

PREDICTORS OF WORK-FAMILY CONFLICT AMONG WOMEN EMPLOYEES IN THE INSURANCE SECTOR

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ABSTRACT

The objective of this research is to study the predictors of work-family conflict among women employees in the insurance sector. The research was conducted among women employees in the insurance sector in the Cuddalore district. Predictors of work-family conflict entail attaining equilibrium between professional work and other activities so that it reduces friction between work-family conflicts. Work-life Balance enhances efficiency and thus, the productivity of an employee increases. It enhances satisfaction, in both the job factors and family lives. The ultimate performance of any organization depends on the performance of its employees, which in turn depends on numerous factors. These factors can be related to career or family or social support. The relationships between predictors of work-family conflict can be achieved through emotional intelligence. Better emotion management is necessary to accomplish day-to-day objectives of personal factors in life. This paper attempts to identify the various factor which helps to maintain predictors of work-family conflict among women employees in the insurance sector.

Keywords: Social Support, Personal Factors, Work-family conflict, Work-life Balance, and Intent to Quit.

1.1 Introduction

The organizational dedication of personnel distinguishes these groups which are in a better position to compete in the market neighborhood from groups that are struggling to survive. The importance of work-life stability tends to be emphasized on two counts.

First, work-life stability enhances employees' job satisfaction and they're properly-being. Second, groups can gain from the work-life balance of employees as it results in bettering employees' commitment, productivity, and organizational citizenship behavior, and reducing absenteeism and turnover expenses of expert employees and thereby alternative costs can be reduced.

To attract appeal and keep proficient employees, organizations are realizing that imparting a conducive and employee pleasant work surroundings is simply necessary. Job aspirants are asking for greater than an aggressive pay package, and are looking out for what makes a company a "great location to work." As a give-up result, many businesses are increasingly adopting work-life insurance plan insurance policies such as introducing large work flexibility, presenting child-care amenities, and imparting emotional information (Leonie, 2009).

1.2 Definitions of work-family conflict

Work-Family conflict occurs when there are incompatible demands between the family and work roles of an individual which makes participation in both roles more difficult. Accordingly, the conflict takes place at the work-life interface.

According to (Grzywacz, 2006) Work-family conflict refers to situations where the demands and responsibilities of work and family roles are mutually incompatible in some respect.

According to (Patricia, 1988) Work-family conflict is a form of inter-role conflict in which the demands of work and family roles are incompatible in some respect so that participation in either the work or family role is more difficult because of participation in the other role.

According to (Greenhaus & Beutell, 1985) Work-family conflict is defined as a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible so that participation in the family role is made more difficult by participation in the work role.

1.3 Types of Work-Family Conflict

There are two primary types of work-family conflict

- ❖ When work demands interfere with family life
- ❖ When family life interferes with work demands

1.4 Benefits of the work-family conflict

Greater efficiency in both character and organization

- ❖ Friendly and peaceful environment
- ❖ Greater lifestyles and job satisfaction
- ❖ Possibility of exact mindset and personality
- ❖ Organizational goodwill
- ❖ Stress-free life
- ❖ Having magnificent time for amusement and taking care of others
- ❖ High productivity
- ❖ Family and life enrichment

2.1 Review of Literature

2.1.1 Work-Family Conflict (WFC)

Dhanabhakym and Malarvizhi (2014) studied the impact on work, family struggle, and work stress perceived by married working women. The participants in the discovery are made up of 500 married women from public area companies and 500 married women from non-public sector companies in Bangalore. The study sincerely suggests that the extension of the war between family and work leads to expanding work stress and vice versa among married working women. Family work conflict is positively and substantially correlated to work stress. Research results have shown that there is an exceptional and excellent relationship between stages of occupational stress and family difficulties in working women. It was once found that women in professional job positions with high job demands were more prone to experience work-family struggles and work-related stress. **Saira Ashfaq and Zahid Mahmood et al. (2013)** studied the influence of the conflict between professional and working life and work overload on the overall performance of workers in the banking area of Pakistan. The records had been collected from 200 employees from different cities in Pakistan with the help of questionnaires from the 200 questionnaires distributed, 109 questionnaires were returned. The consequences have confirmed that the overall performance of workers is affected by the battle between work and private life and work overload because in the banking quarter the working hours are extended, and it becomes difficult for employees to manipulate the time for their families and non-public life. The learning concluded that you need to focus on the elements that determine employee performance. For example, employee performance appraisal and a comprehensive look at the staff will further beautify the overall performance of employees in the banking sector. **Muhammad Ghayyur and Waseef Jamal (2012)** studied the attempt to inspect the relationship between work-family conflicts and the intention of turnover in banking and pharmaceutical companies in the Peshawar region; investigate the relationship between family-work conflicts and turnover intentions in banking and pharmaceutical organizations, and to investigate family-work conflicts over demographics in banking and pharmaceutical organizations. A total variety of 310 research questionnaires were distributed to the 200 respondents who recorded their responses. Stratified random sampling was used to group employees into two layers - managers and non-managers. a hundred respondents were taken from all kinds of organizations. The correlation between the family-work struggle and the turnover intentions was determined and family-work conflicts were found with the intention of turnover of 0.570. R Rectangular observed forty-five percent versions in the reasons for the intention of turnover for family-work conflict. Work-family conflicts affect employee turnover intentions in each banking and pharmaceutical organization. It was concluded that companies want to strengthen adequate human aid practices to control the responsibilities of the two professions of each gender and all designations of the workforce. **Denise and Carlson et al. (2003)** studied the relationship analyzed between different styles of coping and the perceived work-family conflict. The records were collected from respondents employed in several groups in a Midwestern US city. In total, 315 polls had been dispensed and 225 returned. Levels of conflict were, in general, negatively associated with help-seeking, direct action, and question management styles of high quality and positively correlated with avoidance/resignation. The women and those with young people living in the house said the fighting levels were higher. Marital popularity was no longer appreciably associated with conflict. One way of coping with avoidance/resignation was associated with increased perceived conflict. When used at work, the work-family conflict was greater, and when used at home, the conflict between family and work was once greater. They recommend seeking help, and direct movement used at home can also help reduce conflict between family and work. **Carlson (1999)** studied how dispositional and situational elements differentially affect the three types of work-life struggle, i.e., the conflict between work and working life based on time, tension, and conduct, and also considered the effect of dispositional variables on family-work hostilities beyond situational factors. The sample consisted of 225 people, who were employed full-time in a numerical organization. The results confirmed that dispositional variables play a role

above and beyond situational variables in determining the degree of family-work conflict experienced. Negative reflectivity was determined as the most time-based conflict-related variable. It has also been drastically associated with strain-based conflict. From the domain of work, the variable of positional warfare was located to be related to the tension-based conflict. Additionally, work and family role conflict, type A, and negative reflexivity were found to be largely related to the behavior-based conflict.

2.2.2 Social Factors

Vijaya Mani (2013) studied women employed in exclusive occupations in reconciling work and lifestyles in Tamilnadu. For this study, 500 women who work in government and non-public bodies were chosen. Preliminary statistics desired for the development of the psychometric tool were collected by the respondents through qualitative techniques such as observation, complex semi-structured interviews involving open questions, and in-depth discussions related to work-life balance issues. From their responses, it is evident that married girls have to compromise on professional growth, hobbies, social lifestyle, and academic research to maintain a quiet home. The results printed that role conflict; lack of recognition, organizational policies, gender discrimination, elder and child care problems, first-rate health, time management problems, and lack of adequate social guidance are the important elements that influence the stability of the working life of professionals. **Samsinar Md-Sidin and**

Murali Sambasivan et al. (2010) studied the conflict between work and family, the fantastic working and non-working life, and the fantastic existence and social help in Malaysia. In the past, judging sampling was used to select respondents. A full four hundred self-administered questionnaires had been delivered and 335 usable questionnaires had been returned. The structural equation model was used to study the supervisor and partner help as moderators between the family-work war and first-class life. The essential results are the work-family conflict related to the pleasures of life; better working lifestyles and non-working lifestyles are partial mediators between the family-work struggle and life satisfaction; and among the various social support roles, the first class of existence gives first-rate results. The finding suggests that agencies in their section can play a position by introducing family-friendly work insurance policies that consist of flexible working hours, workplace childcare centers, private days, places of flexible work, career paths as well as relocation, sharing of time and work, shorter working week and longer paid maternity and paternity leave.

Joudrey and Wallace (2009) studied the analyzed the effectiveness of fun as a coping approach in minimizing non-clinical melancholy and stopping the poor results of serious job applications in a sample of 887 Alberta lawyers. This survey measured the relationship between unique types of fun things to do and non-clinical depression. They determined that passive entertainment was no longer related to depression, while energetic and social entertainment and taking a vacation were significantly negatively correlated with depression. The labor demand factors and job relapse were the strongest predictors of depression. Profit orientation and incivility among lawyers were also great predictors of depression. Working hours, work overload and peer social driving had no longer been drastically related to depression.

2.2.3 Personal Factors

Longo, Coyne & Joseph (2017) studied character in terms of character differences, and well-being (SGWB). An evaluation of cutting-edge measures found 14 frequent constructs as lower-order warning signs of well-being: significance, purpose, development, competence, self-acceptance, self-awareness, involvement, optimism, calmness, vitality, happiness self-congruence, & connection. **Fosse, Buch, Safvenbom & Martinussen (2016)** studied carried out a study to address the impact on the Big Five persona trait, performance, & instructors' performance ratings & have a look at the mediating role of self-efficacy. Analysis of conscientiousness, self-efficacy, and navy overall performance Norway confirmed that conscientiousness used to be associated with each military and performance as well as self-efficacy become a partial mediator for the relationship between performance & conscientiousness.

2.2.4 Work-Life Balance

Smita Singh (2014) studied developed a reliable and valid scale to measure the work-life balance among professionals working in North India. The sample was taken from 5 sectors, namely, banking, insurance, education, public health, and telecommunications using comfort sampling. In my opinion, a total of 250 questionnaires were administered and of these 228 were found to be healthy for evaluation as complete in all respects. This family-work scale now makes no distinction between family-work interference and family-work interference; it is a widely used scale for measuring the family-work struggle as a complete one and does not discriminate between time, pressure, and primarily conflict-based behavior. **Rajesh and Nishant (2013)** studied the attempt to learn about the working environment of public sector banks in Bhopal to discover the appreciation for the stability of working life among working women; understand the initiative taken by the organization for an excellent work-life balance; and to understand the results of work-life balance among working women. The discovery is a descriptive study. The essential statistics were collected from 100 women working in the State Bank of India with the help of a questionnaire. The results of the disclosure information indicate that respondents register a common stage of working life stability and are generally satisfied with their ways of working. Some respondents feel that they are usually not making well-informed choices about their work-life balance. While some believe their employer deliberately communicates work-life balance policies ineffective. The study suggests that more career advancement opportunities should be provided to young employees for professional growth as much as personal growth. Managerial men need to feel that if they help executives and non-executives comprehensively, the fulfillment of the agency's mission is facilitated and compensation is provided based on team performance. Hence, peak management should realize the importance of working life stability and its adverse effect on job satisfaction

2.2.5 Intent to Quit

Lindsay (2012) studied the relationship between factors such as multiple position balance, amount of dependents, fantastic professional life, age, experience, and well-being among professional counselor's women as they face the risk of compassionate fatigue, burnout, and secondary aggravating stress due to the emotionally demanding nature of their work. The data evaluation published that the mean complete well-being ratings were quite high; which means that the balance of multiple roles was moderate, satisfactory existence by experts was suitable, and low secondary nervous stress. Learning has shown that a woman's normal well-being phase is largely influenced by a higher score on the ability to properly balance a couple of roles in her life. Seventy-seven percent of respondents had more than a reasonable role stability score, 18 percent had an over-balance of a couple of functions while only four percent had a low balance of multiple functions, indicating that the majority of girls should balance a couple of roles in their life. The consequences confirmed that the fantastic existence of experts and demographics had a great relationship with general well-being, yet the number of dependents no longer affected well-being levels. Learning stresses that any private lifestyle and the existence of experts should be considered while evaluating average holistic well-being. **Sanghamitra and Buddhapriya (2009)** studied the attempted to understand the barriers to their advancement to senior administrative positions; study the impact of family responsibility on career decisions of professional girls; discover the organizational guide for experienced girls to achieve a better balance between professional and private life, and to analyze the impact of demographics on the above issues. This information was carried out with a model of 121 female gurus working in Delhi and the National Capital Region. The study shows that most experienced girls agree with most of the statements describing how family duty would affect their professional decisions. They seemed to assume they hadn't been able to make full use of their workable and, at times, had to make professional compromises due to household responsibilities. The influence of family obligations on the selection of professions was once quite enormous among married female authorities and especially at the average managerial level. Knowledge suggests that organizations need to understand that societal expectations and domestic duties hinder experienced women and their professional decisions. In this context, allowing them to manipulate their family responsibilities without asking their organizations for help is a very short-sighted approach. Therefore, employers need to come up with a set of pleasant work-life balance arrangements that can help them attract and protect women's talent. **Scott and Donald (2007)** studied the impact of work-family war and work-family facilitation on work and family outcomes and explored the effect on fundamental self-assessments between these relationships. Data were collected from 124 staff members of a retirement/nursing home facility in the Southern United States The main self-assessment was identified as negatively associated with work that interferes with family and family interferes with work conflicts, however not work-family facilitation or family-work facilitation. The work-family and housework war negatively anticipated work and family satisfaction, respectively. Furthermore, work-family facilitation was once remarkably associated with job satisfaction in the assumed direction, and work-family facilitation positively predicted family satisfaction. Job satisfaction negatively expected intentions to quit. **Thompson, Beauvais, et al. (1999)** studied the attempt to take a look at the links between an organization's work-family culture and the extent to which staff has used the benefits of working life, the extent of the work-family conflict, and the intent of employees to stay with their company. Researchers developed a sequence of questions to measure the culture of work and support life, addressing perceived managerial support, negative career consequences for devoting time to family concerns, and organizational time needs and expectations that interfere with responsibilities. The press found that greater work-family benefits translated into greater engagement, far fewer work-family conflicts, and far less willing to leave. Interestingly, knowledge effects have shown that a supportive working family lifestyle is closely related to work attitudes and perceived managerial guidance linked to much less intention to leave the organization.

3.1 RESEARCH METHODOLOGY

The study to examine the work-family conflict and to explore the preparedness among employees towards "descriptive search" quantitative analysis of social support, personal factor, the work-life balance of intention quit, was released in the insurance sector of female employees in Cuddalore district, an organization of the private sector. The work-family conflict between female workers' social support and work-life balance is described according to the characteristics of personal factors. The study also aims to identify the relationship between demographic variables and study variables such as social support, personal factor, work-life conflict, work-life balance, and the intention to quit. Therefore, the method adopted for this research is descriptive which explains the relationship between quantitative research and the factors.

3.1.1 Population- The employees from women employees in the insurance sector, in the Cuddalore district, are considered as the sample infinite population.

3.1.2 Sampling Method - The sampling elements in research are eligibility for women employees' private insurance sector IRDA-Insurance regulatory and development Authority eligibility woman employees & qualification regulatory permanent and temporary elements, General insurance, Health insurance, and Life insurance, etc. development insurance sector women employees in Cuddalore district. For this study, the samples were drawn using the Quota sampling method.

3.1.3 Sampling Area - Women employees insurance Sector in the Cuddalore Dist. The data was collected from Agents, Customer Service, Administration, and Branch Managers Total find out an infinite population of -1200, Confidence levels =95%, Margin of Values = 2.5%, Select Sample Size=649, Quota sampling. Find the sample through Lincoln University formula (2006) was used SS 630.

3.1.3.1 Quota sample: Quota sampling is a type of non-probability sampling method. This means that elements from the population are chosen on a non-random basis and all members of the population do not have an equal chance of being selected to be a part of the sample group.

Fig 1 Sampling Framework

S.No.	Name of Taluks	Questionnaire Distributed	Questionnaire Received	Questionnaire Not Received	Questionnaire Rejected	Final Sample of The Data
1	Cuddalore	72	70	2	2	68
2	Chidambaram	69	67	2	1	66
3	Bhuanagiri	69	65	4	2	63
4	Virudachalam	69	66	3	1	65
5	Kattumannarkoil	69	68	1	1	67
6	Kurinjipadi	69	65	4	1	64
7	Thittakudi	69	64	5	2	62
8	Panruti	69	68	1	1	67
9	Veppur	69	66	3	1	65
10	Srimusnam	69	65	4	3	62
Total		693	664	29	15	649

3.2 RESEARCH GAP

So far various studies have been conducted on female employees in various fields like the insurance sector. There are only a few studies on insurance sector women employee's predictors of work-family conflict among women career family balance. As the insurance sector job is considered stressful when compared with other disciplines, this study focuses on insurance sector employees, especially women. The present study has attempted to identify the research gap. The gap has been identified and the researcher has attempted on studying the predictors of work-family conflict career support and family support. The variables for social support, personal factors, work-family conflict, work-life balance, and intention to quit have been tested on respondents from the insurance sector. A compound solution has been derived from testing the variables.

On the combination of work-life balance and intention quit performance, only a few studies have been done so far and the researcher has attempted to make these combinations of the variable on the insurance sector employees especially on women employees those who are working in the insurance sector.

3.4 OBJECTIVES OF THE STUDY

- ❖ To identify the level of work-family conflict among women employees in the insurance sector.
- ❖ To discover the influence of demographic factors on work-family conflict among women employees in the insurance sector.
- ❖ To find out the relationship between social support and work-family conflict among women employees in the insurance sector.
- ❖ To analyze the relationship between personal factors in job and work-family conflict among employees in the sector.
- ❖ To examine the influence of the work-family conflict on intent to quit/willingness to work and work-life balance among women employees in the insurance sector.
- ❖ To examine the mediating effect of work-family conflict between social supports, personal factors, and work-life balance with intent to quit/willingness to work among working women in the insurance sector.

3.5 HYPOTHESIS

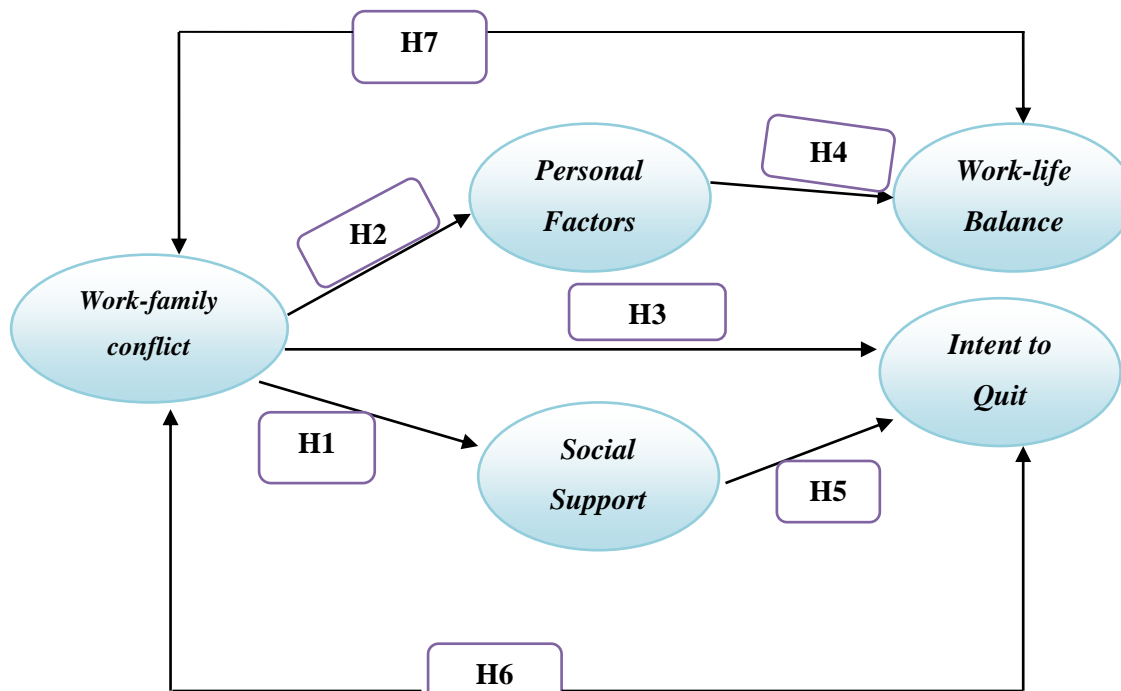


Fig- 1 The conceptual model in this research.

- Hypothesis 1 (H1).** Work-family conflict is positively related to social support.
- Hypothesis 2 (H2).** Work-family conflict is positively related to personal factors.
- Hypothesis 3 (H3).** Work-family conflict is positively linked to work-life balance
- Hypothesis 4 (H4).** Work-family conflict is positively related to the purpose of termination

4.1 CONCLUSION

Work-Family conflicts are no longer a fable and it is a frequent thing that is unavoidable in a man or lady which has to be eliminated from the personality to achieve or exhibit maximum output from him/her. If relevant steps are made, then it is no longer being counted quantity to care about imbalance amongst household and work environment.

4.2 RELEVANCE OF THE STUDY TO SOCIETY

This study focuses on women employees in the insurance sector. The sector is turbulent. It will create enamors stress towards women employees. This study deals with social support, Personal factors, Work-Family Conflict, and Work-life balance. This study deals with specific problems and prospects of women employees. Women are the backbones of any society. So, these studies are highly relevant to societal concerns.

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