

INSTRUMENTAL SUPPORT, EMOTIONAL SUPPORT, AND WORK-LIFE BALANCE- A STUDY IN INDIAN LIFE INSURANCE SECTOR

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ABSTRACT

Work-life balance is not simply maintaining equilibrium rather it is the ability of the individual to meet the work and non-work demands successfully. The entry of private players in the insurance sector has changed the work culture of the organization. The employees not only have to perform well rather they need to sharpen their skills to attain a competitive advantage over others. The fundamental changes in the substance and structure of the social and family system- joint family to nuclear family, single earners to dual-earner couples, the influx of women into the workforce has exacerbated the situation. Individuals struggle to manage the demands arising from work and families spheres. In this respect, the support network at work place and family has a crucial role to play in helping the people to maintain a work-life balance. The aim of the current study is to analyze the role of instrumental and emotional support from work and family spheres in achieving work-life balance.

KEYWORDS: *Insurance Sector, Work-Life Balance, Superior, Co-Worker; Parents, Spouse; Instrumental Support, Emotional Support*

INTRODUCTION

Work-life balance is satisfaction and good functioning at work and at home with a minimum of role conflict (Clark, 2001). The term work-life balance is gaining popularity since it is not just the equilibrium maintained in between work and family life rather it is the ability to manage work and family life. With liberalization, privatization, and globalization multidimensional changes occurred at the workplace. With industrialization the conventional family and social structure have undergone a drastic change- joint family to nuclear family, single earners to dual earner couples, the influx of women into the workforce and so on (Anuradha & Pandey, 2015). People find it difficult to manage the mutually exclusive demands arising from work and family sphere. In that respect, researchers have emphasized significant importance to the instrumental and emotional support from work and family (King, Mattimore, & King, 1995; Frone, Yardley, & Markel, 1997). Instrumental support is in the nature of direct assistance and advice whereas emotional support is in the form of genuine concern and empathy for the welfare of the individual.

The entry of private players has brought about a sea change in the Indian insurance sector. The sole life insurer LICI lost its monopoly it had been enjoying for a couple of decades. The entrants have landed with new products, innovation, sophisticated technology, and aggressive marketing strategies and able to pose a challenge to the insurance giant which is evident from the decline in the total market share in the year 2016-17 from 71.81 to 69.36 percent in 2017-18 (IRDA, 2017-18). Now people have choices with regard to the insurance company and the insurance products.

The pressure is on the employees to sell the policy and attain their target to remain in the job at least for the family they support. The incompatible demands from work and family disturb the work-life balance of the employees. In such a situation, the emotional and instrumental support relieves the individual from undue obligations and responsibility and thereby enables them to achieve work-life balance. Thus, the study analyses the response of employees from LICl towards family and organization support to attain work-life balance. In the present study organizational support is confined to the superior support and family support is confined to spouse support. The following are the objectives of the study:

- To analyze the perception of respondents from LICl towards instrumental and emotional support received from spouse to achieve work-life balance on the basis of gender and age
- To analyze the perception of respondents from LICl towards instrumental and emotional support received from the superior to achieve work-life balance on the basis of gender and age

Hypotheses

Based on the objectives of the study the following hypotheses are formulated:

- H_0 : there is no significant difference in the perception towards emotional and instrumental support from superior and spouse on the basis of gender and age
- H_1 : there is a significant difference in the perception towards emotional and instrumental support from superior and spouse on the basis of gender and age

RESEARCH METHODOLOGY

The current study is descriptive and analytical in nature. The study is conducted among 36 samples identified through convenient sampling-a non-probability sampling method from different branches of LICl in Kerala. The sample is comprised of 22 married male and 14 married female employees from LICl. Both primary and secondary data are used for the study.

Measurements

The research instrument is a pre-structured questionnaire designed by the researcher on the basis of the extensive literature review to measure the variables relating to superior support and spouse support influencing work-life balance. The responses on superior support were marked on a five-point Likert's scale with rates varying from 5 (strongly agree) to 1 (strongly disagree). The responses for spouse support were marked on a 4 point scale with rates varying from 4 (always) to 1 (never). The superior support comprised of 7 statements falling under instrumental and emotional support. For example "superior provide instructions to improve my performance" (instrumental support) and "superior is empathetic towards personal matters" (emotional support). The spouse support comprised of 8 statements. For example "spouse helps in household chores" (instrumental support) and "spouse understands the hectic schedule of my work" (emotional support).

DATA ANALYSIS

Gender-Wise Analysis of Instrumental and Emotional Support of Superior and Spouse in Work-Life Balance

To identify any significant difference in the perception of employees towards instrumental and emotional support from superior and spouse the following hypotheses have been formulated and tested using Z-test:

- **H₀**: there is no significant difference in the perception towards emotional and instrumental support from superior and spouse on the basis of gender
- **H₁**: there is a significant difference in the perception towards emotional and instrumental support from superior and spouse on the basis of gender

Table 1: Mean, SD, Z-Value, and P-Value of Perception towards Instrumental and Emotional Support of Superior and Spouse in Work-Life Balance on the Basis of Gender

Variable	Gender	N	Mean	SD	Z Value	P-Value
Instrumental support from superior	Male	22	35	6.32	-0.036	0.971
	Female	14	35.07	4.73		
Emotional support from superior	Male	22	7.95	1.96	1.271	0.212
	Female	14	7.14	1.70		
Instrumental support from spouse	Male	22	13.05	7.09	0.379	0.707
	Female	14	11.86	11.77		
Emotional support from spouse	Male	22	15.82	9.39	0.060	0.953
	Female	14	15.64	7.11		

Source: Survey data

From the table I-1 it is clear that there is no significant difference in the perception of respondents in LICl towards instrumental support from superior ($p=0.971>0.05$), emotional support from superior ($p=0.212>0.05$), instrumental support from spouse ($p=0.707>0.05$) and emotional support from spouse ($p=0.953>0.05$) on the basis of gender at 5 percent level of significance.

Age-Wise Analysis of Instrumental and Emotional Support of Superior and Spouse in Work-Life Balance

The demographic control variable age has been classified into three categories to identify any significant difference in the perception of emotional and instrumental support from superior and spouse in balancing work and family life. Hence the following hypotheses have been formulated and tested using F-test:

- **H₀**: there is no significant difference in the perception towards emotional and instrumental support from superior and spouse on the basis of age
- **H₁**: there is a significant difference in the perception towards emotional and instrumental support from superior and spouse on the basis of age

Table 2: Mean, SD, F-Value, and P-Value of Perception towards Instrumental and Emotional Support of Superior and Spouse in Work-Life Balance on the Basis of Age

Variable	Age	N	Mean	SD	F	P Value
Instrumental support from superior	18-31	11	36.91	4.70	0.932	0.404
	32-44	11	33.73	5.90		
	45-60	14	34.57	6.21		
Emotional support from superior	18-31	11	7.91	1.76	0.906	0.414
	32-44	11	7.00	2.45		
	45-60	14	7.93	1.44		
Instrumental support from spouse	18-31	11	5.09	7.25	7.431	0.00*
	32-44	11	15.55	9.46		
	45-60	14	16.14	6.56		
Emotional support from spouse	18-31	11	14.82	4.42	0.165	0.849
	32-44	11	16.91	7.57		
	45-60	14	15.57	11.49		

Source: Survey data

Note:*Denotes significant at 5 percent level

Table 3: Multiple Comparisons Dependent Variable: Instrumental Support from Spouse Independent Variable: LICI & Age

Dependent Variable		Mean Difference (I-J)	Std. Error	Sig.	
Instrumental support from spouse	18-31	32-44	-10.46*	3.30	.00
		45-60	-11.05*	3.12	.00
	32-44	45-60	0-.60	3.12	.85

Source: Survey data

Note:*denotes significant at 5 percent level

From the table I-2, it is clear that there is a significant difference in the perception of employees in LICI towards instrumental support from the spouse ($p=0.00<0.05$) at 5 percent level of significance. The post-hoc test for multiple comparisons (table IV-3) revealed that the mean difference towards instrumental support from spouse is significant between respondents in the age group of 18-31 and 32-44 ($p=0.00<0.05$) as well as between 18-31 and 45-60 ($p=0.00<0.05$). Hence, it is inferred that respondents in the age group of 18-31 have a disagreement with regard to instrumental support received from the spouse in comparison to respondents in the age group of 32-44 and 45-60. Therefore, it is concluded that respondents at a younger stage find it difficult to get the instrumental support from the spouse in meeting work and family demands. Since both respondent and spouse are at a younger age, they have lack of knowledge regarding the role of instrumental support in balancing work and family life. However, there is no significant difference in the perception of respondents towards instrumental support from superior ($p=0.404>0.05$), emotional support from superior ($p=0.414>0.05$), and emotional support from the spouse ($p=0.85>0.05$) on the basis of age at 5 percent level of significance.

DISCUSSIONS AND CONCLUSIONS

Work-life balance refers to the ability of individuals, regardless of age or gender, to combine work and household responsibilities successfully. It is a self-defined, self-determined state of a person where he/she will be able to manage multiple responsibilities at work, at home, and in the community effectively (Jnaneswar, 2016). Balancing work and family demands is a struggle that almost all employees deal with on a daily basis, consequently incurring high levels of job-related

stress. Recent changes in the workforce composition further contribute to the concept of work-life balance (Ehrhart, Mayer, & Ziegert, 2012). As more women join the workforce and dual-income families become more common, both men and women face the need to balance between family and work life. The studies revealed that the support network has a substantial influence in enabling the employees to balance their work and family life. The present study found that there is no gender difference in the response of employees towards instrumental and emotional support received from spouse and superior in balancing work and family life. Hence, it is clear that the entry of women into work is recognized by giving them support in par with men at the workplace and in the family. The respondents at a younger age face a problem in respect of instrumental support from the spouse in comparison to respondents in the age group of 32-44 and 45-60. It is a clear indication of the influence of changed family structure, an increase of dual-earner couples as well as lack of awareness regarding the significance of instrumental support of spouse in work-life balance. Therefore, there should be a growing need on the part of the organization to take the younger employees into confidence and device work-life balance policies to better manage their work and family lives by adopting flexitime, telecommuting, condensed workweek and working from home (Georgekutty & Jose, 2010).

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