

# Work Life Balance of Employees in Insurance Sector – A Comparative Analysis of Public and Private Sector in Kerala

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**Abstract –** *The fast pace economic development in 20th century, across the globe has created new endeavors for the business organizations. Globalization has changed the world into a global village. This change has pushed the organizations for striving hard to gain and sustain their competitive advantage, by reducing cost, increasing profits and enhancing the operations. The changing world scenario also evoked the changes in the organizational culture. Organizational changes due to downsizing, mergers/acquisitions and radical changes in technology have changed the work setups. The employees in present are more involved in their jobs than in the last decade. The long working hours, work pressure, high demanding jobs, use of sophisticated technology made it difficult for employees to keep a balance between their job and work commitments. This situation gave rise to the greatest challenge of human resource management issue i.e. Work Life Conflict (WLC). A person plays different role in the span of life, which include roles from work (worker, employer) and non-work (parent, spouse, friend, sibling, etc). Work Life Conflict (WLC) exists when time and energy demands to satisfy one role make it difficult to participate in other (Duxbury, 2001). Work life conflict also defined “as push and pull between family and work responsibilities, Nancy R Lockwood,(2003).*

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## INTRODUCTION

The work life conflict arises when the demand of job or personal life increases it creates an unbalance situation. Creating a balance with job responsibilities and family responsibilities is a dilemma for the employees and almost impossible due to turbulent work environment, and fast moving economic development across the globe which resulted in demanding jobs and long working hours. The ability to successfully balance the role expectations of work and home life is an ongoing matter affecting working individuals. Factors in both the workplace and at home can impede one's ability to effectively balance the role expectations of work and home, creating conflict between these two domains. This study will be mainly focus on the comparison of work life conflict of men and women working in Insurance sector and its effect on their personal family and organization.

Greenhaus and Beutell (1985) define work family conflict as a form of inter role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect (p.77). Work and family conflicts consist of time, strain and behaviour based conflicts. Time based conflict means the diverse roles that compete for the precious and limited time of an individual. Strain based conflict means the strain or stress created by specific role.

Behaviour based conflict means specific form of role behaviour incompatible with the expectation related to behaviour in another role (Greenhaus & Beutell, 1985). Work family conflict is termed by many researchers by using various terms in their research work: work family conflict (Herman & Gyllstrom 1977), professional spouse conflict and professional parent conflict (Holahan & Gilbert 1979), work family role strain (Keith & Schafer 1980), work marriage interference (Locksley 1980), work family excessive work time schedule conflict (Pleck et al, 1980) and inter role conflict between work and family (Werbel, 1978).

Family work conflict is a type of inter role conflict in which the responsibility in family and work are mutually incompatible (Greenhaus & Beutell, 1985). Family work conflict implies the negative influence within the family domain, which results in low level of life satisfaction and high level of conflict within the family (Frone et al. 1992). Netemeyer et al 1996 defined family work conflict as a form of inter role conflict in which the general demand of, time devoted to and strain created by the family interfere with performing work related responsibilities. Family work conflict is also termed as home non home conflict (Beutell & Greenhaus 1980).

Work life conflict adversely affects the family life of the employee and family life conflict adversely affects

the work life of the employee. Work life conflict and family life conflict leads to work family life imbalance. Work family life imbalance negatively affects the employees. So by reducing the work life conflict and family life conflict through proper measures helps to balance the work family life of the employees. This benefits both the organisation and the employee. There are a number of research works conducted on the work life imbalance of the employees of different organisations.

In earlier studies various theories strategies principles models and practice of work life balance of employees have been specified to fulfill their demands related to work and family roles. Many studies are conducted in the IT sector. Studies on work life balance in the Insurance sector have been conducted at International and national levels. Kerala is the most literate state in India. Kerala has 2.76 % of the population of the country. But in the case of the insurance branches, Kerala has a very few branches in India. But studies on the work life balance in the Insurance sector in Kerala are very few. In this context a comparative study on work life balance of employees in Insurance sector public and private sector in Kerala is too important and the study also include the relationship of the work life conflict and family life conflict affecting each other

This study mainly focused on what is work life balance of insurance employees in private sector and public sector in Kerala? Whether any difference in work life of insurance employees in Public and private sector? What will be the job satisfaction of these employees? Hence this scenario the study had answered the queries posed above.

## THEORETICAL FRAMEWORK

Work-life research has sought to explain conflict from multiple theoretical approaches, including boundary theory, compensation theory, ecological systems theory, social identity theory and spillover theory. Nonetheless, role theory (Kahn, 1964; Katz and Kahn, 1978) has provided the broad theoretical framework for much of the work-life conflict literature. Role theory posits that various life roles result from the expectations of others and individual beliefs regarding appropriate behavior for a particular role (e.g., subordinate, co-worker, spouse, mother; Kahn, 1964). Rooted in role and resource drain theories, and derived from a scarcity hypothesis –where people operate under a fixed amount of resources such as time and energy – conflict theory suggests that life domains can be incompatible, resulting from different norms and requirements (Burke, 1986; Evans and Bartolome, 1984; Zedeck and Mosier, 1990); therefore, increased role performance in one domain results in decreased role performance in the other domain. Consequently, work-life conflict is commonly defined as a form of inter-role conflict in which role pressures from one domain (e.g., work, family or life) are incompatible with role pressures

from another domain (Greenhaus and Beutell, 1985). Thus the work-life conflict construct is conceptualized as multidimensional where the degree to which participation in the non-work or life role is made more difficult by participation in the work role (work-to-life conflict).

## REVIEW OF LITERATURE

Conflict between work and other life domains has been a topic of great interest to researchers, practitioners and society in general. Accordingly, research investigating the relationship between work and life has steadily increased over the past few decades (Eby, 2005). Much of the literature has focused on conflict between multiple domains, primarily demonstrating this conflict to have harmful effects on important work outcomes such as absenteeism, burnout and performance (Amstad, 2011; Goff, 2006; Peeters, 2004), family outcomes such as marital satisfaction and quality (Kinnunen, 2004; Voydanoff, 2004), and individual outcomes such as affective and physical well-being, depression and substance abuse (Frone, 1994; Frone, 1997; Lapierre and Allen, 2006), he study systematically review and extend the literature on work-life conflict and its effects for working professionals. Professional stress, job/work stress, job tension, negative feelings at work, work alienation, work-related distress and quality of work life) and found to be a highly related consequence of work-to-family conflict (WFC). Similar findings emerged for both Work-to-Family Conflict and family-to-work conflict (FWC) in the more recent meta-analysis by Amstad (2011). Burnout is defined as 'a set of negative human reactions to prolonged experienced stress on the job' (Beehr, 2007, p. 177). Like work stress, job burnout and exhaustion have been found to be a primary consequence of Work-to-Family Conflict and Family-to-Work Conflict (Allen, 2000; Amstad, 2011). Second, organizational commitment, organizational withdrawal behaviors and turnover intentions are all indicators of an individual's perceptions of psychological attachment to the organization (Meyer and Allen, 1997). While researchers still tend to devote a good deal of attention towards these more general affective variables, we were pleased to see an increase in attention towards understanding how work-life conflict engenders specific affective reactions. Also encouraging was the fact that several recent studies have used innovative methodologies (e.g., experience sampling methodology) to capture the within person relationship between work-life conflict and various affective outcomes, Judge (2006), for example, found that within individuals, work-family conflict led to increased negative emotions such as state-based guilt and hostility. Additionally, they found that state hostility mediated the negative influence of WFC on daily marital satisfaction. In another study, Livingston and Judge (2008) found that individuals who have a traditional gender role orientation (e.g., believe men should be more

responsible for the economic support of the family than women) experienced more guilt as a result of Family Work Conflict, whereas individuals with an egalitarian gender role orientation experienced more guilt as a result of Work Family Conflict. Also using an experience sampling methodology, Ilies (2007) found that individual's perceptions of workload not only influenced their affect at work, but this negative mood influenced their affect at home. Thus, we are encouraged by this innovative research that has examined specific affective variables in relation to work-life conflict, and hope that this area continues to see advancement. A re-examination of the gaps in work-life research presented by Eby (2005) reveals some encouraging advances within the area of conflict outcomes. It appears that the most progress has been made towards understanding the impact of work-life conflict on non-work domain outcomes such as marital and life satisfaction, understanding the role of individual differences, and also in understanding the emotional outcomes of work-life conflict. There is, however, still a scarcity of literature in regards to examining complex constructs such as role salience and expectations relating to various life roles, understanding how coping strategies can potentially buffer the negative impact of work-life conflict, and examining how family variables can affect employee behaviors. Further, there are still several areas that we feel are remaining gaps to-family conflict occurs when experiences at work interfere with family life, like prolonging.

## METHODOLOGY

The major objectives of the study were

- To make the comparative analysis of work life conflict among the employees of public and private insurance companies in kerala
- To analyze the factors affecting the work life and family life conflict of employees
- To examine how the work life conflict and family life conflict of employees affect each other

This is a descriptive and analytical study. Both primary and secondary data have been used for this study, and the primary data were collected from the employees of public and private sector insurance companies in kerala. The primary data were collected by using a well-structured questionnaire, distributed to the employees of public as well as private sector insurance companies in kerala. Secondary data have been collected from books, journals, research papers, published records of IRDA and other agencies. Thus the study trying to examine the following facets relating to twork life balance of employees in Insurance sector a comparative analysis of public and private sector in Kerala.

After conducting The Pilot study with the data collected from 110 employees in which 60 respondents from public sector and 50 respondents from private Two stage random sampling has been used to for the purpose the study. Firstly the insurance companies were classified as public sector and private sector. From each category to insurance companies having the the largest number of employees were selected in Kerala. In the second stage the required number of insurance employees were selected at random from the from the Insurance sector identified, based on the proportion of insurance employees working in these insurance companies.

The reliability analysis was conducted on each variable was found to be greater than 0.7, which shows the high degree of reliability of the instrument used for the collection of data. The document includes few statements for measuring the factors affecting the work life imbalance of employees working in public and private sector insurance companies in Kerala.

## DATA ANALYSIS AND INTERPRETATION

The study exhibits the profile of the sample respondents(employees). The study shows 54.5 percentage of respondents hail from public insurance company and 45.45 percentage belongs to private insurance company. The insurance company wise classification revealed that 43.6 percentage from the Life Insurance corporation of India, 16.4 percentage from the SBI Life insurance, 10.9 percentage from new India insurance and TATA AIG, 9.1 percentage each from ICICI Life insurance and Birla Sun life insurance. The professional profile shows 42.7 percentage are clerk cum cashiers, 35.5 percent are junior managers and 21.8 percentage are senior managers. Experience wise classification depicts that 31.6 percentage of employees have 5 to 10 years of experience, 26.4 percent have less than 5 years, 23.8 percent have a 20 and above years, 11.3 percent have 10 to 15 years and 6.9 percent have 15 to 20 years of experience in insurance sector. It is observed that 66.6 percent of the employees work in semi urban branches, 26.5 percent in urban branches and 6.9 percent in rural branches. Distance from residence to branch wise classification indicate that 45.5 percent stay within less than 10 kilometre, 27.8 percent within 20 kilometre and above and 26.7 percent within 10 to 20 km. Working hours showed that 43.6 percent work 7 to 9 hours daily, 39.1 percent work more than 9 hours, and 17.3 percent work 7 hours. The frequency of transfer of respondents showed that 36.4 percent were transferred 3-5 times, 9.8 percent were not yet transferred, 29 percent were transferred 1-2 time, 15.3 percent were transferred more than 7 times, and 9.5 percentage were transferred 6-7 times. Age of the respondents reveals that 36 percent were in the 30-40 age group, 26.7 percent were below 30, 19.8 percent were in 50 and above and 17.5 percent were



in the 40-50 age group. As for gender, 59.5 percent of the sample employees were male and 40.5 percent were female. Qualification of the respondents described that 41.8 percent were having post-graduation, 35.8 percent were graduates, and 22.4 percent were professionally qualified. The place of residence showed 60.4 percent of the sample employees stayed in semi urban area, 23.2 percent in urban area and 16.4 percent in rural area. Type of family wise classification describe that 66.7 percent were from nuclear family and the rest 33.3 percent were from joint families. The marital status showed 84.9 percent were married and 15.1 percent were unmarried. Spouses of 76.4 percent of married employees were employed and 23.6 percent were unemployed. Of the employed spouses 31.4 percent were in the government sector, 28.9 percent in the banking sector, 28.2 percent in the private sector, 5.9 percent were professional and 5.6 percent were in abroad. As many as 44 percent of married employees had 2 children, 32.8 percent had one child, and 5.6 percent had more than 2 children, 17.6 percent had no child. Dependent wise classification shows that 26.6 percent had more than 2 dependent, 22 percent had 2 dependent, 22.7 percent had one dependent and 28.7 percent had no dependent.

#### **Gender wise distribution of problems related to work life conflict**

Every employees faces problem in the work place related to work life balance. In different approach of the customers means different types of customers behaving differently. More number of customers, nature of job, no clarity in job, no control over work, no sharing of job, like of teamwork among the employees, like of support from subordinate/colleagues, negative approach of top management, in different attitude of superior, ineffective communication, difficulty of time management, negative attitude of family, mental strain, physical strain, occupational stress, work life conflict and family life conflict. These are the factors that cause work life imbalance. These factors affect the work life conflict of male and female employees differently. So the difference in the cause of work life conflict among male female employees were studied.

#### **Difference in the factors causing the work life imbalance among the employee according to their type of family**

Work life imbalance is a main issue in the life of every employee working in the insurance sector. Approach of the customer, more number of customers, nature of the job, no clarity in job, no control over the work, no sharing of job, lack of teamwork among employee, like of support from subordinate/colleague, negative approach of top management, in different attitude of superior, ineffective communication, difficulty of time management, negative attitude of family, mental strain, physical strain, occupational stress, work life conflict and family life conflict are the

factors affecting work life imbalance. type of family is a vital element in the work family life of every employee. so the differences in the factors affecting work life balance among bank employees with Joint and nuclear system of families are tested by using independent T test.

The dependence between the type of insurance company and transfer of employees working in public and private insurance sectors were studied. the public sector insurance employees had more transfers in their service compared to the employee of other types of insurance. the causes of discomfort for employees in insurance sector have been finalized. Heavy work load, overtime work, lack of support from superior, lack of support from management, lack of support from colleague, stress induced by customers and lack of job freedom were the causes of discomfort. The main causes of discomfort in the work place were heavy workload and overtime work. Best on the analysis result it was released after comparing the public sector and the private sector insurance in kerala, that the main reason for work life conflict in the public sector insurance was the negative approach of top management and occupational stress, for the private sector lack of support from subordinate or colleague and lack of teamwork were the adverse factors. The variation in the work life balance of employees in different insurance company in kerala were analysed. The private sector insurance employees faced higher level of mental strain and occupational stress than the public sector insurance employees. The employee working in semi urban branches faced higher level of mental strain and occupational stress than employees in urban and rural branches. The private sector employees had higher level of work life conflict and family life conflict than public sector insurance employees. The employee is working in semi urban branches had a high level of work life conflict family life conflict than employees in urban and rural branches. The factors affecting work family life imbalance on the basis of gender and type of family of the employees were analyzed. With regard to gender, the indifference customers approach, more number of customers, nature of job, no clarity in job, no control over the work, no sharing of job, lack of teamwork, lack of support from subordinate, difficulty of time management, negative attitude of family, mental strain, occupational stress, work life conflict and family life conflict were highly affected the work life balance of the female employees than the male employees. The negative approach of top management, indifferent attitude of superior, and ineffective communication highly affected the male employees more than the female employees. Considering the type of family, the influence of more number of customers, work life conflict and family work conflict were high among the employees coming from nuclear families.

## CONCLUSION

In this research work the work family life balance of public and private sector insurance employees has been studied. The demographic profile of the employees are identified and analysed on the basis of different variables. Private sector insurance companies recruit many youngsters having post-graduation. A majority of the junior managers are majority of of the the senior managers male. A large number of the senior managers live in nuclear families. Majority of the employees work more than 9 hours Insurance sector, especially in private sector insurance companies. there are various factors creating discomfort to the employees in both public and private sector insurance. Among these, heavy workload and overtime work are the most critical factors that create discomfort to the employee in their workplace. The negative approach of top management and occupational stress are the another critical factors to the employees of public sector insurance companies. Among the various policies, counselling and need for a healthy superior subordinate relationship are the most important remedies to attain work life balance for Public Sector Insurance employees and family friendly policy and sense of appreciation are the strategic approach to accomplish the work life balance for private sector insurance employees.

## RECOMMENDATIONS

To reduce the overtime work, the management should regulate the working time and avoid unnecessary procedural delays. Public sector Insurance companies should reduce complexities of the work. Reasonable target should be allotted to the Employees. Employee should try to study the recent development in the technological and insurance sectors. This will help the employee to work effectively. The approach of top level executive towards the employees should be friendly. The management should introduce necessary steps to reduce the the organisational structure of the employee. Management should and shall and maintaining an employee friendly work atmosphere in their branches. Employees should get sufficient role in preparing the work schedule. Sufficient leave should be granted to the Employees for meeting their family requirements. Counselling is essential for reducing stress and strain related work of the employees.

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