MEASURING WORK LIFE BALANCE AMONG THE EMPLOYEES OF THE INSURANCE INDUSTRY IN INDIA

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Abstract: *The concept of work-life balance is increasingly becoming important in India as more and more women with children are joining the workforce, and the families are increasingly becoming nuclear and dual-earner. As an outcome, more and more working professionals feel the need to balance their work and their personal life. Under present market forces and strict competition, the companies are forced to be competitive. The companies must seek ways to become more efficient, productive, flexible and innovative, under constant pressure to improve results. Keeping in view the sector which has huge potential for growth, the study was conducted on the employees of the insurance sector, which is now being treated to be synonymous to stress and high pressure environment.*

Key words: *Work Life Balance, WIPL, PLIW, WPLE, N-WLB, insurance*

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INTRODUCTION:

Liberalization in the Indian insurance sector has opened the sector to private competition. A number of foreign insurance companies have set up representative offices in India and have also tied up with various asset management companies. All these developments have forced the insurance companies to be competitive. What makes a firm best is not just technology, bright ideas, masterly strategy or the use of tools, but also the fact that the best firms are better organized to meet the needs of their people, to attract better people who are more motivated to do a superior job (Waterman 1994). With increasing competition, the issue of maintaining work-life balance is a challenge for both the employees as well as the employers. The concept of work-life balance not only includes the family-friendly perspectives of earlier HR policies, but is also much wider in the sense that it seeks to help all employed people, irrespective of marital or parental status so that employees can experience a better fit between their professional and private lives (White *et al.*, 2003). Keeping this broader perspective in mind, UK's Department of Trade and Industry defines work-life balance as being 'about adjusting working patterns regardless of age, race or gender, (so) everyone can find a rhythm to help them combing work with their other responsibilities or aspirations' (Maxwell and McDougall, 2004).

LITERATURE REVIEW:

In its earlier days, research in this area was referred to as 'work-family conflict,' and it was widely reported in contemporary organizational behavior literature (Frone *et al.*, 1992; and Williams and Alliger, 1994). More recently, a broader term has emerged in the literature to refer to work/non-work conflict, 'work-life balance', which offers a more inclusive approach to the study of work/non-work conflict as compared to work-family conflict.

Many changes in the workplace and in employee demographics in the past few decades have led to an increased concern for understanding the boundary and the interaction between employee work and non-work lives (Hochschild, 1997; and Hayman, 2005). Also, more employees are telecommuting (work from home), or bringing work home, thus blurring the boundaries between work and non-work life (Hill *et al.*, 1998).

One of the major reasons for this increasing concern of work-life balance is due to technological advancement which has morphed the work and personal lives of working professionals into a single whole. Lester (1999) argued that technology can help and hinder

work-life balance by making work more accessible at all times of the day and night, and also in terms of enabling a more flexible approach to when and where to work.

Work-life balance is not an issue concerning the West alone. India being a growing economy has to deal with this issue. The term work-life balance includes a number of aspects such as (1) how long people work; (2) when people work; and (3) where people work (Glynn *et al.,* 2002). This gets reflected in the range of flexible work policies and procedures, such as part-time working, temporary working, working from home and tele-working, flexi-time and flexible working hours, compressed working weeks, annualized hours and career breaks (Maxwell and McDougall, 2004).

With increased concern by employees for managing the boundary and the interaction between their work and non-work lives, the provision of effective work-life initiatives is fast becoming a priority for organizations and for HRM practitioners throughout the corporate world. Previous researchers have shown that people are more attached to organizations that offer family-friendly policies, regardless to the extent to which they might personally benefit from such policies (Grover and Karen, 1995). In organizational terms, this translates into better talent attraction, enhanced productivity, better talent management, reduced work stress, reduced absenteeism, better motivation, employer branding and efficient work practices (Byrne, 2005). A mismatch between work and non-work roles can be dysfunctional and disadvantageous for both the employees and the employers. It is because of this reason that many organizations are increasingly adopting work-life policies such as introducing greater work flexibility, providing child-care facilities and offering emotional support (Lapierre and Allen, 2006). Most of these work-life policies are primarily aimed at employees with a family (Young, 1999). Such focus tends to lead to a feeling of exclusion and unfairness amongst employees who are single and employees who are without children (Grandey, 2001).

IMPORTANCE OF THE STUDY:

Work-life balance is considered for the study because it is one of the work-related issues affecting productivity of employees in an organization. The insurance industry was considered for the research as it is an industry where employees are reported to have high stress levels due to negative work-life balance. The research is conducted in the city of Bhubaneswar.All the insurance companies have their branches located here and it is

assumed to provide a good source of information about the employees in the sector in terms of their perception of work-life balance.

METHODOLOGY AND OBJECTIVES OF THE STUDY:

The data for the study is basically be collected from the primary sources by administering a questionnaire to the employees of both private and public sector insurance companies. The scale used for measuring work-life balance in this study is a 15-item scale adapted from an instrument developed and reported by Fisher-McAuley _et al_. (2003). Their original scale consisted of 19 items, designed to assess three dimensions of work-life balance: Work Interference with Personal Life (WIPL), Personal Life Interference with Work (PLIW), and Work/Personal Life Enhancement (WPLE). These three dimensions try to capture two opposing theories commonly used to explain the work and family link: the conflict approach and the enrichment approach. The conflict approach assumes that combining work and family roles is demanding and therefore leads to conflict (Edwards and Rothbard, 2000). On the other hand, the enrichment approach emphasizes that family life can enrich work outcomes and vice-versa (Greenhaus and Powell, 2006). The scale used in this present study is the scale reported in Hayman (2005), where the original 19 items have been reduced to 15 items, but retains all the three dimensions.

There are two main objectives of the study:

1. To measure the work-life balance among the employees in the insurance sector.
2. To explore marked differences in the perception of work-life balance across respondents based on different demographic parameters

PROFILE OF THE RESPONDENTS

The data was collected from a random sample of 225 insurance professionals working in Bhubaneswar through a self-reporting questionnaire which had 15 items on work-life balance, along with few questions to capture their demographic profile. Out of the responses received, a single response was found to be incomplete, and hence was excluded from analysis. All the analysis in the present study is based on the responses of the remaining 224 respondents.

The demographic profile of the respondents is described as follows.About 80% of the respondents were male. The age of the respondents were in the range of 20-41 years. In terms of educational qualifications, about 72% of the respondents were graduates, while

remaining were postgraduates. Further, about 80% of the respondents were married. The tenure of the respondents varied in the range 0-10 years. And lastly, about 60% of the respondents were entry-level professionals, while the rest were functioning at middle-level management.

DIMENSIONALITY OF THE WLB SCALE

Factor analysis was performed to analyze the dimensionality of the scale (Table 1). Two items, Q6 (I struggle to juggle work and non-work) and Q7 (I am happy with the amount of time for non-work activities), corresponding to negative and positive work-life balance respectively, were excluded from the scale for this purpose.

Table 1a: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.712
Bartlett's Test of Sphericity	Approx. Chi-Square	913.138
	df	78
	Sig.	0.000

Table 1b: Rotated Component Matrix			
	Components		
	1	**2**	**3**
Q1. My personal life suffers because of work	0.644		
Q2. My job makes personal life difficult	0.661	−0.304	
Q3. I neglect personal needs because of work	0.789		
Q4. I put personal life on hold for work	0.787		
Q5. I miss my personal activities because of work	0.756		
Q8. My personal life drains me of energy for work			0.660
Q9. I am too tired to be effective at work			0.712
Q10. My work suffers because of my personal life			0.793
Q11. I find it hard to work because of personal matters			0.693
Q12. My personal life gives me energy for my job		0.692	
Q13. My job gives me energy to pursue personal activities		0.808	
Q14. I am at better mood at work because of my personal life		0.698	
Q15. I am at better mood because of my job		0.721	
Note: Extraction Method: Principal Component Analysis; and Rotation Method: Varimax with Kaiser Normalization.			

The KMO measure indicates a adequacy level of 0.712, validating the analysis. The analysis yielded three factors. The first factor, comprising the items Q1-Q5, represented the dimension of WIPL. The second factor, comprising the items Q12-Q15, represented the

dimension of WPLE. The third factor, comprising the items Q8-Q11, represented the dimension of PLIW. Together, the three factors explained 57.026% of the overall variation. These components correspond exactly with the dimensionality suggested by Fisher-McAuley *et al.* (2003).

Reliability of Subscales

The subscales identified above were analyzed for reliability using the Cronbach's alpha model. The results of the reliability analysis are presented in Table 2.

Table 2

Subscales of Work-Life Balance	Cronbach's Alpha
Work Interference with Personal Life	0.799
Personal Life Interference with Work	0.704
Work Personal Life Enhancement	0.745

All the three subscales were found to have high reliability with Cronbach alphas in excess of 0.700.

Descriptive Statistics

The descriptive statistics of the subscales of work-life balance is presented in Table 3.

Table 3: Descriptive Statistics for the Dimensions of WLB along with Positive WLB and Negative WLB

	Mean	SD
Work Interference with Personal Life	2.5482	0.8344
Personal Life Interference with Work	2.2891	0.7689
Work Personal Life Enhancement	3.4877	0.7514
Negative Work-Life Balance	2.6071	0.9783
Positive Work-Life Balance	3.1518	1.0815

The average levels of WIPL, PLIW, and Negative Work-Life Balance (N-WLB) were low/moderate, while the average levels of Positive Work-Life Balance (P-WLB) and WPLE were moderate/high. This suggests to some extent that work-life balance is maintained to a fair extent in the IT industry, perhaps due to the HR policies adopted for the same by different organizations to suit the balancing needs of its employees.

Correlations

The correlations between the subscales of work-life balance are presented in Table 4.

Table 4: Correlations amongst the Dimensions of WLB and Positive and Negative WLB

Dimensions	WIPL	PLIW	WPLE	N-WLB
WIPL				
PLIW	0.27**			
WPLE	−0.23**	−0.31**		
N-WLB	0.30**	0.14*	−0.02	
P-WLB	−0.10	−0.05	0.23**	−0.10
Note: ** Correlation is significant at the 0.01 level (2-tailed); and * Correlation is significant at the 0.05 level (2-tailed).				

There were significant positive correlations between PLIW, WIPL and N-WLB. This would be expected, as disequilibrium in work-life balance would result in disruption of both personal life and work. These three aspects thus reflect a vicious cycle of worklife imbalance. On the other hand, there was a significant positive correlation between WPLE and P-WLB. These aspects reflect a virtuous cycle of work-life balance: a proper balance between work and life motivates employees to be more productive at work and to spend more quality time with the family. There were significant negative correlations between WPLE and PLIW and WIPL. This is again as expected, as disequilibrium of work-life balance would tend to reduce productivity at work as well as harmony at home, while a proper work-life balance would tend to enhance both.

Comparison across Demographic Variables

On the whole, there were no statistically significant differences in work-life balance across demographics, as evident from Tables 5a to 5d. Expectedly, women should report more interference from family to work than men and men should report more interference from work to family than women (Higgins *et al.*, 1994).

Table 5a: Differences across Gender

	Male		Female		*t*-Test	
	Mean	SD	Mean	SD	*t*-Stat.	*p*-Value
WIPL	2.59	0.79	2.39	0.94	1.476	0.141
PLIW	2.29	0.77	2.23	0.76	0.505	0.614
WPLE	3.45	0.76	3.61	0.73	1.295	0.197
N-WLB	2.57	0.97	2.69	1.03	0.768	0.443
P-WLB	3.08	1.09	3.39	1.04	1.792	0.075

Table 5b: Differences across Age Groups

	20-30 Years		30-40 Years		t-Test	
	Mean	SD	Mean	SD	t-Stat.	p-Value
WIPL	2.55	0.827	2.48	0.941	0.373	0.710
PLIW	2.32	0.778	1.97	0.587	1.833	0.068
WPLE	3.48	0.766	3.60	0.570	0.644	0.520
N-WLB	2.61	0.970	2.56	1.097	0.233	0.816
P-WLB	3.14	1.084	3.28	1.074	0.515	0.607

Table 5c: Differences across Marital Status

	Single		Married		t-Test	
	Mean	SD	Mean	SD	t-Stat.	p-Value
WIPL	2.56	0.81	2.49	0.92	0.465	0.643
PLIW	2.32	0.78	2.13	0.70	1.426	0.155
WPLE	3.49	0.75	3.49	0.76	0.040	0.968
N-WLB	2.65	0.97	2.40	0. 98	1.526	0.128
P-WLB	3.10	1.09	3.33	1.04	1.224	0.222

Table 5d: Differences across Levels of Management

	Lower Level		Middle Level		t-Test	
	Mean	SD	Mean	SD	t-Stat.	p-Value
WIPL	2.53	0.83	2.56	0.83	0.257	0.798
PLIW	2.30	0.79	2.26	0.75	0.351	0.726
WPLE	3.49	0.82	3.48	0.65	0.111	0.912
N-WLB	2.59	0.94	2.61	1.03	0.179	0.858
P-WLB	3.13	1.11	3.16	1.05	0.166	0.868

In other words, the hours spent working in the opposite sex's conventional domain ought to have a greater psychological impact on a person's perceptions of work and family conflict than the amount of hours spent in his or her own domain (Gutek *et al.*, 1991). This is based on the gender-role expectations theory, which in turn, is based on the traditional sociocultural role expectations, where men are seen as taking the primary responsibility of being a breadwinner and the women primarily assumes the responsibility for the family (Hochschild, 1989). Such conventional views about gender are being relooked and the discourse on work-life balance positions it as a gender neutral construct which challenges the inherent assumptions about separate, gendered spheres. Although in practice, the issue of work-life balance still tends to be interpreted as largely for women (Lewis *et al.*, 2007). As with gender, it is expected that respondents falling in different age groups would

experience different levels of work-life balance, but the results of this study fail to suggest such differences across the two age groups that have been examined in this study. People falling in different age groups have varying priorities in life. As people grow old, age tends to bring additional responsibilities both in personal and work-life but along with age also comes the competence to manage things better. This, coupled with the policies of organizations to help people of different age groups manage their work and life better, could have negated differential perception on work-life balance.

As discussed above, with reference to gender and age, marital status too, is expected to account for varying perception in work-life balance amongst the respondents. On this parameter too, the study fails to report any statistically significant differences between respondents who were married and those who were single. This again could be because of varied lifestyle and preferences of people who are married and single. Single and employees without children may have other demands on their personal time as some may be engaged in social work or they might be actively involved in pursuing their personal interests and hobbies (Brummelhuis and Lippe, 2010). In addition to this, single people receive less support from their own family domain than employees with nuclear family. Hence, such single people have to do most of their household work on their own and such people also tend to receive less emotional support from a partner or children (Casper *et al.*, 2007). So a married person may have additional responsibilities, they also tend to receive support from others and hence this might dilute their perception of worklife imbalance to some extent leading to lack of differences in the perception of worklife balance between people who are married and those who are not.

With respect to differences across different levels of management, again it is expected that people higher in the hierarchy would have additional work-related responsibilities and hence would experience greater demand on their time. The results again suggest that no statistically significant differences were reported by people working in lower level of management versus people working at middle level of management with respect to their perception about their work-life balance.

With respect to the number of dependents and its impact on the perception of worklife balance, it is expected that respondents with lesser number of dependents would experience better work-life balance as compared to those who have larger number of

dependents. On this parameter too, the results do not suggest statistically significant differences in the perception of these two groups, as stated in Table 5e. For carrying out the analysis for Table 5e, the data was recast to create the two groups. On the other hand, for Table 5f, the data was used, as it is, to see, if there are statistically significant differences between respondents with varying number of dependents. In both the cases, the differences do not turn out to be statistically significant.

Table 5e: Difference across Respondents with Varying Number of Dependents

	0-1 Dependents		2 + Dependents		*t*-Test	
	Mean	SD	Mean	SD	*t*-Stat.	*p*-Value
WIPL	2.56	0.829	2.54	0.842	0.133	0.894
PLIW	2.37	0.818	2.22	0.722	1.454	0.147
WPLE	3.43	0.766	3.54	0.738	1.119	0.264
N-WLB	2.72	0.981	2.51	0.970	1.609	0.109
P-WLB	3.15	1.052	3.15	1.109	0.041	0.967

Table 5f: ANOVA for Number of Dependents and Work-Life Balance

		Sum of Squares	df	Mean Square	*F*-Stat.	*p*-Value
WIPL	Between Groups	3.338	5	0.668	0.969	0.438
	Within Groups	148.893	216	0.689		
	Total	**152.231**	**221**			
PLIW	Between Groups	1.359	5	0.272	0.452	0.811
	Within Groups	129.762	216	0.601		
	Total	**131.122**	**221**			
WPLE	Between Groups	2.415	5	0.483	0.847	0.518
	Within Groups	123.155	216	0.570		
	Total	**125.570**	**221**			
N-WLB	Between Groups	6.036	5	1.207	1.270	0.278
	Within Groups	205.284	216	0.950		
	Total	211.320	221			
P-WLB	Between Groups	6.691	5	1.338	1.144	0.338
	Within Groups	252.697	216	1.170		
	Total	**259.387**	**221**			

CONCLUSION

The study was conducted with the twin objective of establishing the psychometric properties of the measure used for measuring work-life balance and trying to see if there are marked differences in the perception of work-life balance across respondents based on

different demographic parameters. By means of factor analysis and reliability analysis, the dimensionality of the scale was well established and the correlations between different dimensions of work-life balance and negative and positive work-life balance were all in the expected directions, suggesting that the scale was a valid and reliable scale for measuring work-life balance. On the other hand, the comparative analysis of the worklife balance scores of different demographic profiles could not suggest that there were statistically significant differences in the perception of work-life balance across these demographic groups.

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