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REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

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A STUDY ON ORGANISATIONAL SUPPORT AND ITS IMPACT ON WORK-LIFE BALANCE OF EMPLOYEES IN INSURANCE COMPANIES IN COIMBATORE

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ABSTRACT

The concept of work-life balance is based on the notion that paid work and personal life should be seen less as competing priorities than as complementary elements of a full life. Employees working at the service end are expected to exert themselves for the cause of customer servicing, this has become the central theme of any service sector today where insurance sector is no exception.. The work patterns of employees have undergone tremendous changes with target driven performance expectations and scope for quick growth in careers. The insurance industry is in a flux of stiff competition amongst players. Organisations follow best practices in HR in order to attract and maintain the best resources available. There are specific Human resource practices that go a long way in enhancing the employee's efforts of balancing work-life. The main objective of the study is to find out organisational support and its impact on work-life balance of employees in insurance companies in Coimbatore. The sample design applied for the study is Probability Sampling. Around 40% of the population constitutes the sample for this study with a sample size of 300 employees. The method of data collection adopted in the study is direct oral investigation method. The tool used for data collection is a questionnaire. The instrument was tested for reliability and the alpha score was (0.945) with 95% of reliability. The collected data was analysed with the help of statistical tools like Correlation.

KEYWORDS

Insurance companies, Organisational support, Work life balance.

INTRODUCTION

In the past 20 years, there have been substantial changes in the demographics of society and the composition of the workforce. These changes have placed a new emphasis on the balance between work life and family life. Balancing the dual demands and responsibilities of work and family roles has become an increasingly widespread problem experienced by employees and employers. (Graham and Crossen, 1996). The concept of work-life balance is based on the notion that paid work and personal life should be seen less as competing priorities than as complementary elements of a full life. Meaning and importance of quality of work life is assuming a new significance. The connotation of the term "work" has become different. It has more to do with the intellectual exercise than physical labour. The interface between work and life is important to organisational researchers and to managers because of its potential to influence job involvement, job satisfaction and organisational commitment. In a study conducted by Robert W Rice (1992) it was found that work experiences has an effect on the overall quality of life and depends upon the relationships among work-family conflict, work-leisure conflict, job satisfaction, family satisfaction, leisure satisfaction and global life satisfaction. Understanding and managing the levels and complexities of diverse motivational needs is important in the process of corporate bringing about work-life balance. The way to achieve this is to adopt an approach that is "conceptualised as a two way process involving a consideration of the needs of employees as well as those of employer's (Lewis, 2001). Today's organizations understand the need to support the employees to have a balance of work and life. Supportive measures are seen as investment to ensure employee wellbeing.

INSURANCE SECTOR IN INDIA

The insurance sector in India has come a full circle from being an open competitive market to nationalisation and back to the liberalised market again. Tracing the developments in the Indian insurance sector reveals 360 degree turn witnessed over a period of almost two centuries. Liberalised environment in India has seen a lot of private international players in the market offering insurance solutions. The environment is very competitive with all the players scaling up of operations. This has brought about a change in the work practices of the companies. Employees working at the service end are expected to exert themselves for the cause of customer servicing, this has become the central theme of any service sector today where insurance sector is no exception. The work lives of employees have undergone a lot of changes. The work patterns of employees have undergone tremendous changes with target driven performance expectations and scope for quick growth in careers. The insurance industry is in a flux of stiff competition amongst players. The penetration level of insurance business in India has increased up to 0.9 percentages which is 4.7 percent of global average. The growth in insurance is as 20 percent per annum that has made the insurance business a buyers market. This is due to the entry of the private companies. Today the beneficiaries are the customers with the insurance companies offering a wide range of products, customised services and professional advices, and these have become the mainstay of the industry. Only 22% of the insurable population in India possesses life insurance. Out of a population of more than one billion, only 1.8 percent of GDP constitutes the premium. Hence all the existing players and new entrants are competing with each other to tap the potential market.

REVIEW OF LITERATURE

Work-life balance is about effectively managing the juggling act between paid work and the other activities that are important to people. The 'right' balance is a very personal thing and will change for each person at different times of their lives. Individual's attitude towards managing the interface between work and life and the actual realities of balancing work and life, likely play an important role in determining satisfaction with both career and family outcomes. The concept work-life is a pattern of preferences individuals have for trade-offs among a broad spectrum of work and life issues. Work-life is multi-dimensional having relevance to one's career, home, partner, children, education and leisure. (Greenhaus and Beutell), 1985. In a study, 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. Using human capital theory, hypotheses about the impact of perceived organisational support and two forms of work-family conflict on the psychological withdrawal of expatriates were developed by Margaret A Shaffer, David A Harrison, K Matthew Gilley, Dora M Luk (2001). In the modern world, juggling the demands of work and family is becoming increasingly difficult. Many organisations are interested in ways to help their employees maintain this balance and improve both life and job satisfaction. This study examined the impact of supportive communication and autonomy (central participation) on work-family balance and satisfaction based, in part, on Border Theory. Survey data were obtained from 95 employees of a biotechnology company. Results indicated that central participation was positively related to both job satisfaction and organisational commitment but not to life satisfaction. Supportive communication was associated with job satisfaction but not associated with life satisfaction. However, high levels of work-family conflict were found to be associated with lower levels of life satisfaction. Implications for maintaining work-family balance in the context of organisation development consulting are discussed. (Claire H Lambert, Steven J Kass, Chris Piotrowski, Stephen J Vodanovich, 2006).

NEED FOR THE STUDY

Organisations follow best practices in HR in order to attract and maintain the best resources available. There are specific Human resource practices that go a long way in enhancing the employee's efforts of balancing work-life. Insurance companies in Coimbatore offered a standard HR policy that is specific in addressing work-life balance they include factors such as social responsibility, career Planning and development, grievance handling mechanisms, fixed time or flexible time options, canteen facility, counseling, training, health care benefits, social security measures, and leave. This study was undertaken to find out if the organizational support extended by the organization in the form of HR policies and practices helped the employees in balancing work and life.

STATEMENT OF THE PROBLEM

A study was undertaken in Coimbatore with reference to insurance companies to study on organisational support and its impact on work-life balance of employees. This study helps to understand if insurance companies are providing supportive measures to help the employees to have work life balance.

OBJECTIVES

The main objective of the study is to find out organisational support and its impact on work-life balance of employees in insurance companies in Coimbatore. However all the benefits offered by the organization and the opinion of the employee regarding the value of benefits to the employee and his family is being assessed

HYPOTHESIS

Ho- There is no significant correlation between organisational support and work-life Balance

RESEARCH METHODOLOGY

The research design is descriptive in nature that includes surveys and fact finding enquiries of different kinds. The major purpose of descriptive research is description of the state of affairs as it exists at present. This study out organisational support and its impact on work-life balance of employees in insurance companies in Coimbatore. is a descriptive study as it aims to report the facts as present. There are around 19 insurance companies all the 19 insurance companies in Coimbatore were included for the study. The total number of employees working in the middle level was 750 employees and this constituted the population of the study. The sample unit constituted the middle level managers working as employees in Insurance companies both in general and life insurance. The sample design applied for the study is Probability Sampling. Around 40% of the population constitutes the sample for this study with a sample size of 300 employees. The method of data collection adopted in the study is direct oral investigation method. The tool used for data collection is a questionnaire. For the purpose of the study both primary and secondary sources of data were used. An Instrument of "Work-life balance Benefits Study – Employee survey" (Lori.A.Muse), formed the basis of the instrument. However, modifications were carried out after the pilot study to suit the local needs. The instrument was tested for reliability and the alpha score was (0.945) with 95% of reliability. A pilot study was conducted by the researcher to test the changes made to the instrument and the acceptability of the instrument by the respondents. The collected data was analysed with the help of statistical tools like Correlation.

RESULTS AND DISCUSSIONS

In order to understand how the employer can help employees balance work and life and what is required by the employees to balance work and life, the respondents were asked to list out the benefit they have used and how valuable they think each of the benefits are for the family and themselves. The benefits are Bereavement leave (time off without pay for the death of an immediate family member), Leave of absence without pay (birth of child, to care family member for serious illness, On site medical centre (most insurance companies provided for medical allowance and medical help on request though there was no medical centre on premises as such), Wellness programmes (aerobics, art of living, nutrition, get fit programs), Health insurance (claims made), Employee assistance programmes, Tuition reimbursement programs (pay for education/courses related to job), Training and development provided by the organisation, On site cafeteria, Cash advance program (receives up to 70% of pay before scheduled pay date), Suggestion program (organisation pays for written suggestions that are used), Gratuity, Provident fund, Long term disability insurance. These benefits are those that enable the employees to overcome work role characteristics and pressures and family role characteristics and pressures, which is very important in balancing work and life.

CORRELATION BETWEEN THE BENEFIT USED BY THE RESPONDENTS AND HOW VALUABLE THE BENEFIT IS TO THEIR FAMILY

TABLE 1: CORRELATION

Sno	Benefit	Correlation
1	Bereavement leave	$r = 0.132, p < 0.05$
2	Leave of absence without pay	$r = 0.120, p < 0.05$
3	On site medical centre	$r = 0.150, p < 0.05$
4	Wellness programs	$r = 0.260, p < 0.05$
5	Health Insurance	$r = 0.267, p < 0.05$
6	Employee assistance programs	$r = 0.243, p < 0.05$
7	Tuition reimbursement leave	$r = 0.247, p < 0.05$
8	Training and development provided by the organisation	$r = 0.197, p < 0.05$
9	On site cafeteria	$r = 0.180, p < 0.05$
10	Cash advance program	$r = 0.229, p < 0.05$
11	Suggestion program	$r = 0.223, p < 0.05$
12	Gratuity	$r = 0.160, p < 0.05$
13	Provident fund	$r = 0.441, p < 0.05$
14	Long term disability insurance	$r = -0.215, p < 0.05$

The above table 1 shows the correlation between the benefit used by the respondents and how valuable the benefit is to their family.

Bereavement leave (time off without pay for the death of an immediate family member) has a value of $r = 0.132$ and is significant at $p < 0.05$ level. This means that there is 13.2% relationship between the bereavement leave used by the respondents and how valuable the benefit is to their family.

Leave of absence without pay (birth of child, to care family member for serious illness) has a value of $r = 0.120$ and is significant at $p < 0.05$ level. This means that there is 12.0% relationship between the leave of absence used by the respondents and how valuable the benefit is to their family.

On site medical centre has a value of $r = 0.150$ and is significant at $p < 0.05$ level. This means that there is 15.0% relationship between on site medical centre used by the respondents and how valuable the benefit is to their family.

Wellness programmes (aerobics, art of living, nutrition, get fit programs) has a value of $r = 0.250$ and is significant at $p < 0.05$ level. This means that there is 25.0% relationship between the wellness programmes used by the respondents and how valuable the benefit is to their family.

Health insurance (claims made) has a value of $r = 0.267$ and is significant at $p < 0.05$ level. This means that there is 26.7% relationship between the health insurance used by the respondents and how valuable the benefit is to their family.

Employee assistance programmes has a value of $r = 0.243$ and is significant at $p < 0.05$ level. This means that there is 24.3% relationship between the employee assistance programs used by the respondents and how valuable the benefit is to their family.

Tuition reimbursement programs (pay for education/courses related to job) has a value of $r = 0.247$ and is significant at $p < 0.05$ level. This means that there is 24.7% relationship between the tuition reimbursement programs used by the respondents and how valuable the benefit is to their family.

Training and development provided by the organisation has a value of $r = 0.197$ and is significant at $p < 0.05$ level. This means that there is 19.7% relationship between the training and development used by the respondents and how valuable the benefit is to their family.

On site cafeteria has a value of $r = 0.197$ and is significant at $p < 0.05$ level. This means that there is 19.7% relationship between the training and development used by the respondents and how valuable the benefit is to their family.

Cash advance program (receives up to 70% of pay before scheduled pay date) has a value of $r = 0.229$ and is significant at $p < 0.05$ level. This means that there is 22.9% relationship between the cash advance program used by the respondents and how valuable the benefit is to their family.

Suggestion program organisation pays for written suggestions that are used) has a value of $r = 0.223$ and is significant at $p < 0.05$ level. This means that there is 22.3% relationship between the suggestion program used by the respondents and how valuable the benefit is to their family.

Gratuity has a value of $r = 0.160$ and is significant at $p < 0.05$ level. This means that there is 16.0% relationship between the gratuity used by the respondents and how valuable the benefit is to their family.

Provident fund has a value of $r = 0.441$ and is significant at $p < 0.05$ level. This means that there is 44.1% relationship between the provident fund used by the respondents and how valuable the benefit is to their family.

Long term disability insurance has a value of $r = 0.215$ and is significant at $p < 0.05$ level. This means that there is 21.5% relationship between the long term disability insurance used by the respondents and how valuable the benefit is to their family.

CORRELATION BETWEEN ORGANISATIONAL SUPPORT AND WORK-LIFE BALANCE

Ho- There is no significant correlation between organisational support and work –life Balance

Ha- There is significant correlation between organisational support and work –life Balance

TABLE 2: CORRELATION

Correlation	Organisational support	Work-life Balance
Organisational support	1.000	0.618
Work-life Balance	0.618	1.000

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

The table 2 shows the correlation between organisational support and work life Balance. The correlation value $r = 0.618$ which is significant at $p < 0.01$ level. This means that there is 61.8 % relationship between organisational support and work –life Balance.

FINDINGS

From the above table no 2 it can be inferred that the null hypothesis is rejected. This means that organisational support does influence work-life balance experienced by the employees. When respondents experience high levels of organisational support in the form of role of supervisors and role of the organisation then the respondents exhibit less work-life conflict so more work life balance is experienced. Rosemary Batt and P. Monique Valcour (2000) in their study suggest that the most effective organisational responses to work-family conflict and to turnover are those that combine work-family policies with other human resources practices, including work redesign and commitment-enhancing incentives.

To understand the requirement of the employees from the employer that they feel would help balance work and life, analysis was done of the benefits that the employees expect. The benefits are Flexible schedules, Career counseling, Sick leave to care family, Sick leave for personal use, Emergency child care support, Paid leave, Floating holidays, Job sharing, Paid time to volunteer, Health centre. From the above analysis table 1, it is clear that the benefit of provident fund is most used by the employees and they feel this is more valuable to them and their families. However, benefits like wellness programs, health insurance, employee assistance programs and tuition reimbursement leave is also used and valuable to them and their families.

RECOMMENDATIONS AND SUGGESTIONS

In order to understand how the employer can help employees balance work and life and what is required by the employees to balance work and life, the respondents were asked to list out the benefit they have used and how valuable they think each of the benefits are for the family and themselves. From the weighted average table no 3 (annexure), the benefits are ranked to understand the due importance of the benefits expected by the employees. Paid time to volunteer has the Rank 1 with a weighted average score of 844, flexible schedules are ranked 2 with a weighted average score of 809, career counseling is ranked 3 with a score of 714, Sick leave for personal use is ranked 4 with a weighted average score of 637, health centre is ranked 5 with a weighted average score of 605, Job sharing is ranked 6 with a weighted average score of 595, Floating holidays are ranked 7 with a weighted average score of 587, Sick leave to care for family is ranked 8 with a weighted average score of 528, emergency child care support is ranked 9 with a weighted average score of 526 and Paid leave is ranked as 10 with a weighted average score of 470. From the analysis it can be understood that paid time to volunteer has the Rank 1, flexible schedules are ranked 2, career counseling is ranked 3 as the employees consider these benefits to be more helpful in managing work and family role pressures thereby reducing conflict and ensuring work-life balance.

CONCLUSION

This organisational support offered by the organization in the form of Human Resources Practices does influence work-life balance that is experienced by the employees. When respondents experience high levels of organisational support in the form of benefits then the respondents exhibit less work-life conflict so more work life balance is experienced. The benefits are useful to the employees only if they are of use or value to the employee and his family.

SCOPE FOR FURTHER RESEARCH

This study on organizational support and its impact on work life balance of the employees could be further extended to find out if the organizational support extended by the organization by having a positive effect on balancing work life helps the organization to retain the employee in the organization.

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TABLE**TABLE 3: WEIGHTED AVERAGES**

Sno	Benefit	Important	Neutral	Not Important	Weighted Average score	Rank
1	Flexible schedules	690	98	21	809	2
2	Career counselling	468	204	42	714	3
3	Sick leave to care family	252	140	136	528	8
4	Sick leave for personal use	372	178	87	637	4
5	Emergency child care support	243	128	155	526	9
6	Paid leave	180	120	170	470	10
7	Floating holidays	207	98	282	587	7
8	Job sharing	360	110	125	595	6
9	Paid time to volunteer	771	60	13	844	1
10	Health centre.	255	270	80	605	5

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