Work-Life Balance as Source of Job Dissatisfaction and Withdrawal Attitudes: An Exploratory Study on Them Female Employees in Insurance Sector

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Abstract—The purpose of this article is to explore the views of female employees in a male dominated occupation i.e Insurance sector on issues that pertain to work-life balance.

In terms of Indian context, the concern over work-life balance is gradually becoming a common talk especially for women employees. Work life balance is a state of equilibrium in which the demand of both professional and personal life is equal. Each role having different set of demands and when such role demands overlap, multiple problems are faced. In reality life and work over-lap and interact. In designing the policies employer should think that the commitment of employees can make the difference between those companies which compete at the marketplace and those which cannot. A balanced life for women is one where they spread their energy and effort between key areas of importance. In sales job, performance pressure is considerably high leading to stress and other problems. This exploratory research is an attempt to study the work-life balance issues with reference to female employees working in Insurance sector. The results derived from analysis reveals significant results with respect to work-life equilibrium. The study has wide implications for industry in particular

Keywords - Work life; Job satisfaction; working women; Social relationship; Family etc.

I. INTRODUCTION

Work Life Balance

Work-life balance has emerged as a major theme during the last two decades, which witnessed a substantial intensification of work caused by economic uncertainty, organisational restructuring, and increase in business competition. To respond to the new conditions, organisations demand higher performance and commitment from their employees, which is translated into expectations for working longer and for prioritizing work over personal life. Indeed, recent survey data suggest that the pressure on employees to work longer hours under inflexible work schedules is ever increasing. The literature suggests that lack of balance between work and non-work activities is related to reduced psychological and physical well-being. For example, recent empirical research in the India indicated that intrusion of work demands into personal life (e.g. working during the week-end) was related with reports of heightened stress and emotional exhaustion for employees. Furthermore, employees perceived that intrusion of work obligations into their personal lives negatively affected their health. However, there are still important issues that ought to be addressed within the subject of work-life balance. Work-life balance has been rather narrowly conceived and considered; as it has been predominantly viewed to pertain to individuals, especially women, who are in corporate employment and have family obligations. Because of this narrowness in the consideration of work-life balance, pertinent organisational actions are mostly oriented towards the implementation of “family-friendly” policies. Nonetheless, work-life balance is an issue of prime concern for both genders. Hence, recent definitions of work-life balance, in contrast to earlier ones, approach work-life balance as referring to the ability of individuals, regardless of age or gender, to find a rhythm that will allow them to combine their work with their non-work responsibilities, activities and aspirations. Work-life balance is an issue that pertains to all individuals who are in paid work, regardless of whether they have family responsibilities or not. The present study aimed at contributing in narrowing the gap in the existing literature. There is some empirical evidence that suggests that there are differences between male and
female employees in the factors that contribute to their experience of work-life imbalance.

The following themes were explored:

- Whether issues related to work-life balance were of concern to these individuals.
- The relative importance of work-life balance concerns over other sources of concern and dissatisfaction for these professionals.
- The perceived link between concerns that relate to work-life balance and withdrawal attitudes and behaviours, including absenteeism and turnover.

**Work Life Balance of Female employees**

The number of women opting for MBAs in India is increasing and India Inc. is consistently working to hire more women, who are young, ambitious and increasingly qualified. But can these women strike a good work-life balance?

Even though India Inc. has been encouraging a greater number of women in the workplace, that number is still low. A new study by Grant Thornton, a global accounting and advisory firm, shows that on an average, women make up only 15% of the workforce in Indian companies. Globally, this figure stood at 35%. Today, only 1.8% of CEOs in India are women.

How to enhance the role of women in India Inc. was a question addressed by many of the businesswomen who gathered in New Delhi’s Habitat Center on Women’s Day, Friday.

Sunita Cherian, vice president of human resources at Wipro, speaking on the sidelines of the event, said that her company tries to meet the changing priorities of their women employees depending on their stages of life for instance, the company is more flexible on working hours for women after they get married, says Ms. Cherian. Wipro Ltd. is also determined to persuade women to stay in their job, even if they may be tempted to quit and rely on their partners’ incomes instead.

“This is the stage where a woman might feel that a dual-income is not a necessity,” she says.

Ms. Cherian, who has spent 17 years working at Wipro Ltd., believes that her “ambition was fuelled” by the fact that she stepped into the right organization and the right family after marriage.

Srimati Shivashankar, who is in charge of promoting greater gender diversity at HCL Technologies, says she had to work harder than others as she was climbing the corporate ladder. Cracking stereotypes like “think director, think male” was not easy, says Ms. Shivashankar.

Striking a good work-life balance is much more important for women than for men. A new global research by Accenture, a consulting firm, found that around 70% of female respondents in India said that work-life balance was key to their definition of “success” in their career, while only 40% of men felt that.

The study also found that the difficulty of balancing life and work is a key reason why women in India leave their jobs. While 24% of Indian men surveyed said they quit their jobs because of long or inflexible working hours, for women that figure was 48%.

**Work Life Balance of Female employees in Insurance Sector**

Women have a number of roles that they play throughout life. Work-life conflict occurs when time and energy demands imposed by the diverse roles cannot be efficiently met, as participation in one role is made increasingly difficult by participation in another. During the past decade, in India the environment for multinational corporations has been quite volatile, with numerous challenges for the firms operating in this arena. However, throughout this period there have emerged a number of corporate women who have been recognized for their contributions to organizational excellence and leadership despite the environmental fluctuations. But invariably even few years back women power were not so welcome to hold and glorify the top positions of different corporate houses. Due to the Indian social structure, prejudices and myths women employees used to face barriers while climbing up the corporate ladder. But time and again women power has been proved and they succeeded in overcoming those barriers and made major contribution towards organizational excellence.

Employees in insurance sector be it male or female have tremendous pressure on them moreover if you are a women and looking after the sales job or the training job at insurance sector and have to also look after the household activities it becomes difficult to pace up with this pressure still female employees tend to cope up with the pressure and perform well in the industry and reach to the heights / top designations Like Regional Sales development managers, Office heads, Vice Presidents of their concerned departments.

In my 3 years professional tenure in Insurance industry “Max Newyork Life Insurance company” I Experienced that women employees are given importance in all the factors related to branch office development and daily activities there are lot of roles that has to be performed by the team in which one of the most important activity is of liaising between the office head and the insurance agents as these recruits are not
on the roll of the organization, only thing that could attract them to be at the office is the attachment towards the members and the sense of achievement, to attain such employee and agency engagement the most important quality required by an employee is to be high on emotional quotient, it is been seen globally that female have higher EQ then the men so they are preferred on male candidates at such industries where money is not the factor of attachment with the company but the behavioral factor becomes most important, women employees sparkle the environment with their people management skills and attract the non role agents to work at the branch offices and perform for the office. Employee and agent engagement is one of the keys to success in the insurance sector as it is sales oriented and sales job demands following qualities from the sales managers and the agent advisors: Dedication, Commitment, Perseverance and Patience, these qualities could be developed and polished through rigorous training and Field Observations. Women employees in insurance sector share an important role in the society they not only encourage but also help other house wives and retired people to earn on their own. 

Along with all these roles to be performed from sales managers or training managers or KSDM or branch manager or any other designation women employees also have to perform the role of mother, sister, daughter, daughter-in-law and many other. The later roles become secondary if the lady is totally dedicated towards the job as this job demands day and night working hours, many health problems like non fertility, obesity, mental stress, blood pressure, low sugar, unhealthy eating schedules, unhealthy sleeping tenures create imbalance in life style; career oriented women least bother about the above problem and work towards their professional achievements where as those who join the insurance sector but are conscious about their disturbed family life tend to resign from the job and sit at home or get engaged in the job which is less time and stress consuming but this leads to disaster in their c.v.s.

Relationship between work-life balance and variables such as absenteeism, turnover, job satisfaction and organizational commitment

The benefits of work-life balance initiatives, for employers, are introduced and recommended for building a supportive work better talent attraction, enhanced productivity, better talent environment in the organizations, engagement, reduced work stress, reduced absenteeism, reduced costs, better motivation, employer branding, talent retention and efficient work practices (Byrne, 2005; Pocock, 2005; and McPherson, 2007). The home-base work was linked to higher levels of performance and lower absenteeism (Kopelman et al., 2006). Arthur (2003) reports a positive relationship between the announcement of organizational work-life benefits and shareholders returns Work-based social support was positively associated with job satisfaction, organisational commitment and career accomplishment, personal social support was also associated with job satisfaction and organisational commitment. Job satisfaction, physical health problem, work life conflict and turnover intentions are some identified outcome factors of work life balance of women employees. (Sang and Dainty, 2007).

Methodology

My research is based on personal experience and exploratory research methodology. Exploratory research often relies on secondary research such as reviewing available literature and/or data, or qualitative approaches such as informal discussions with consumers, employees, management or competitors, and more formal approaches through in-depth interviews, focus groups, projective methods, case studies or pilot studies. The Internet allows for research methods that are more interactive in nature.

Analysis and Conclusion

It emerged that work-life imbalance was not only a source of concern, but also that it was the major source of dissatisfaction for women employees. Furthermore, women employees made a clear connection between problems with work-life balance and withdrawal behaviors, including turnover and non-genuine sick absence.

I took the opinion of five female sales managers and training manager from agency section of one insurance company it emerged out from the study that the female employees especially the married women employees were more dissatisfied and had withdrawal attitude towards their job due to family issues, it emerged out from the study that those females who are staying with their in—laws and also had responsibility of kids at home had the attitude of resigning from the assigned job as it demanded lot of time from each one of them.

In order to keep the family and the boss at office happy and satisfied many women use stress themselves and were not able to take care of themselves, they do not have time to exercise or have healthy food.
regime, which results into drastic health issues amongst the females employees like obesity, skin issues which further creates serious fertility issues, diabetes or blood pressure etc, which further messes up the life of the female and develop the attitude of withdrawing themselves from the set career. Corporate expects perfection from their employees and does not have any gender biasness at the time of appraisal, thus those female employees who are effected by above situation fall back in their appraisals and do not get the promotions or the salary hikes as their male counterpart which creates inferiority complex in most of them which results in withdrawal from the task assigned or less involvement and finally resignation from the job.

Suggestions

In order to avoid the above situations and stop the female employees to resign from the organization, companies could amend the female H.R. Policies further to the following suggestions:

- Female employees should be provided the option of flexible timing.
- Married mothers should be provided the part-time facility if they require so and should be encouraged to join back after the maternity leave.
- Female employees should have the flexibility of moving from the office for the purpose of nursing as it is already provided in the maternity benefit act.
- Female employees should be encouraged to attend various training and development programs after the maternity leave to brush up their skills.
- Crèche facility with excellent food and lodging should be provided in the premises of the workplace.
- Female employees in the insurance sector should have the sales target near their office vicinity.
- Training fraternity female employees should be given inhouse and out house training programs them the field demonstration with sales managers.
- Product and process training should be the major focus for the female employees.

II. REFERENCES

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AUTHORS

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