

## Employees' Satisfaction and Attitude towards Work-Life Balance: A Study on Married Female Employees in Insurance Sector Gurugram District

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### Abstract

Due to the accelerated speed of urbanization and industrialization, Indian households are witnessing fast changes. Women from all social classes in India have taken up paid jobs. Indian women's access to educational possibilities is far more now than it was decades ago, particularly in urban areas. This has opened up new perspectives, raised awareness, and increased personal growth objectives. This, combined with financial pressure, has played a significant role in impacting women's decision to work. Economic necessity has been cited as the key reason for working in most investigations of female employees in India. Work and home life are inextricably linked and intertwined. This paper identifies that for female employees in the insurance sector spending more time in the office, dealing with clients, and job constraints can have a negative impact on their personal life, making it difficult to even accomplish household duties. Personal life, on the other hand, might be difficult if the female employees have a child or ageing parents, financial troubles, or troubles in the life of a close relative. It can cause work absenteeism, tension, and a lack of focus at work. When the burdens, commitments, and expectations of work and family roles become irreconcilable, work-personal life conflict arises.

**Keywords:** Employees' satisfaction, attitude, Work-life balance, Female Employees

### Introduction

Work-life balance is the right prioritization of "work" (career and ambition) and "life" (pleasure, leisure, family, and spiritual growth) on the one hand and "works" (pleasure, leisure, family, and religious experience) on the other. "Lifestyle balance" and "life balance" are related but larger words. Individual needs, experiences, and ambitions all play a role in determining the balance, and there is no one-size-fits-all approach. Furthermore, work-life balance does not imply an equal division of time in both work and life. Work-life balance has a significant impact on employee attitudes toward their firms as well as their personal lives. When both work and home are working properly, a synergy between work and life is meant to exist.

### Statement of the Problem

The smooth operation and success of an organization's employees are dependent on the quality of its employees' work lives. To ensure that all employees are performing at their best and are free of stress and strain, a good work-life balance must be maintained. Employees' schedules, job production, available leaves, and other factors can all be influenced by the quality of their work life. Employees who have a good quality of life at work feel safe and as though they are being considered of and looked for by their employers. This is the truth, and because there was absenteeism and a employee satisfaction, the investigator made an effort in this direction and conducted the current study to examine the employees' satisfaction and attitude towards quality of work life among married female employees in the insurance sector in Gurugram district.

### Review of Literature

Between 1969 and 1974, a broad range of academicians, scholars, union leaders, and government officials developed a passion in how to improve an individual's quality of life through on-the-job experience. Between 1969 and 1973, a

series of attitudinal studies conducted by university of Michigan drew attention to the issue of job quality. As a result, the Departments of Health, Education, and Welfare financed a research on the subject, which resulted in an increase in the number of people working in America at the same time; inflationary pressures drove the US government to confront some of these difficulties. As a result, the federal Productivity Commission was formed. The University of Michigan Quality Of Work Program and the newly formed national quality of work centre collaborated on these.

A study on the quality of work life of female employees by **Dr. Anjana Rani, Ms Kritika** in this paper focuses on how to survive in an increasingly tough and competitive world, and how to have efficient and strong people resources. In today's market, the importance of quality of work life has been highlighted as a result of fierce rivalry, with insurance companies attempting to gain a competitive advantage by focusing on the human component. An organization's profitability can be increased through managing employee quality of life and increasing employee happiness. Quality of working life is a management method that improves employee prestige, improves company culture, and improves employee well-being. It covers a wide range of factors of the workplace that help people operate more productively. Men and women are now on an equal footing. Women are in charge of high-ranking positions in the workplace. Women are now working as doctors, engineers, teachers, astronauts, and in a variety of other social and economic positions. For successful management, the quality of male workers' work lives has become increasingly vital.

According to **Ganguli (1964)**, the elements that influence employee performance in the insurance profession can be divided into three categories: (a) personal factors, (b) work factors, and (c) environmental (physical and social) variables. Personal characteristics refer to an employee's abilities and motivation, which impact how well he or she will apply those abilities to the professional duties. The tools and equipment, the method of work, and the materials employed are all considered work factors. Physical lighting, ventilation, and other environmental elements are examples of environmental factors. (b) The social and psychological character of leadership (managerial and supervisory), the social environment in the workplace, and the nature of co-employee group formation, and so on; and (c) the nature of organizational controls, communication patterns, and so on.

As per **Vroom (1964)**, productivity is determined by two key factors: personnel performance and the resources available. Employee performance is considered to be more significant than materials and equipment in most organizations. Even when in automated operations, human performance in strategic and coordination systems is heavily reliant on human performance. The motivation of an employee determines how well he performs on a task or job.

The nature of the relationship between job qualities and effectiveness in the workplace to their task (especially satisfaction, performance, and absenteeism), according to **Hark Mentel (1971)**, will be determined by the employees' need status.

**Walton (1974)**, one of the most influential interpreters of the quality of work-life movement, provided eight fundamental conceptual categories for understanding: human capacity development, stability and stability, social integration, total life space, and societal relevance.

Employees seek challenges that they can meet, according to **Gazakerly (1975)**. Some immediate feedback on their performance, engaging work, a pleasant social climate, and a sense of security, all of which help them to work cooperatively rather than in a conflict-ridden environment.

Employees generally prioritize things like job interest and pleasant working circumstances above salary, according to

**Johnson (1975)**. The author found that income becomes the most important component in job happiness only when it is viewed as compensation for job satisfaction that is dissatisfying and alienating.

**Chris ArgYsis (1975)**: QWL is most commonly characterized as those perceived input personal demands that an individual strives to satisfy by working in an organization. Behavioral scientists laid the conceptual foundations for this definition.

**Westly (1979)** discovered the value of job enrichment programmes as solutions to political, economic, psychological, and sociological issues that humans encounter in the workplace.

**T.S. Santhi and Dr. K. Sundar's** study on the work-life balance of women focuses on digital technology, which has altered the globe like never before. In the global context, it is undergoing transformations at an unimaginable rate. India,

like the rest of the world, has seen remarkable advances in the area of insurance industry. This industry has grown to become one of the country's largest employers. It's worth noting that this industry has not only provided a plethora of work chances, but it's also given rise to new forms of hard jobs. This sector is non-discriminatory in nature since it places a greater premium on knowledge alone. It allows educated, middle-class women to pursue their own ambitions and excel in subjects that were previously thought to be exclusively male domains. Despite the fact that they do not constitute the majority, Indian women experts are on the rise and paving the direction for new generations. In the professional and public spheres, Indian women are becoming more prominent and successful. This paper looked into things like how to measure women's satisfaction with various determinants of work-life balance, how to identify the factors that influence work-life balance among different categories of female employees, and how to measure the overall work-life balance of female employees across all cadres.

**V.Varatharaj S.Vasantha** refers to a study on work-life balance as a source of employee satisfaction, as well as an exploratory study on the perspectives of female employees in the insurance sector. The goal of this study is to look into the work-life balance of working women in the service industry. The study was carried out among women who work in the service industry in Chennai. Work-life balance means striking a balance between professional and non-professional activities in order to decrease friction between work and home life. Work-life balance improves efficiency, which raises an employee's production. It improves happiness in both work and personal lives. Any organization's final performance is determined by the performance of its personnel, which is determined by a variety of factors. These considerations can be work-related, family-related, or both. Emotional intelligence can help you bridge the gap between your personal and professional lives. In order to achieve day-to-day life goals, better emotion control is required. The study's findings suggest that the majority of female employees are at ease in their workplace, notwithstanding minor personal and workplace irritants. Primary data was gathered via a questionnaire survey and processed using a variety of statistical methods. This research aims to identify the numerous factors that enable women in the service sector maintain a work-life balance.

### **Research Methodology**

The term "research methodology" refers to a method for solving research problems in a methodical manner. It can be thought of as a science that studies how scientific research is carried out. The general research design, sampling procedure, data gathering method, and analytic procedure are all included.

### **Research Design**

**Descriptive Research:** Descriptive research studies comprise a variety of surveys and fact-finding inquiries that aid researchers in describing the current condition, allowing them to analyze the importance of employee job satisfaction and achieving the goal.

### **Sampling Design**

The goal of sampling design is to explicitly specify a set of objectives, which are referred to as the universe to be examined in technical terms. The universe in this study is finite, and the sampling design utilized is probability sampling. Simple random sampling was utilized as the sample approach.

### **Sample Size**

The study covers the married female employees employed in the insurance sector in Gurugram District. Total sample size for the study is 100.

### **Data Collection Method**

### **Source of Data**

Both primary and secondary data are used for the data collection.

### **Objectives of the Study**

- To measure the level of satisfaction as perceived by the women-respondents on the varied determinants of work life balance.

- To identify the major factors that influences the work life balance.
- To measure the overall work life balance of female employees.
- To assess the quality of work life among female employees
- To analyze the measures adopted by the organization to improve the quality of work life among female employees.

**Limitations of the Study**

- The study is limited to the female employees of Gurugram district only.
- Sampling has been used in the study and it has its own limitations.
- Personal bias of the respondents might have crept in while answering a few questions.

**Data Analysis and Interpretations**

**Table 1: Monthly income of the respondents**

Monthly Income	No. of Respondents	Percentage (%)
Less than Rs.15000	35	35
Rs.15000-Rs.18000	20	20
Rs. 19000-Rs.25000	25	25
Rs.25000-Rs.35000	18	18
More than Rs.40000	2	2
Total	100	100

**Inference**

Above table shows that 35% of the respondents earn below than Rs.15000, 25% of the respondents earn Rs.19000 to Rs.25000, 20% of the respondents earn Rs.15000 to Rs.18000, 18% of the respondents earn Rs.25000 to Rs.40000, and 2% of the respondents earn above Rs.40000.

**Table 2: Experience of the respondents**

Experience	No. of Respondents	Percentage
less than 1Year	77	77.0
1-5 year	10	10.0
6-15 year	12	12.0
16 and above	1	1.0
Total	100	100.0

**Inference**

From the above table, it is identified that 77.0% of the employees have less than 1 year experience, 10.00% of the employees have 1- 5years of experience, 12% of the employees have 6-15 years, and remaining 1% of the employees have 16 years and above.

**Table 3: An impact in WLB practice**

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
I am Taking care of my family and spending time with them	84	4	5	7	0
I am Keeping my health into fit, and spending time in sports and other leisure activities	27	51	3	19	0
Pressure on workplace made me to miss out my quality time with my family	54	26	8	12	0
I am given an opportunity to develop my core curricular knowledge (career development)	50	30	12	8	0
I am Spending time with my friends\relatives	41	39	4	16	0

I am getting enough sleep and healthy food	45	30	7	18	0
I am happy about the time I spend at work and travelling to work	38	42	4	10	6
Overall impact in WLB practices	69	16	12	3	0

**Table 4: Balance your work and family commitments**

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Flexible starting times	50	30	7	4	9
Flexible completion times	40	41	4	15	0
Time off for family emergencies and events	54	26	7	9	4
Part time and reduced work hours	40	40	4	4	12
Time off in holidays	41	40	4	10	5
Overall work and family commitment	38	44	3	14	1

**Inference**

According to the table, 38.1 percent of respondents strongly agree with overall balance family and work commitment on WLB, 43.1 percent of respondents strongly agree with overall balance family and work commitment on WLB, 3% of respondents strongly neutral with balance family and work commitment on WLB, and 14.9 percent of respondents strongly disagree with overall balance family and work commitment on WLB.

**Table 5: Coefficients**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.227	.034		-.6570	.000
	OVER ALL IMPACT IN WLB	.126	.033	.113	3.873	.000
	OVER ALL WORK AND FAMILY COMMITMENT	.509	.036	.484	14.217	.000
	OVER ALL INFLUENCE WORK AND FAMILY COMMITMENT	.477	.032	.475	14.730	.000
	OVER ALL SUPPORT FROM OTHERS	-.062	.051	-.045	-.1.204	.230

**Inference**

We review the information supplied in the coefficient table to see when one or more of the selected variable are significant determiners Innovation level of the employees. Only five factors out of the four compound variable independent assertions are statistically significant. The standardized coefficient beta column shows that the overall effects work and family commitment coefficients (14.730), overall work and family commitment is significant (.000), and overall impact on WLB coefficient is significant (3.873). (.000).

**Hypothesis I**

H0: There is no relationship between overall work and family commitment will increase overall satisfaction on Work life balance.

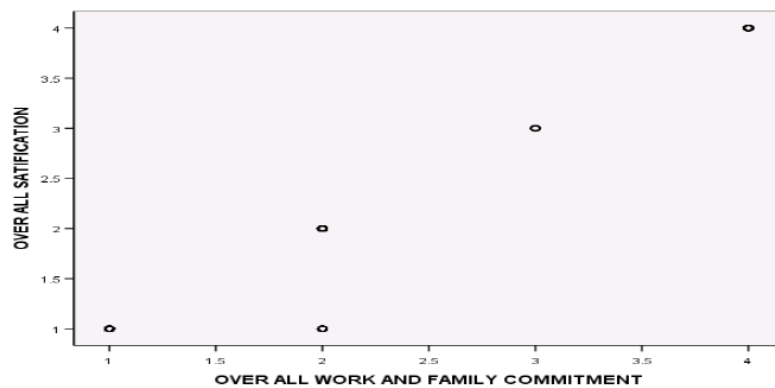
H1: There is a relationship between overall work and family commitment will increase overall satisfaction on Work life balance.

Table 6: Pearson Correlation

		OVER ALL WORK AND FAMILY COMMITMENT	OVER ALL SATISFACTION
OVER ALL WORK AND FAMILY COMMITMENT	Pearson Correlation	1	.943(**)
	Sig. (2-tailed)		.000
	N	100	100
OVER ALL SATISFACTION	Pearson Correlation	.943(**)	1
	Sig. (2-tailed)	.000	
	N	100	100

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

Chart 1: Pearson Correlation



As a result, respondents who have a good attitude toward overall work and family commitments will have a higher degree of overall satisfaction among female employees. The association is said to be significant at the 0.01 level. Also, because the result is 0.943, H0 is rejected; there is a link between overall work and family dedication and overall happiness with work-life balance.

**Hypothesis II**

H0: There is no relationship between overall influence factor on work and family commitment will increase overall satisfaction on Work life balance. H1: There is a relationship between overall influence factor on work and family commitment will increase overall satisfaction on Work life balance.

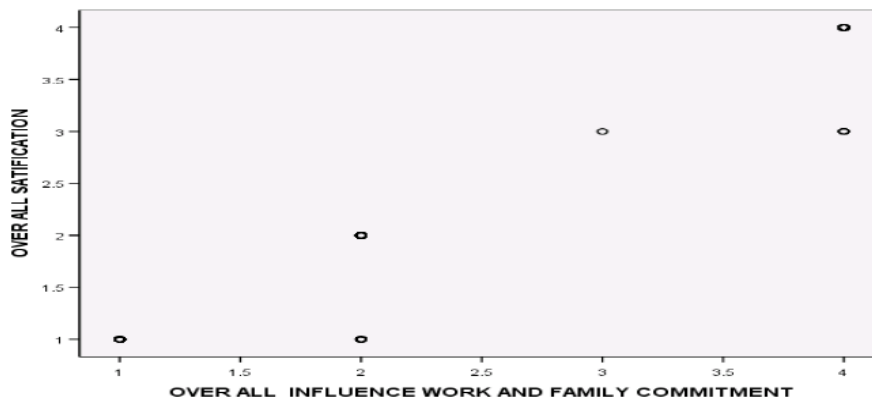
Table 7: Pearson Correlation

		OVER ALL INFLUENCE WORK AND FAMILY COMMITMENT	OVER ALL SATISFACTION
OVER ALL INFLUENCE WORK AND FAMILY COMMITMENT	Pearson Correlation	1	.944(**)
	Sig. (1-tailed)		.000
	N	100	100
OVER ALL SATISFACTION	Pearson	.944(**)	1

	Correlation		
	Sig. (2-tailed)	.000	
	N	100	100

\*\* Correlation is significant at the 0.01 level (1-tailed)

Chart 2: Pearson Correlation



**Inference**

As a result, respondents who have a favorable impression of the overall instrumental variable on work and family commitment will have a higher degree of overall satisfaction among female employees. The association is said to be significant at the 0.01 level. Furthermore, the derived value is 0.944, indicating that H0 is rejected. There is a relationship between overall influence factor on job and family dedication, which will boost overall satisfaction on Work-Life Balance.

**Findings**

- Only 35% of the respondent's monthly salary is less than Rs.15000.
- Seventy-seven percent of responders had less than one year of working experience.
- 84 percent of respondents strongly felt that caring for and spending time with family is important.
- 51% of respondents said that fitness and sports, as well as other leisure activities, are important to them.
- No pressure at work and quality time with my family is strongly agreed upon by 54 percent of respondents.
- 41% of respondents strongly believe that spending time with friends and family is important.
- 45 percent of respondents strongly agreed that getting adequate sleep and eating nutritious foods are important.
- 38% of respondents said they are satisfied with the amount of time they spend at work and travelling to work.
- Fifty percent of respondents strongly agreed that organizing and prioritizing work is important.
- 54% of respondents strongly think that taking all of their vacation days is a good idea.

**Suggestions**

- According to the findings of the study, management should focus on the health of female employees, including their participation in sports and leisure activities, as well as eating nutritious foods and getting enough sleep, in order to boost job satisfaction.
- According to the findings, there is a reduction in workplace stress among female employees, which may boost job satisfaction.
- Allow time for family emergencies and events, which may improve work and family dedication.

**Conclusion**

It is obvious from this study that female instructors have a decent quality of work life. The respondents agreed that they have a pleasant working environment and are treated fairly by the office administration. At the same time that this study reveals some minor discrepancies in respondents' satisfaction with the organization's communication, it also reveals that some respondents struggle to maintain a healthy work-life balance. To preserve healthy work-life balance, the

businesses must take care to break down communication barriers and organize family getaways as well as yoga and meditation workshops. Also, provide an opportunity. This will aid in improving the working conditions of female employee.

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