A Study of Work Life Balance of Women Employees in Life Insurance in Life Insurance Corporation of India

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Abstract: Work-life balance is defined as a satisfactory level of involvement or ‘fit’ between the multiple roles in a person’s life. The role of working women has changed throughout the world due to economic conditions and social demands. Women have tremendous pressure to develop a career as robust as their male counterparts while sustaining active engagement in personal life. Although there is knowledge on how personality traits are related to Work Family Conflict (WFC) and Work Family Engagement (WFE) independently, but there is a lack of understanding on how big five personality traits affect work family balance (WFB) and family work balance (FWB). The objective of the study is to analyze and explore various factors affecting work family balance (WFB) among women employees. Data was collected from 100 working people of Class III from Jaipur city. Results indicated that work and family characteristics are related to Work Family Balance (WFB) and Family Work Balance (FWB) and the big five personality traits were significant predictors of both WFB and FWB. The personality traits are likely to be preceding factors for achieving favorable balance between work and family lives. The findings revealed that there is a positive correlation between work life balance, family work balance and Extroversion as well as openness to experience dimension of personality owing to the ability to build strong networks of social support, which help them to maintain better work life balance.

Keyword: Work Life balance, Work Family balance, Big Five Personality traits

I. Introduction

Work Life Balance (WLB) relates to creation of harmony between work and life. The work and life expectations of women and men have changed significantly over the past few years. Organizations also recognize that employees with well-balanced work life are more efficient and progressive in their work. Simultaneously, the personality trait of employees also affects work quality. Work life balance means to schedule the working hours of an individual’s professional and personal life to lead healthy life. Grady and McCarthy (2008) suggested that work-life integration is an outcome of the complex relationship between the dynamics of employment and personal factors. They explored that the balance between work and life is achievable through the funding and coordination of multiple activities that included the organization’s interest. There is abundant literature on how work life balance is related to work role conflict (WRC) and family role conflict (FRC). According to Frone (2003) balance occurs when there is a ‘lack of conflict or interference between the work and family role’. Santhana et.al (2013) emphasized the values, attitudes and beliefs of organizing and balancing their work and personal life. Kundani and Mehta (2014) have examined an individual work life balance and role of personality traits in maintaining a stress free life. They used a standard Big-Five personality traits (developed by Costa & McCrae, 1992) consisting of five global dimensions Extraversion, Neuroticism, Openness to Experience, Agreeableness, Conscientiousness. They found that there is significant relationship between work-life balance and personality traits. Personality traits helped in reducing stress significantly. They suggested that specific personality traits could be employed for jobs for different stress levels. Hence, the aim of the present study is to evaluate the relationship between work life balance and big five-personality trait among women employees in LIC.

The study was conducted with the following objectives:
1. To analyze and explore various factors affecting work family balance (WFB) among women employees.
2. To determine the correlation between Work Family Balance (WFB), Family work Balance (FWB) and Big Five Personality traits of women employees.
II. Review Of Literature

Various studies have been conducted on work-life balance among working women by Madipelli, Sarma and Chinnappiah (2013); Poorani (2013); Reddy and Vranda (2011); Kaur, J (2013), Bharathi et. al. (2015) studied the professional and personal challenges and enhancers for WLB amongst women in IT sector. He explored that women expect flexibility in timing, supportive spouse, family and friends as well as an environment conducive for work at the office. He believed that the attitude of the employer and employees towards each other was a major factor for improving the WLB. Michel et.al. (2011) examined the organizational framework and theoretical model of work–family conflict. They suggested meta-analytic path analysis of holistic models of work and family. The study indicated a comprehensive meta-analytic examination of work–family conflict and its antecedents. His work provided tests and subsequently revised a meta-framework that was developed from multiple work–family linkages, incorporates core work, family, and personality antecedents, and examines demographic variables as moderators. Their study stressed the importance of role stressors and personality variables in regards to perceptions of work–family conflict; He also suggested that multiple roles buffer harmful stressor effects on work–family conflict. Michel et.al. (2011) reported a direct examination of the relationship between antecedents from the work, non-work, and individual difference domains and different forms (work to family; family to work) and types (time, strain and behaviour based) of work family conflict. They examined the relative importance of various antecedents to WFC. Their results expand knowledge regarding the cross-domain effects of various antecedents. Role theory and resource drain theory were also an important component of behaviour based work–family conflict. Kumari and Devi (2015) studied about the contemporary issue of work-life balance of women employees, who have been working in different organizations like Banking, Insurance, Education, IT, BPO and Health care in Bangalore city. Their study reported that a considerable variation within the levels of work life balance of women working across different service sectors. Hence, it is the joint responsibility of the employer and the employees to ensure strong work-life balance that can bring in fruitful results to organization as well as employees also.

Many studies have been undertaken to determine factors influencing work life balance among employees in terms of personality. Personality can be understood as the relative stability of a person’s thought, feeling and behavioural tendencies across different situations (McCrae and Costa,2010). Parasuraman and Greenhaus (2002) suggested that personality characteristics could be influenced by the ability of individuals to interact and react to a situation and help to proactively shape the environment. Wayne, Musisca and Fleeson (2004) explored the relationship between each of the Big Five personality traits and conflict & facilitation between work & family roles. The study identified significant negative relationships between conscientiousness, extraversion, agreeableness, openness to experience, and work-family & family-work conflict, while a significant positive relationship between neuroticism and work-family & family-work conflict. The findings showed that extraversion is related to greater facilitation between work & family roles and do not relate to conflict, while neuroticism is related to conflict by a greater extent but only weakly related to facilitation.

Aryee, Srinivas and Tan (2005) observed that individuals with proactive personalities may take steps to obtain support and engage in role reformation or negotiation to minimize work–family conflict and encourage work–family facilitation. The study also revealed that neuroticism is positively correlated to work–family conflict and negatively correlated to work–family facilitation. In addition, optimists would have the ability to extract social support and implement appropriate coping strategies to cope up with stressful circumstances, demonstrated by negative relation with work–family conflict and positive relation with work–family facilitation. Kaur (2013) assessed the relationships between work life balance, big five personality dimensions and life satisfaction among government college teachers of Chandigarh, India. The results revealed that there exists significant positive correlation between work life balance, life satisfaction and Extroversion dimension of personality owing to the ability of individuals to help them to maintain better work life balance. Results showed that there is no gender differences reported on all the variables except, conscientiousness where females scored significantly higher than males.

Devadoss & Minnie (2013) studied the influence of big five factors of personality on work-life balance based on experts’ opinion. Leka and De Alwis (2016) discovered personality traits’ effect on the perceived conflict between work and different life domains. Their correlation and regression analysis showed that neuroticism was the most predictive personality factor of work life conflict. Additionally, conscientiousness showed a significant bivariate relationship with all forms of work life conflict. However, not much work has been reported to study WLB among LIC employees. The present study thus aims to explore this gap.

III. Research Methodology

For the purpose of study, 123 questionnaires were circulated among the women employees of LIC, working in Jaipur city from which only 100 were found to be usable for the study purpose.

Survey Method was used for data collection and the tool used was a questionnaire. The standardized questionnaire adopted by Michel et.al (2010) was adopted to collect the data from the respondents. The
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questionnaire was based on likert’s five-point scale to compile the responses for the questions related to work life balance and family work balance. The scores ranged from strongly Agree (5) to Strongly Disagree (1). The data collected from the questionnaire was analysed using SPSS Version 20.

Research Model

The research model was initially adopted from Michel et.al (2010) and was modified to include the Big Five Personality Traits. The organized framework and theoretical model is displayed in figure 1. A summary of variables and its definitions is provided in table no. 1.1 and 1.2. Various antecedents were modified to suit the present study.

Research Model

![Research Model Diagram]

Research Findings

Reliability test: The reliability score of the scale was 0.796, which confirms that the scale was reliable to conduct the study.

Table: 1.3 Demographic Variables

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Demographic Variables</th>
<th>No. of Respondents</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Age</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>25-35</td>
<td>33</td>
<td>33%</td>
</tr>
<tr>
<td></td>
<td>36-45</td>
<td>31</td>
<td>31%</td>
</tr>
<tr>
<td></td>
<td>46-55</td>
<td>25</td>
<td>25%</td>
</tr>
<tr>
<td></td>
<td>Above 55</td>
<td>11</td>
<td>11%</td>
</tr>
<tr>
<td>2.</td>
<td>Marital Status</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Married</td>
<td>85</td>
<td>85%</td>
</tr>
<tr>
<td></td>
<td>Unmarried</td>
<td>8</td>
<td>8%</td>
</tr>
<tr>
<td></td>
<td>Divorced</td>
<td>2</td>
<td>2%</td>
</tr>
<tr>
<td></td>
<td>Single Parent</td>
<td>4</td>
<td>4%</td>
</tr>
<tr>
<td></td>
<td>Widow</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td>3.</td>
<td>Education</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Graduates</td>
<td>45</td>
<td>45%</td>
</tr>
<tr>
<td></td>
<td>Post Graduates</td>
<td>34</td>
<td>34%</td>
</tr>
<tr>
<td></td>
<td>Professional Qualification</td>
<td>21</td>
<td>21%</td>
</tr>
<tr>
<td>4.</td>
<td>Experience</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1-10</td>
<td>26</td>
<td>23%</td>
</tr>
<tr>
<td></td>
<td>11-20</td>
<td>27</td>
<td>29%</td>
</tr>
<tr>
<td></td>
<td>20-30</td>
<td>34</td>
<td>35%</td>
</tr>
<tr>
<td></td>
<td>Above 30</td>
<td>13</td>
<td>13%</td>
</tr>
<tr>
<td>5.</td>
<td>Working Spouse</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Yes</td>
<td>85</td>
<td>85%</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>15</td>
<td>15%</td>
</tr>
</tbody>
</table>

As shown in Table 1.3, 33% of the respondents in the study belong to the age bracket of 25-35 years, 31% belong to the age bracket of 36-45 years; 25% belong to the age bracket of 46 to 55 and 11% are more...
than fifty five years of age. 85% of the respondents were married, about 8% of the respondents were unmarried, while the remaining 7% comprised of single parent, divorcee and widow respondents. About 45% of the respondents were graduates; 34% were post-graduates while remaining 21% have professional degrees. Only 13% of the respondents were with above 30 years experience and 35% were having experience of 20 to 30 years, 29% respondents were with 11 to 20 years experience and 23% respondents of 1 to 10 experiences with in the same company. Majority of the respondents i.e. 85% were working spouse.

Table 1.4 set out the descriptive statistics in terms of the mean and standard deviation of different variables of WFB and FWB with the big five Personality Traits.

<table>
<thead>
<tr>
<th>Variables</th>
<th>N</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work Role Conflict</td>
<td>100</td>
<td>1</td>
<td>5</td>
<td>2.02</td>
<td>1.035</td>
</tr>
<tr>
<td>Work Role Conflict&lt;sub&gt;1&lt;/sub&gt;</td>
<td>100</td>
<td>1</td>
<td>5</td>
<td>3.99</td>
<td>1.087</td>
</tr>
<tr>
<td>Work Role Ambiguity</td>
<td>100</td>
<td>1</td>
<td>4</td>
<td>1.94</td>
<td>.649</td>
</tr>
<tr>
<td>Work Role Ambiguity&lt;sub&gt;1&lt;/sub&gt;</td>
<td>100</td>
<td>1</td>
<td>4</td>
<td>3.02</td>
<td>1.044</td>
</tr>
<tr>
<td>Job Involvement</td>
<td>100</td>
<td>1</td>
<td>5</td>
<td>3.87</td>
<td>1.315</td>
</tr>
<tr>
<td>Work interest</td>
<td>100</td>
<td>1</td>
<td>4</td>
<td>1.63</td>
<td>.630</td>
</tr>
<tr>
<td>Work Interest&lt;sub&gt;1&lt;/sub&gt;</td>
<td>100</td>
<td>1</td>
<td>5</td>
<td>4.11</td>
<td>1.302</td>
</tr>
<tr>
<td>Supervisor Support</td>
<td>100</td>
<td>1</td>
<td>5</td>
<td>3.87</td>
<td>1.253</td>
</tr>
<tr>
<td>Supervisor Support&lt;sub&gt;1&lt;/sub&gt;</td>
<td>100</td>
<td>1</td>
<td>3</td>
<td>1.60</td>
<td>.550</td>
</tr>
<tr>
<td>Co-worker Support</td>
<td>100</td>
<td>1</td>
<td>4</td>
<td>3.27</td>
<td>.930</td>
</tr>
<tr>
<td>Co-worker Support&lt;sub&gt;1&lt;/sub&gt;</td>
<td>100</td>
<td>1</td>
<td>5</td>
<td>3.97</td>
<td>1.201</td>
</tr>
<tr>
<td>Openness to Experience</td>
<td>100</td>
<td>1</td>
<td>5</td>
<td>3.99</td>
<td>1.150</td>
</tr>
<tr>
<td>Openness to Experience&lt;sub&gt;1&lt;/sub&gt;</td>
<td>100</td>
<td>1</td>
<td>5</td>
<td>1.72</td>
<td>.854</td>
</tr>
<tr>
<td>Conscientiousness</td>
<td>100</td>
<td>1</td>
<td>2</td>
<td>1.28</td>
<td>.451</td>
</tr>
<tr>
<td>Conscientiousness&lt;sub&gt;1&lt;/sub&gt;</td>
<td>100</td>
<td>2</td>
<td>5</td>
<td>4.13</td>
<td>.630</td>
</tr>
<tr>
<td>Extraversion</td>
<td>100</td>
<td>1</td>
<td>5</td>
<td>3.70</td>
<td>1.020</td>
</tr>
<tr>
<td>Extraversion&lt;sub&gt;1&lt;/sub&gt;</td>
<td>100</td>
<td>1</td>
<td>5</td>
<td>1.89</td>
<td>1.171</td>
</tr>
<tr>
<td>Agreeableness</td>
<td>100</td>
<td>3</td>
<td>5</td>
<td>4.42</td>
<td>.554</td>
</tr>
<tr>
<td>Agreeableness&lt;sub&gt;1&lt;/sub&gt;</td>
<td>100</td>
<td>1</td>
<td>3</td>
<td>1.73</td>
<td>.649</td>
</tr>
<tr>
<td>Neuroticism</td>
<td>100</td>
<td>1</td>
<td>4</td>
<td>1.44</td>
<td>.656</td>
</tr>
<tr>
<td>Neuroticism&lt;sub&gt;1&lt;/sub&gt;</td>
<td>100</td>
<td>1</td>
<td>5</td>
<td>4.31</td>
<td>.982</td>
</tr>
<tr>
<td>Family Role Conflict</td>
<td>100</td>
<td>1</td>
<td>5</td>
<td>1.76</td>
<td>1.055</td>
</tr>
<tr>
<td>Family Role Conflict&lt;sub&gt;1&lt;/sub&gt;</td>
<td>100</td>
<td>2</td>
<td>5</td>
<td>3.82</td>
<td>.593</td>
</tr>
<tr>
<td>Family Role Ambiguity</td>
<td>100</td>
<td>1</td>
<td>5</td>
<td>2.05</td>
<td>.989</td>
</tr>
<tr>
<td>Family Involvement</td>
<td>100</td>
<td>1</td>
<td>5</td>
<td>3.87</td>
<td>1.368</td>
</tr>
<tr>
<td>Family Interest</td>
<td>100</td>
<td>1</td>
<td>4</td>
<td>2.81</td>
<td>1.070</td>
</tr>
<tr>
<td>Family Support</td>
<td>100</td>
<td>1</td>
<td>5</td>
<td>3.57</td>
<td>1.281</td>
</tr>
<tr>
<td>Spousal Support</td>
<td>100</td>
<td>1</td>
<td>5</td>
<td>2.54</td>
<td>1.167</td>
</tr>
</tbody>
</table>

Table 1.5 shows the correlation of work family balance and family work balance with the distinct big five personality traits.

<table>
<thead>
<tr>
<th>Variables</th>
<th>WLB</th>
<th>FLB</th>
<th>OTE</th>
<th>Conscientious</th>
<th>Extraversion</th>
<th>Agreeableness</th>
<th>Neuroticism</th>
</tr>
</thead>
<tbody>
<tr>
<td>WFB</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>FWB</td>
<td>.270</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Openness to Exp. (OTE)</td>
<td>.310</td>
<td>.699</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Conscientious</td>
<td>.591</td>
<td>.690</td>
<td>.163</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Extraversion</td>
<td>.301</td>
<td>.896</td>
<td>-.537*</td>
<td>.092</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agreeableness</td>
<td>.673</td>
<td>.317</td>
<td>.517</td>
<td>.086</td>
<td>.382</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Neuroticism</td>
<td>.179</td>
<td>-.145*</td>
<td>-.50*</td>
<td>-.38*</td>
<td>-.125*</td>
<td>-.201*</td>
<td>1</td>
</tr>
</tbody>
</table>

*show that correlation among all of them is significant on 0.01

IV. Data Analysis

In table 1.4, the mean of agreeableness is 4.4 along with .554 standard deviation. The mean of neuroticism<sub>1</sub> is 4.31 with standard deviation .982. The mean of work interest<sub>1</sub> i.e. 4.11 and its standard deviation is 1.302. The highest standard deviation was of family involvement is 1.368 with mean 3.87. The mean of conscientiousness is 1.28 with .451 standard deviation. The correlation (table 1.5) revealed that there was a high correlation between certain variables. There was found to be a high correlation between FLB and extraversion i.e. .896. The correlation between openness to experience and Family life balance is .699 and between conscientiousness and Family life balance is .690 and; between agreeableness and work life Balance is .673. Between conscientiousness and work life balance correlation was found to be .591 and between Openness to
experience and agreeableness was .517. It was found that correlation between Openness to experience and Extraversion; and between FLB and Neuroticism; were negative i.e. -.537, and -.145 respectively.

V. Data Interpretation

Agreeableness with the highest mean (4.4) along with (.554) standard deviation indicates that there are more competitive or challenging women employees in the organization. The mean of neuroticism, (4.31) with standard deviation (.982) depicted that women employees manifest themselves as a stable and calm personality. The mean of work interest, (4.11) and its standard deviation (1.302) reveals that the role of work was significant in the life of women employees. Women employees were also found to be psychologically involved in their work and family roles while attempting to meet the role expectations of each domain. The highest standard deviations of family involvement (1.368) with mean (3.87) indicated that women involvement in family is more cohesive and organized. Conscientiousness with the lowest mean (1.28) along with its standard deviation (.451) suggested that women are more self-disciplined rather than having a spontaneous behaviour.

A high correlation between FWB and extraversion (.896) showed that women employees are attention seeking with positive attitude. They also like to spend time in social activities. Wayne et.al (2004) have proved that extraversion is related to greater facilitation between work & family roles and do not relate to conflict. It was found that the correlation between openness to experience and FWB was high (.699) which suggests that women employees were more independent and organized. The correlation between FWB and conscientiousness was also high (.690) which suggests that women are flexible in their approach towards work life. A negative correlation between openness to experience and extraversion indicated that women employees are realistic and sensible in job work with reserved and reflective kind of personality. A negative correlation between FWB and neuroticism revealed that the personality type neuroticism exhibit less ability to strike a proper balance between family and work balance as few women employees had feelings of insecurity. Similar results were also obtained by Devadoss & Minnie (2013) where they suggested that neuroticism is more vulnerable to maintain a balance between work and life roles. The results revealed that there is positive correlation between work life balance (WLB) and extraversion as well as openness to experience. This suggests that women had the ability to build strong networks of social support, which help them to maintain better work life balance.

VI. Conclusion

The concept of work life balance has attracted the attention of not only different organizations but also researchers and HR practitioners. This mainly could be attributed to ever-increasing demands of work and family. Women workforce is increasing and their contribution to the organizations is also considered to be valuable. During the study, it was found that women employees were attention seeking with a positive frame of mind. Our results support that women with extraversion and openness to experience are independent, and sensible with reflective personality. They also had the ability to build strong networks that acted as their support system and thus helped them to maintain an efficient and efficient WLB. However, women of neuroticism personality trait had less ability to strike balance both work and family life.

Limitations and Scope For Further Research

- The sample was limited to LIC women employees in Jaipur city. The scope of the work could be enlarged to other organizations in future researches.
- All respondents belong to only Class III. Other levels of management could also be involved in further study.
- Further examination of these work–family components should shed light on the validity of extant theoretical models within the work–family literature.
- In addition, personality based research could also expand beyond the work–family conflict literature and examine personality influences on other forms of work–family interactions.

Acknowledgement

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Reference


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Biographical Sketch

Prof. J.K Tandon, M.Com, Ph.D. is Research Advisor at School of Business and Management, Jaipur National University, Jaipur. Before joining the University; Prof. Tandon served at the Department of Economic Administration and Financial Management, University of Rajasthan, Jaipur for nearly four decades. He was also Dean of Commerce, Faculty and Coordinator of College Development Council at the University of Rajasthan.

His areas of specialization are International Business, Economics and Banking. Prof. Tandon has authored 8 books and published 42 papers in journals of repute. Forty-Five candidates have already completed their doctoral (Ph.D) under his supervision.

Ms. Ashita Chawla, MBA, MA, M.Com., currently pursuing Ph.D. in Management from Jaipur National University, Jaipur. Her area of specialization is Organizational Behavior and Human Resource Development. She has worked as a faculty in various reputed institutes as Indian Institute of Management and Sciences, Sitapura and Shankara Group of Institutes, Jaipur. She has also worked with Jaipur National University, for 5 years. She has earlier published 5 papers in various national and international journals.


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