work challenges such as high responsibility and insufficiency of resources among many others with home functioning. The challenges become work stressors when they are mutually incompatible with the fulfillment 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, for example the one cited above, require sustained physical and mental effort. The continuous withdrawal of this effort, leaves little or none 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 and is in line with previous studies by Putnick and Houkes (2011), Demerouti *et al*. (2004), Peeters *et al*. (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, a considerable portion of employed parents experienced work-home conflict and this created negative work-home interference with their spouses, children, and relations.

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 research.

The positive correlation of role ambiguity and role boundary with positive work-home interference is in contradiction with the findings by Demerouti *et al*. (2004) whose findings hypothesized 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 (work

pressure → negative work-home interference → exhaustion). The perspective further specified that the mentioned work stressors form part of work pressure because of negative work-home interference which causes strain, a causative factor of the previously mentioned exhaustion. Role ambiguity and role boundary being work stressors, a positive correlation which supports the mentioned perspective would have been expected. Therefore, the positive correlation of the work stressors with positive work-home interference is a contradiction of the perspective and is also a contradiction to studies carried out by Usman, Ahmad, and Ryu (2011), Scott, Wampold, and Varhely (2008) and Demerouti *et al*. (2004) who discovered positive significant relationships between the role stressors and unpleasant home experiences such as conflict. The results of this research thus, reveal findings that are uncommon to other work stress studies.

The findings on the positive correlation between role overload and role boundary with supportive culture are indifferent to the findings by Foley, Eaves, Wormley, Silberg, Maes, Kuhn, and Riley (2005) who discovered that the perceived organisational support culture (POSC) was negatively related to role overload and role boundary. Pool (2000) discovered a negative correlation between the role stressors and a constructive culture which was supportive. The reason for the expected negative correlation is that role stressors are associated with deterioration of psychological well-being and are less likely to be associated with a positive organisational culture type. However, the positive correlation for the insurance employees who participated in the research could have been due to the fact that they interpreted the presence of work stressors in the institution for instance, role overload as a performance motivator and this is explained by the role accumulation perspective which proffers the idea that the benefits of role accumulation (overload) can outweigh any work stress thereby yielding net gratification through role privileges, overall status security, role performance and the enhancement of personality and ego (Demerouti & Bakker, 2008). With the mentioned work stressors, culture could have been perceived as supportive due to some of the intrinsic benefits that the work stressors might have been perceived to be associated with 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.

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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 whose physical organisational environments are usually characterised by high responsibility and pressure to perform and produce results (elements of the mentioned culture types). Employees might feel that they have no choice but to burden themselves with the responsibility in an attempt to fit in their organizations as explained by the person environment fit perspective (Coetzee & Rothmann, 2005; Ludick & Alexander, 2007; Coetzee & Rothmann, 2005; 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 which according to Wallach's three dimension organisational perspective are characterised by power and authority which yield inequality in task allocation and great challenges amongst others. If the individuals involved could not successfully manage them, they could have most likely spilled over to negatively interfere with the home domain due to inadequate time and energy of fulfilling the home requirements (Putnick & Houkes, 2011).

The final positive correlation that was obtained 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 which 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 fulfill home obligations through exhaustion (Putnick & Houkes, 2011; Demerouti *et al*., 2004). Loss of energy and exhaustion are also evident in bureaucratic culture due to the high competition, challenges, and pressure that the employees are exposed to (Wallach, 1983) thus yielding the positive correlation.

The discussion will now focus on the negative correlations that were obtained in the research.

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The negative correlation between the physical environment and supportive culture could have been due to the fact that although the insurance employees could have perceived some work stressors such as the previously discussed as performance motivators, there were some work stressor experiences that could have affected them negatively and made them view their work environments as unsupportive and de-motivating. This can be due to some of the phases that employees in the insurance sector went through in their work environments such as down-sizing which some viewed as de-motivating because of the work pressure and immense responsibility among others (Moyo, 2009; http//:www.thezimbabwean.co.zw). Having been exposed to some of the mentioned challenges, the employees could have felt that their management was not offering them the necessary financial, material, and social support for them to successfully execute their duties.

The negative correlation between role overload and innovative culture could have been due to the perception of the employees who could have interpreted the pressure to produce results, a characteristic of this domain as an element they could handle without escalating to overload.

The discussion will lastly focus on the findings of the biographical variable of marital status. The mean scores of the participants were statistically the same on the six Occupational roles questionnaires (ORQ) with regard to marital status. These findings are different to those of Aslam *et al*. (2011) and Benach *et al.* (2010) who suggested that married employees have greater relationship obligations than those who are single, divorced, or widowed. The married were therefore viewed as being more likely to experience high work stress due to difficulties in fulfilling their obligations towards their spouses, children, in laws and other relations that come with the marriage life style and the findings of this research were in contradiction with this view.

6.5   CHAPTER SUMMARY

The results of the research were presented in the form of the descriptive statistics on the Occupational stress inventory-revised (OSI-R), Work-home interference (SWING), and Organisational culture index (OCI) as well as inferential statistics on the multiple linear

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regression and one way ANOVA. The results were finally discussed and integrated. The conclusions, recommendations, and limitations of the research will be outlined in **Chapter 7.**

CHAPTER 7   CONCLUSIONS, LIMITATIONS, AND RECOMMENDATIONS

The current chapter concludes the dissertation by drawing conclusions related to defined aims, discussing the limitations of the study, providing recommendations, and an integration of the study.

7.1   CONCLUSIONS RELATING TO DEFINED AIMS

7.1.1   Conclusions regarding the Literature Review

The general aim of the study was to determine the relationship between work stress, work-home interference, and organisational culture among insurance employees in the Zimbabwean context. The general aim was achieved by addressing and achieving the specific objectives of the research. Conclusions are drawn on each of the specific objectives.

7.1.1.1   Conclusion about the Construct Work Stress

The first aim, namely to conceptualise work stress was achieved in chapter 2. A comprehensive literature review was provided which incorporated the definition of the construct work stress, a construct which was coined by the researcher Hans Selye. The construct was defined as the reaction to perceived pressure or demands within the work setting which are incompatible with the employee. Several theoretical perspectives in particular the psychological stress theory, person environment fit theory (P-E), job demands theory, and the down-sizing theory were linked with the presence of work stress among insurance employees in the Zimbabwean context. The main work stress perspective that the research focused on was the work stress model by Osipow (1998) which explained that the occurrence of work stress in various levels as a result of work role stressors such as role over load, role insufficiency, role ambiguity, role boundary, responsibility, and the physical environment. The discussion indicated that the origins of the construct work stress dates back to centuries ago and that the construct has an immense historical background and

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its emergence became and still is a growing concern of organisational sectors of both developed and developing countries.

7.1.1.2   Conclusion about the Construct Work-Home Interference

The second aim, namely, to conceptualise work-home interference was achieved in chapter 3. The literature review introduced the construct work-home interference and defined it as the influence of work demands in to the home sphere which can result in positive work-home interference (PWHI) if there is compatibility and negative work-home interference (NWHI) if there is incompatibility. Theoretical perspectives such as the spillover theory, organisational role theory (ORT), the conservation of resources theory (COR), and the role accumulation theory explained the occurrence of work-home interference. The main perspective of the research, that is, the effort recovery (E-R) perspective by Meijman and Mulder, was consistent with the occurrence of work-home interference among insurance employees in the Zimbabwean context. The effort recovery perspective suggests that negative work-home interference occur due to the employees not having had the opportunity to recover from the challenges at work during the course of the day which end up spilling into the home domain thus, hampering normal functioning. The perspective adds that positive work home interference occur when the employee would have had sufficient opportunity to recover from work challenges during the course of the day such that, only positive and not the unpleasant experiences were transferred to the home domain (Geurts *et al*., 2005). The discussion highlighted the fact that negative and positive work-home interference are experienced independently depending on the work experience of the individuals and that institutions should implement policies that promote work-life balance.

7.1.1.3   Conclusion about the Construct Organisational Culture

The third aim, namely to conceptualise organisational culture was achieved in chapter 4. The definition of the construct organisational culture which was used for the study was summarised from definitions by Denison (1984), Lings (2004), Ogbonna and Harris (2000), and Schein

(1996). The construct was defined as the way people do things within an organisation with regard to concurrent values, norms, beliefs, and decision making among others. The theoretical perspectives that were used to explain the construct include Anoff's organisational culture theory, the business operation and feedback theory, organisational strategies and culture theory, the culture web theory, the cultural competing values theory, and Harrison and Stroke's organisational culture theory. The perception of the type of organisational culture among insurance employees in the Zimbabwean context was related to the dimensions of the organisational culture perspective by Wallach (1983). The cultural types by the perspective were classified into bureaucratic, innovative, and supportive and they resemble the dimensions of some of the previously mentioned theoretical perspectives. The discussion revealed that there are various theoretical perspectives that are linked to the construct organisational culture. However, classifying the construct according to Wallach's perspective can enable it to be analysed as the dimensions used by this perspective, which is common to most organistions in varying degrees (Wallach, 1983; Wallach, 1983 in Deacon, 2008).

7.1.1.4   Determining the Relationship between Work Stress, Work-Home Interference,

and Organisational Culture

The fourth aim, namely to determine whether a theoretical relationship exists between work stress, work-home interference and organisational culture was achieved in the integration section of chapter 4. The relationship between the variables for the insurance employees was established from a theoretical integration of perspectives such as the occupational stress perspective (Osipow, 1998), the person environment fit perspective, the effort recovery perspective, the organisational culture theoretical perspective (Wallach, 1983) and the boundary-border perspective. Based on Osipow's model of work stress, work role stressors can spill-over from the work to the home domain of the employee. According to the effort recovery perspective, this usually occurs due to inadequate resources for recovery during the day thus resulting in the transference of the undesirable work consequences to the employee's home thereby causing negative work-home interference.   The presence of the work role stressors can be influenced by the culture that

characterises the organisation that the employee belongs to and negativity can be intensified if the employee has no sense of belonging to the organisation according to the person environment fit perspective. The conclusion reached with regards to the relationship between work stress, work-home interference, and organisational culture is that various work or home experiences among employees can be influenced by all three variables.

7.1.2   Conclusions regarding the Empirical Study

With reference to the empirical aims of the research, the finding for each of the research aims and hypotheses that warrant discussion will be presented and the following conclusions can be drawn:

7.1.2.1   The first Research Aim: Work Stress

The first empirical aim which was to determine the level of work stress was achieved in chapter 5 and 6. The work stress levels of the insurance employees fell within the score ranges of relative absence, normal, mild and strong levels of maladaptive work stress or strain depending on the type of role stressor. The interpretations were based on the T-score guidelines by Osipow (1998). The findings led to the conclusion that the most perceived contributors of work stress for the insurance employee participants could have been due to the nature of the Zimbabwean insurance industry that the employees belong to among other possible reasons.

7.1.2.2   The second Research Aim: Work-Home Interference

The second empirical research aim which was to determine the experience of work-home interference was achieved in chapters 5 and 6. The insurance employees indicated more negative work-home interference than positive work-home interference experiences. This conclusion suggested that the negative aspects from their work environment could have spilled over to interfere with the normal functioning at their homes.

7.1.2.3   The third Research Aim: Organisational Culture

The third empirical aim, to determine the type of culture was achieved in chapters 5 and 6. The most dominant culture type that was perceived by the employees was bureaucratic followed by innovative, and lastly supportive. The findings led to the conclusion that most of the insurance employees felt that their organisations were dominated by power, authority, control and competition which are the characteristics of their perceived culture types.

7.1.3   Conclusions regarding the Central Hypothesis

The central hypothesis of this study was formulated to explore substantial correlations between the subscales of the Occupational stress inventory-revised (OSI-R), the Work-home interference (SWING) sub-scales, and the sub-scales of the Organisational culture index (OCI).

It was concluded that there were significant positive and negative correlations between the subscales of the Occupational stress inventory-revised (OSI-R), the Work-home interference subscales (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 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 spill-over (Wallach, 1983; Wallach, 1983 in Deacon, 2008).

The research further concluded that there were no statistically significant differences on the mean scores of the Occupational roles questionnaire (ORQ) sub-scales for the insurance employees with regard to marital status.

The statistical evidence that supports the mentioned conclusions of the central hypothesis was provided.

7.1.4 Conclusions about the Contributions to the Field of Industrial and Organisational Psychology

The findings of the literature review and empirical results contributed to the field of Industrial and Organisational Psychology. The literature review provided insight into the constructs work stress, work-home interference and organisational culture. The findings of the literature review may assist in the establishment of a comprehensive background of the constructs, the conceptual foundations of the constructs and their diverse theoretical perspectives which are applicable to industries in general and to the insurance industry in particular.

From an empirical perspective, the research findings contributed to the field of Industrial and Organisational Psychology by focusing on a unique occupational industry, that is, the insurance industry. Industrial research in this sector has generally been viewed as limited and has been greatly encouraged (Coetzer & Rothmann, 2007). The empirical findings provided insight into some of the most perceived work stressors among insurance employees. The empirical findings also revealed the most perceived type of work-home interference and the most perceived type of organizational culture amongst employees in the Zimbabwean insurance industry. These empirical findings may assist the field of Industrial and Organisational Psychology 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.

The empirical findings further reflected the complexity of work stress through its positive and negative correlations with work-home interference and organisational culture. These findings may assist practitioners in the field of Industrial and Organisational Psychology to always consider the possibility that the occurrence of work stress for employees, not just for those in the insurance industry, may be influenced by other variables which might need to be investigated when assessing work stress experiences among employees.

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7.2   LIMITATIONS OF THE STUDY

In this section of limitations of the study, the focus will be on the literature review and empirical study.

7.2.1   Limitations of the Literature Review

The following limitations were encountered in the literature review:

There is generally limited research conducted in developing countries with regard to work stress. The World Health Organisation (2007) and the World Health Organisation (2003) highlighted that the studies were insufficient particularly in developing countries. Work stress studies in the insurance industry have also been viewed as inadequate (Coetzer & Rothmann, 2007). With regards to Zimbabwe, research on the variables: work stress, work-home interference and organizational culture is very limited. The cited shortage of research limited the researcher in accessing and comprehending information for the literature review.

7.2.2   Limitations of the Empirical Study

The following limitations were encountered in the empirical study:

7.2.2.1   The Measuring Instrument

The data for this research was collected through self-report instruments in particular, questionnaires. Self-report instruments have limitations in that they impose restrictions on the depth of the data which can be collected about the variables under investigation (Demerouti *et al*., 2004; Terre Blanche & Durrheim, 2001). Also, the use of the self-report instruments means that the results of the empirical study relied on the perception and self-insight of the participants which could further limit the generalisation of the results.

7.2.2.2 Generalisibility

The study was limited to the insurance employees in the Zimbabwean short term insurance industry and this can make it difficult to generalize the findings to employees of institutions that offer long term cover. Also, 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 (Wayne *et al.*, 2006) which can yield different findings from those of this research.

7.2.2.3 Race

The fact that the majority of the participants were black made it difficult to make comparisons with other races whose participants were very few in the study. This might present challenges in generalizing the results to employees of other races as the majority of the black insurance employees who took part in the study might have a range of characteristics and abilities that other racial groups may not have. For example, differences might exist with regards to mental endurance, understanding, self-expression, attitude, and behaviour amongst others (Moon, 1997).

7.2.2.4 The Sample

The sample size can be highlighted as one of the main limitations to the generalisability of the empirical results since it was selected based on accessibility, convenience, availability of time, and financial resources amongst others. A larger sample could have provided a much better insight into the relationship of the variables that were being investigated.

7.3 RECOMMENDATIONS

The researcher makes the following recommendations to Insurance organisations, their employees, and future research.

7.3.1 Recommendations for Insurance Organisations

The recommendations below are from Davish and Nasrollahi (2011) and WHO (2003) and can assist insurance organisations in reducing or managing some of the work stressors that contributed to the experience of work stress for the research participants:

- **Responsibility**

Management should look at the demands they place on their insurance employees and analyse if the employees will be able to achieve the demands in terms of their span of responsibility (degree of control, support, and availability of resources). They can hold regular meetings with the insurance employees to gather information on their ability to be able to execute the assigned task. If they feel that the insurance employees will not be able to perform as expected, they can provide the necessary requirements that will enable the employees to execute the task successfully. Management should also clearly advise insurance employees on what they are responsible and accountable for. Changes in responsibility and increased responsibility should be communicated to the employees appropriately as failure to do so can lead to their frustration and inability to perform.

- **Role Overload**

This work stressor is quite prevalent for insurance organisations as employees are always under continuous pressure from the industry and their institutions. Because of this, management must set priorities and help their employees to perform the roles that they consider more important and those less important than others can be done at another time. A lot of organisations within the insurance industry have tried to deal with role overload by introducing overtime which has not proved to be the solution for most institutions since it can cause poor performance among employees due to exhaustion. Superiors can also try to change the demands of work for example by changing the way work is done or the working environment and sharing the work load differently. Management can also build teams among insurance employees. Establishing teams helps to relieve the concentration of work-load on a

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few employees at the expense of others and it also helps to involve staff, to achieve more targets, and commitment amongst members.

The occurrence of negative work-home interference which was experienced by the majority of the participants is usually due to the imbalance created by work challenges for instance, work stressors which will be interfering with other functions in the employee's personal life. Some of the policies that can be used to address work-life balance in insurance organisations in-order to increase positive work-home interference and reduce negative work-home interference adapted from Darvish and Nasrollahi (2011) and Grzywacz and Marks (2001) are:

- Worker education and training when insurance employees are delegated with unfamiliar tasks.

- Developing more sensitive and responsive management systems and enhanced occupational health and safety provision which assesses and eliminates possible risks in the work environment of insurance employees. Eliminating these potential risks helps to eliminate circumstances that may cause significant imbalances in demands and resources of the employees.

- Establishing a work-vacation policy where insurance employees do not carry laptops or any work material when they go on vacation to help in discouraging the interference of work with their home life.

- Establishing better channels of communicating with insurance employees which in turn might improve their relational skills of communicating with core-workers, friends and family.

- Reducing or removing overtime for insurance employees where possible so that the employees will not exhaust themselves at the end of the day and will be left with little or no energy to execute home demands.

- Establishing flexible working hours through the use of suitable methods such as part time working, flexi-time, staggered hours, job sharing, shift working, and home working amongst others. These methods can enable the insurance employees to have time to fulfill home duties thus facilitating positive work-home interference (PWHI).

The following recommendations have been made to assist insurance organisations in controlling some of the dimensional characteristics of bureaucratic and innovative culture types, the most perceived culture types by the research participants:

- **Inequality of Task Allocation**

Delegation of tasks by superiors should be done fairly across the insurance team by identifying each existing employee in terms of their abilities and the resources they have to perform the delegated tasks. Each team member should play their part so as to avoid straining those that are willing to do the tasks without challenges or questioning. Equal delegation of tasks helps to relieve the concentration of mental tension and pressure on particular employees at the expense of the rest of the team.

- **High Competition**

High competition adds to the experience of work stress and conflict in the insurance organization. It is the duty of the superiors to establish measures of managing competition among their employees before it causes damage to their personality and task execution. Implementing a consultative approach to dealing with the situation which is characterised by developing continuous dialogue with the job holder who has the greatest knowledge of the job on measures that can be taken to deal with the competitive situation builds a channel of open communication to establishing measures of dealing with the competition without the experience of strain or conflict on the part of the employee.

- **Great Challenges**

Superiors must be approachable by their insurance employees and willing to assist them with their challenges and should take the extra mile in suggesting appropriate alternatives if they cannot help their employees to deal with the challenge.

- **Results Orientation**

Superiors should consult the insurance employee who will be doing the job on the ability to attain the expected results. Very often superiors may have quite different views from their employees about what challenges and problems the employees might face in trying to achieve unrealistic results because unlike the job holder, the superiors might not be well versed with the job that their subordinates will be doing. Always asking employees for their views as far as achieving results is concerned helps to prevent the setting of unrealistic and unattainable expectations which might strain the employee when he or he fails to attain them.

7.3.2   Recommendations for Insurance Employees

The recommendations pertaining to the insurance employees can be applied independently to their organisations of belonging as adapted from Tromp *et al*. (2010) and WHO (2003):

Insurance employees can use or employ the suggested recommendation to try and cope or manage responsibility and role overload:

- When accepting tasks, insurance employees should weigh the amount of work allocated and the difficulty of the work. Employees should accept tasks they will be able to do within the allocated time. Insurance employees should also accept to carry out tasks they will be able to do in terms of the challenges or difficulty involved. Employees in the insurance industry or elsewhere in other sectors are different and need to maintain communication with management if they feel that the tasks assigned are to them are too difficult or challenging for them to handle. Open and honest communication with

superiors or management on one's personal abilities can enable the superiors or management to assist with the necessary support, human and material resources to avoid overload and inappropriate responsibility which might strain the employees.

Negative work-home interference according to Van Steenbergen (2009) can be controlled at a personal level regardless of the organisation that the employee belongs to and how it conducts its activities. It has to do with the insurance employee being able to demarcate a boundary between work and home activities. The following recommendations can assist insurance employees in reducing, managing or preventing negative work-home interference and they are adapted from Tromp *et al*. (2010) and WHO (2003):

- Open communication with superiors on work challenges they are facing and suggesting the way forward.

- Seeking counselling from core workers or a suitable person on work related problems so that the problems can be solved before escalating to the home environment.

- Tackling tasks of one domain at a time. Thus, when the insurance employee goes home he or she leaves negative related aspects at the door before entering the home environment as taking the negative aspects home might carry over some emotions, moods, attitudes and tension which would have developed at work which might interfere with the employees personal life.

- Reducing or avoiding participation in paid or unpaid overtime can help to reduce the strain associated with continuous working which can spill-over and interfere with the functioning in the home domain.

The following recommendations can be used to facilitate positive work-home interfere among insurance employees and they are adapted from Tromp *et al*. (2010) and WHO (2003):

- Regular exercises help to prevent and relieve muscle tension, strain, and pressure that would have been created due to strenuous work activities.

- When assigned with an unfamiliar task, inquiring as much as possible on the information that will enable the task to be done, and practicing as much as possible until the task can be successfully executed.

- Insurance employees should utilise their leave days as much as possible by going on holiday or resting and should avoid en-cashing their leave days when they can. Utilising the leave days can enable the employees to relax and relieve mental and muscle strain which can cause work stress which has the potential to spill-over into the home enviroment.

The following recommendations may assist insurance employees in managing the characteristics of bureaucratic and innovative culture to prevent them from triggering potential work stress and negative work-home interference:

- **Inequality in Allocation of Tasks and Resources**:

Insurance employees should communicate with their superiors if they feel that they have been overloaded with tasks they cannot handle or if they have been assigned tasks they are unable to do due to inadequate skills, knowledge, training, and resources amongst others. This helps the employees to prevent taking accountability for tasks that they will not be able to perform which might later strain them when their superiors are following up on the progress that they would have made.

- **High Competition**

Insurance employees should become relaxed when dealing with high competition and with demands which can create great pressure. This helps to cut the work stress cycle short and to experience quick relief.

- **Great Challenges**

Using effective cognitive strategies such as having positive thoughts which are empowering helps the insurance employee to perceive that he or she is in control of the challenge. For instance, saying "I can get this done if I just take it one step at a time" unlike having negative defeating thoughts like "I will never be able to figure this out" can help insurance employees tackle their challenges tactfully.

- **Results Orientation**

A reasonable level of socialising and team work is often productive as it can help increase individual and team commitment to work and to the work group. Results will be achieved with less strain as the effort will be distributed among team members and not just focusing on the individual insurance employee.

7.3.3   Recommendations for Future Research

The following recommendations for future research are offered:

Generally, research on work stress has been greatly encouraged in developing nations which have been viewed as having insufficient research on the phenomenon. More research has also been called for to contribute to the awareness of the phenomenon and its understanding in developing nations (WH0, 2003; WHO, 2007). Research on insurance employees which focuses on other work stressors other than the role stressors that this study focused on, is necessary to promote diversity of research findings.

The need for additional research that offers a balanced interaction of negative work-home interference and positive work-home interference in various occupational sectors has been emphasized. This is because a lot of studies have focused on negative work-home interference at the expense of positive work-home interference despite empirical evidence on its existence and benefits. Additional studies which offer a balanced analysis on work-home interference can assist

in the development of policies that may help employees to integrate work and life roles (Frone *et al*., 1997; Frone, 1997 in De Sousa, 2009).

Research that addresses other cultural dimensions and ideologies among insurance employees is necessary. Although Wallach's (1983) cultural dimensions of bureaucracy, innovation, and support are common to most organisations, focusing on other cultural dimensions and analysing how insurance employees perceive them and their correlation to other variables would provide a unique research contribution.

Future research is necessary with regard to the relationship between work stress, work-home interference, and organisational culture amongst insurance employees using a larger sample to allow for better generalisation of empirical findings.

Similar studies should also be conducted in future with participants from other occupational sectors which can be accomplished through interviews rather than questionnaires. This can assist in the collection of detailed information through probes and follow up questions.

7.4   INTEGRATION OF THE STUDY

The dissertation explored work stress, work-home interference, and organisational culture of insurance employees in the Zimbabwean context. These variables are critical for the successful functioning of employees in the work and home settings and for them to establish a balance between the two domains.

The literature review indicated that the constructs work stress, work-home interference and organizational culture influenced both the working and private lives of employees. The literature review also indicated that the presence of some of the constructs, that is, work stress, negative work-home interference, and bureaucratic culture can be derived from the nature of the insurance industry itself with regard to its internal operations, and business procedures amongst others. The negative impact of the mentioned constructs revealed the need to continuously improve the working conditions of employees in general, not only for those in the insurance industry and

ensure that measures are employed to enhance work-life balance among employees which facilitates their efficient functioning both at work and their homes.

The empirical study provided statistical evidence to conclude that the role stressors of role overload, role ambiguity, role insufficiency, role boundary, responsibility, and physical environment influenced perceived work stress for insurance employees in the Zimbabwean context, although the levels of these role stressors were reported differently by the insurance employees. The empirical findings further reflected the negative impact that the Zimbabwean insurance industry could have in the home life of its employees and the most perceived type of organizational culture within the industry by the insurance employees who participated in the study.

In conclusion, it is trusted that the findings of the research provide insight into the constructs work stress, work-home interference, and organisational culture among insurance employees in the Zimbabwean context. The recommendations for future research and limitations made present areas of further study as far as the constructs are concerned and further research in these areas may contribute to the field of Industrial and Organisational Psychology.

7.5   CHAPTER SUMMARY

The chapter concluded the dissertation by presenting conclusions on the defined aims, empirical study, central hypothesis, and contributions to the field of Industrial and Organisational Psychology. Possible limitations of the research were discussed in terms of the literature review and empirical study. Recommendations for insurance organisations, insurance employees and for future research were offered.

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APPENDIX A- INTERPRETIVE GUIDELINES (T-SCORES)

Occupational Role Questionnaire (ORQ)

For T-scores:

≥70T: Strong probability of maladaptive work stress and/ or strain.

60T – 69T: Mild levels of maladaptive work stress and/ or strain.

40T- 59T: Within 1 SD of the mean: normal range

<40T: Relative absence of work stress and/ or strain

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APPENDIX B- RESEARCH PARTICIPANT INFORMATION SHEET

Work stress, work-home interference, and organisational culture of insurance employees in Zimbabwe

I would like to invite you to take part in the above mentioned research. Before you decide you need to understand why the research is being done and what it would involve of you. Please take time to read the following information carefully. Ask questions if there is anything you read which is not clear or if you would like more information for clarity.

The purpose of the research is to determine the relationship between work stress, work-home interference, and organisational culture amongst insurance employees in the Zimbabwean context. The research is being conducted in fulfillment of the Master's Degree in Industrial and Organisational Psychology of the University of South Africa (UNISA). The information you will provide will be strictly used for academic purposes.

You have been chosen as a participant for this research because you are amongst the population of insurance employees in Zimbabwe. Your participation in this research is voluntary and it is up to you to decide if you want to go through with the research.

The research will take a few minutes of your time to access biographical information as well as information pertaining to work stress, work-home interference, and organisational culture. No expenses or payments will be incurred on your part.

You are expected to complete four questionnaires that is, Biographical information questionnaire, the Occupational stress inventory-revised (OSI-R), the Work-home inventory (SWING), and the Organisational culture index (OCI).

The information obtained from the study will help to increase the understanding of work stress, work-home interference and organisational culture in developing countries.

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You will not be requested to provide your names when answering the questions or any information that can lead to your identification. Information which is collected about you during the course of the research will be kept strictly confidential.

If you decide to withdraw from the study for any reason what so ever, all information and data collected from you will be destroyed.

If you have gone through the information sheet and have further questions or queries that need to be addressed, you can contact me on 704911-4/ 0772584017/ pmudzimu@nicozdiamond.co.zw

 If you have however understood and agree to take part in the research you are kindly requested to sign a consent form to show you agreed to take part.

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APPENDIX C- VOLUNTEER INFORMED CONSENT FORM

Signature of research participant:

I have read and understood the information provided on the purpose and methods of the research. I have been given the opportunity to ask questions and all questions have been answered to my satisfaction.

By signing this form, i willingly agree to participate in the research it describes.

_____

Name of participant

_____   _____

Signature of participant   Date

Signature of the researcher:

I have explained the research to the participant and answered all his or her questions. I believe that he or she understood the information described in this document and freely consent to participate.

_____

Name of person obtaining consent

_____   _____

Signature of person obtaining consent   Date

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(Must be the same as the participant's)

Signature of witness:

My signature certifies that the participant has signed this consent form in my presence as a voluntary act and deed.

_____

Name of witness

_____   _____

Signature of witness   Date

(Must be the same as the participant's)

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