

Relationship Between Work-Life Balance Policies & Performance

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Today organizations are concerned about the wellness of their employees and hence are trying to facilitate work-life balance policies and practices to balance employees' personal and professional lives. The present study focuses on the impact of work-life balance policies and practices on the performance of development officers in Life Insurance Companies. Data was collected through primary and secondary methods and Pearson correlation, and multiple regression test methods were used to analyze the data. The present study revealed that only flexi-hours and place is positively associated with work performance and non-work performance whereas recreational activities are positively associated with non-work performance. Further flexi-leave arrangements are not associated with performance of development officers.

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Introduction

Initially Work life balance policies and practices (WLBP) were associated only with female workforce, to reduce absenteeism and turnover of female employees (Lambert, 2000). But presently they are no more gender specific. Due to change in working environment, they are demanded by both female as well as male employees. The present study is on Development Officers of Life Insurance companies. The responsibility of a Development Officer is to be the in-charge of their territory and are responsible for marketing and procurement of business, meeting with prospective clients, training of agents and promotion of policies etc.

Salesperson is an important resource for an organization, and the overall investment in the sales force for large firms can be of the order of billions of dollars (Zoltners, 2001). They play a very vital role in revenue generation and brand building of firms and their performance and have an impact on the goodwill of a firm (Churchill, Ford & Walker, 1974). Marketing Officers are considered a strong pillar of an organization, but they are juggling hard to maintain a balance

between personal life and work life. As they are under pressure to achieve their targets for which they are working 24x7. The marketing job involves frequent tours and travels, which leads to conflicts between their personal and professional lives. These demanding job profiles have forced the organization to implement work-life balance policies for the betterment of an employee. The present research will highlight the impact of work-life balance policies and practices on performance of Development Officer's working in a life insurance company. Today the insurance companies are battling to retain their talented employees. Many researches have explored this field, especially on female workforce but work-life balance policies requirements of salespersons have been neglected. The findings of the study will be fruitful for researchers and organizations in this emerging market.

Work-life Balance

Work-life balance (WLB) is the division of time spend by an individual between work and home (Julie Morgenstern, 2008). Greenhaus, Collins and Shaw's (2003) study focused on time balance between personal and professional lives. Gary Keller (2013) stated that "family and work are two sides of a coin but they are inseparable, disturbance in one domain affects the other domain too". Hudson (2005) also defines WLB as a satisfactory level of participation or 'fit' between the numerous roles in a person's life with specification to work and personal life of each individual. WLB often refers to a harmonious interface

between different life domains, or a lack of conflict or interference between work and family roles' (Frone, 2003: 145). A solid work life balance means having a meaningful participation in all the aspects of a wholesome life with family, with work, with friends and with oneself.

Previously setting goals and priorities was part of time management, that is, the ability to schedule, plan and organize activities (MacAn, 1994). Renn (2010) found that employees who set goals and priorities on a daily basis are better able to avoid tensions between life domains than employees without time management skills.

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Today, due to change in workforce demographics, family structure and priorities in life of an individual, employees' demand to balance their work and personal lives has increased. They are looking ahead for more family-friendly work environment. Work-life balance policies and practices are an upcoming supportive work-life harmony tools in HRM to manage a balance between work and personal lives of an individual. Parus' (2010) study revealed that the demand to balance between work demand pressure and family demand pressure hampers the health of an employee. The study on millennials by the Manpowergroup (Suryatapa Bhattacharya, 2016) has

gathered data showing the number of hours worked by country. The report says Indian millennials put in the longest number of working hours per week, 52 hours to be exact compared to China's 48, USA's 45 and UK's 41 hours.

Work-life balance policies and practices are strategic, formal and informal approaches adopted by an organization to make their employees' life balanced (Osterman, 1995) and work-life balance/family-friendly work environment has become a decisive requirement for an organization's commitment. The implementation of such programs and policies are considered as a high work commitment system ensuring employees' high commitment and better work efficiency (Osterman, 1995).

Today this issue is globally taken up by the organizations through flexi-time work arrangement which is playing a significant role in employees performance enhancement as it provides freedom to choose their own work-time schedule (Mwebi & Nicholas Kadaga, 2015) and employees' control on their time leads to reduction in absenteeism and tardiness (Perez et al, 2012). The freedom to decide when and where to work often resulted in reducing work family conflict.

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In 1970, the first attempt to explore the impact of flexible work arrangements on individual worker's performance was

done (DeMenezes & Kelliher, 2011). It was argued that absenteeism is perceived as negative consequence by organizations (e.g. Dalton & Mesch, 1990) and flexible work time reduces stress level (Baltes et al., 1999) which further lower the levels of absenteeism (De Menezes & Kelliher, 2011). The present study is based on the premise that the concepts of flexi-hours and place, flexi-leave arrangements and recreational activities have positive association with performance of sales officer.

Theories & Research Hypothesis

Flexi-hours and Place: Flexi-work arrangements (FWA) provides flexibility in work to be completed "when"(time flexibility) and "where" (telecommuting i.e., place does not matter)(Barbara Rau & Hyland, 2002). A flexi-place provided freedom to work from anywhere i.e., they are not bound to report to office only. Apart from the place, they are flexible to adopt their work time schedule. In Canada and United States, FWA offered family-friendly benefits with flexi-time and tele-work and have gained popularity (Comfort, Johnson & Wallace, 2003; SHRM Foundation, 2001). This has originated as a supportive work-life balance practice in an organization and had proven to be effective in managing work and family responsibilities (Jeffrey and Rothbard, 2001; Goode, 1960,).

- Flexi-time also known as flexi working hours or flexi schedule means the freedom given to employees to choose their own start and end working time making 8

hours of working (Baltes et al, 1999). The working hours have been linked to difficulties in balancing work and personal life, more working with less flexibility leads to work-family conflict (Rusek, 2006). This flexibilized working hours emerged as new hope for balancing work-life of employees (Kleeman, Matuschak & Vob, 2003), but organizations do not allow the employees to adapt flexi-hours as per their need, they implement it as per the requirement of organization (Margherita, O' Dorchai & Bosch, 2009). In this high work demand scenario flexi-working hours is based on social exchange theory. Both the parties look for their benefits with respect to future expectations to be fulfilled with inter correlation between organization and employee (Kelliher & Anderson, 2010). Researchers treat flexi working hours as a win-win situation with 5 distinctive interrelated sub themes i.e., performance (employees feel good and motivated as they plan their own working schedule), trust, being own manager (empowered to plan helps them to balance their personal and professional life), organizational commitment (loyalty and honesty is built up) and compensation and recognition (Galea et. al, 2014). The

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The aim of the present quantitative research is to get insight into the effect of using flexi working hours and place on the Development Officer's performance (self-rated). The performance is divided into two parts; i) Work performance- employee's responsibilities at work and ii) Non-work performance- These are the household responsibilities performed at home by an employee. The work related to care taking for children and elderly parents, i.e., how effectively an employee is accomplishing his/her home responsibilities. Research question: does flexi-hours and place effect the work and non-work performance of Development Officers? Thus, we hypothesize:

- H1: Flexi-hours and place have positive association with work performance
- H2: Flexi-hours and place have positive association with non-work performance

Flexible Leave Arrangements

Leave policies are a set of rules and regulations by an organization to take work off by an employee. This is a support tool for an employee to manage their work and life domain areas. Flexible leave arrangements consisting of maternity leave, child care leave, reduced work schedule (Chin et al., 2012) and recently paternity leave for male employees are highly demanded. After March

2017 in India a working woman is entitled for 26 weeks of leave and a woman who already has two or more children is entitled to 12 weeks maternity leave under the Maternity Benefit (Amendment) Act. (Source: §5 of the Maternity Benefits Act 1961, amended in 2017). The male employees are also entitled for paternity leave for 15 days before or up to six months from the date of the birth of the baby, but still in many private organizations its implementation is not mandatory (Rule 43-A & 43-AA of Central Civil Services (Leave) Rules, 1972). Other than this there is child care leave granted to women employees and single male government employees having minor child (below 18 years) can get maximum of two years leave for nursing the child (up to 2 kids). According to Roberts, Gianakis, McCue, and Wang (2004), public officials in local governments also consider that child care policies are one of the most important family-friendly policies compared with other family-friendly policies. Apart from these an employee need to take care of their parents, spouse, in-laws and loved ones and for these types of responsibilities family care leave is arranged by the organizations, which are paid or unpaid time off (Butts, Marcus M., Wendy J. Casper, and Tae SeokYang, 2013)

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Leave plays a very significant role in employee's motivation. Allen (2001) also states that employees who perceive their company to be family-supportive

tend to show higher levels of organizational commitment. Whereas Berkery et al. (2017) stated that employees can increase their level of performance if they find that flexible arrangements reduce their work-life conflict. The present study tries to address the importance of flexible leave arrangements on performance of employees. Research question: Do flexible leave arrangements affect the work and non-work performances of Development Officers? Thus, we hypothesize:

- H3: Flexible leave arrangements have positive relation with work performance
- H4: Flexible leave arrangements have positive relation with non-work performance

Recreation Activities

Recreational activities are generally the leisure time taken out for enjoyment and fun for the employees at work place. This practice is slowly picking up as it helps the employees to recharge themselves psychologically and emotionally and boost up the job performance (American Council on Exercise, 2000). Such initiatives are contributing to reduce the absenteeism and increasing production (Cohen, 1999; Mokaya, 2012) and Pearson Quinn (1998) found significant positive relationship between job satisfaction, leisure satisfaction and psychological health; the higher levels of satisfaction in work or leisure, the greater levels of psychological health (Wolfe & Parker, 1994). Recreational programs not only maintain the health of an employee, but improve the quality of life

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Today's workforce is more knowledge-based and high-tech which involves mental stress, rather than physical work-out. It is a challenge for human resource managers to keep their employees' healthy and fit. Implementation of recreational programs will reduce the health care cost (Long, 2007) as it will reduce the cost involved in health care, absenteeism, compensation and make the employees aware of healthy life style (Bates, 2006). Connors (1992) stated that recreational activities have enhanced the morale, health, productivity and retention of employees and have created good image of an organization with leading to financial savings (Bates, 2006). Many researchers believe that leisure and recreational activities enhance the quality of life by keeping the employees healthy and fit (Shank, Coyle & Kinney, 1986) and create life satisfaction among employees (Ragheb & Griffith, 1982; Lu & Hu, 2005). The present study addresses the recreational activities with work and non-work performance of employees. As these recreational activities are emerging as supportive work life practices for an organization. Research question: Do recreational arrangements affect the work and non-work performance of Development Officers? Thus, we hypothesize:

H5: Recreational arrangements have

positive relation with work performance

H6: Recreational arrangements have positive relation with Non-work performance

The Regression Model

$$Y_{(WP)} = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3$$

$$Y_{(WP)} = \text{Work Performance}$$

$$X_1 = \text{Flexi-hours and place}$$

$$X_2 = \text{Flexi Leave Arrangements}$$

$$X_3 = \text{Recreational activities}$$

$$Y_{(NWP)} = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3$$

$$Y_{(NWP)} = \text{Non-work Performance}$$

Research Methodology

The three Life Insurance Companies selected were: Life Insurance Corporation of India, SBI Life and Bajaj Alliance Life Insurance. A structured questionnaire was prepared and 323 (sample size) Development Officers were surveyed (300 males and 23 females). The respondents' details were: 12%, 45%, 29% and 15% among male respondents were of the age 20-30yrs, 30-40yrs, 40-50 yrs and 50-60 yrs respectively whereas 17%, 65%, 9% and 9% among female respondents were of age 20-30yrs, 30-40yrs, 40-50yrs and 50-60yrs respectively. Education levels of respondents were: 67% of the males and 82% of the females were post-graduates and 33% of the males and 17% of the females were

under-graduates. All female respondents were married, whereas among male respondents 15% were single and the remaining were married. The Districts covered were Raipur, Bilaspur, Korba, Janjgir-Champa, Raigarh, Durg, Bhilai, Dhamtari, Jagdalpur, Mahasamund, Ambikapur, Saripali, Rajnandgaon and Kanker.

The data was collected through primary method and questionnaire was given directly, through e-mail and whatsapp. Secondary sources were IRDA (Insurance Regulatory and Development Authority) and company websites. Proportionate stratified sampling method was used for the selection of sample and test implemented were Pearson correlation and multiple regression. SPSS 20 version was used for data analyses.

Participants responded to items on Likert 5-point scale (1- strongly disagree to 5- Strongly agree). The questionnaire was self-structured with the help of pub-

lished papers by Emeka (2014), Sheppard (2016), Kamauet (2013), Manfredi and Holliday (2004), Latreille and Latreille (2011). Flexi-hours and place were measured using eight items, flexi leave arrangements using five items, recreation activities using seven items, work performance using ten items and non-work performance using nine items. It was appropriate to ask the respondents for the self-rating of performance as for non-work performance employees know better than their supervisors.

Analysis

First the reliability of the items was checked through Cronbach alpha test (Table 1). The two items “New technologies and devices make me busy” from flexi-hours and place and “I can’t manage with my stress, it disturbs my schedule of work” from non-work performance was deleted.

Table 1 Cronbach Alpha Test

S.No.	Items	Corrected Item-Total Correlation	Cronbach’s Alpha if Item Deleted
Flexi-hour and place-($\alpha=0.71$)			
1	Flexible working hours allows me to balance my life commitments	.586	.638
2	Flexible working hours has allowed me to focus more on the job when I am at work	.632	.623
3	No improvement in my attendance and punctuality of time	.404	.678
4	Flexible working hours have motivated me to exceed expectations at work	.476	.659
5	Flexi-hours gives me a sense of job satisfaction and well being	.266	.715
6	Mobile, laptops etc. has made my work easier and faster	.412	.675
7	I can work from home whenever needed	.239	.722
8	New technologies and devices make me busy *	.192	.707

Flexi Leave Arrangements-($\alpha=0.54$)			
1	Leave policy does contribute to improve my attendance rate	.251	.516
2	I feel motivated and energized after coming back from holiday	.348	.456
3	Leave have any effect on my emotional health	.244	.519
4	Leave improves my ability to perform my job and other work well	.359	.449
5	Leave reduces job related stress	.321	.475
Recreational Activities-($\alpha=0.729$)			
1	Recreation activities helps to release my stress	.175	.767
2	Gym, sports, rest room etc. refresh my day	.368	.716
3	Recreation arrangements motivates me to stay fit	.530	.675
4	These supportive arrangements increase my loyalty towards the company	.490	.688
5	The informal programs like new year parties, employee get together etc created a good relationship with other staffs	.473	.692
6	Family tours arranged and out tours by companies motivates me to achieve my target	.574	.665
7	Attendance rate has generally improved after utilizing Recreation activities	.565	.670
Work Performance- ($\alpha=0.83$)			
1	Reach office on time	.317	.833
2	Achieve my target every month and before deadline	.708	.797
3	Give priorities to my work	.505	.815
4	Overall attendance	.518	.815
5	Using time effectively	.662	.802
6	Working independently	.654	.801
7	Achievement of targets always	.697	.794
8	Never receive warnings from my senior	.434	.829
9	I am generally satisfied about my job	.435	.822
10	My supervisor is generally satisfied with my job performance	.460	.822
Non-work Performance-($\alpha=0.73$)			
1	Help my spouse/parents in household chores	.322	.715
2	Do exercise/yoga/meditation and take care of my health	.346	.714
3	I can't manage with my stress, it disturbs my schedule work*	.064	.725
4	Take care of my elderly parents	.548	.672
5	Manage time to spend with my friends and other social activities	.583	.662
6	Look after my children's schooling	.483	.683
7	Spend time with my parents, spouse and children	.194	.736
8	Manage time for bank visit and other activities	.404	.701
9	Get time to perform my hobby (like reading, singing, cooking etc.)	.466	.687

*Note: Item deleted, Cronbach Alpha values are after deleting the items

Test for Relationship Between WLB Policies & Practices and Performance

Next was to check the relationship using Pearson correlations between flexi-hours and place, flexi-leave arrangements,

recreation activities with performance (work performance and non-work performance). Table 2 provides the mean, standard deviation, correlation and reliability estimates for the research variables. The results provide the initial support for hypothesis H1, H2, H3, H4, H5 and H6 with significant correlations between work-life

balance policies and practices with work and non-work performance.

Table 2 Mean Standard Deviations, Correlations and Cronbach Alpha(N=323)

		Mean	SD	1	2	3	4	5
1	WP	4.25	0.51	(0.83)				
2	NWP	3.79	0.60		(0.73)			
3	FHP	4.25	0.44	0.324*	.261*	(0.71)		
4	FLA	4.22	0.45	0.234*	.212*	.517*	(0.54)	
5	RA	3.60	0.51	0.167*	.237*	.316*	.346*	(0.73)

Note: *P<0.01(two-tailed)

WP-Work Performance, NWP-Non-Work Performance, FHP-Flexi-Hour and Place, FLA-Flexi Leave Arrangement, RA-Recreational Activities, Cronbach Alpha reliability estimates are provided in parenthesis along the diagonal. Pearson correlations shown are bivariate correlation.

Table 3 provides the multiple regression model results. Regression results are positive for hypothesis 1:flexi-hours and place was positively associated with work performance ($\beta=0.31$, $p<0.01$) and hypothesis 2:flexi-hours and place was positively associated with non-work performance ($\beta=0.25$, $p<0.01$). Hypothesis 6 that recreational arrangement was positively associated with non-work performance ($\beta=0.19$, $p<0.01$ whereas, hypothesis 3 that flexi-leave arrangement was positively associated with work performance ($\beta=0.09$, $p=0.227$) but not significant. Hypothesis 4 that flexi-leave arrangements was positively associated with non-work performance ($\beta=0.09$, $p=0.301$) not significant and hypothesis 5 that recreational arrangements was positively associated with work performance ($\beta=0.06$, $p=0.328$) non-significant.

The results for the regression model was:

$$Y_{(WP)} = 2.35 + 0.31(FHP)$$

$$Y_{(NWP)} = 1.69 + 0.25(FHP) + 0.19(RA)$$

Table 3 Regression Coefficients

	Work Performance	Non-Work Performance
(Constant)	2.35*	1.69*
FHP	0.31*	0.25*
FLA	0.09	0.09
RA	0.06	0.19*
R ²	0.114	0.10
Adj. R ²	0.105	0.09

Note: *p<0.01

N=323, Unstandardized coefficients are reported. FHP: Flexi-hour and place, FLA: Flexi-leave arrangement RA: Recreational Activities

Relationship Between Work -life Balance Policies & Performance

The study highlights that the Development Officers react mostly on the flexi-hours and flexi-place arrangements provided by the organizations. The result shows flexi-hours and place to be mostly significant with overall performance of employees. Finally, the employees perform better when given freedom to work as per their choice, they become more responsible and committed to their work. As in the previous research that employ-

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ees feel less committed where they are provided with little work time and place flexibility (Berkery et al., 2017) this study once again corroborate the importance of time flexibility and choice of place to work (see also Klindzic & Maric, 2019, Meyer et al., 2001. The Development Officers are more comfortable with flexi-time working arrangements as they have to be on tour for official visits which they want to schedule as per their convenience. Today companies are designing tailormade policies for staff as employees at different stage have different needs so one policy cannot fit for all (Dasputa, 2018).

Further the Development Officers gave importance to recreational activities which have a significant impact on their non-work performance. With their hectic work schedule they feel recreational arrangements like rest rooms, play zone, family tours etc. are stress relieving strategy. A previous research by Janice (1997) at Generic Electric Company, USA showed less absenteeism and higher job satisfaction to employees participated in fitness programs and it has a positive impact on overall levels of job satisfaction (Albritton, 2008). But the employees who are not much concerned about their flexi-leave arrangements. Many researchers have supported that paid and unpaid leaves is considered the

best practice to blur the work and life conflict (Baird & Whitehouse, 2012; King et al. 2012; Work + Family Policy Roundtable., 2013). These findings support the importance of work-life balance policies and practices on performance of employees, but sometimes the priorities of these policies and practices change with the needs of individuals.

Implications

The research findings have implications for the organizations. The existence of work-life balance policies and practices has positive effect on the performance of an employee. It motivates them to perform efficiently at work place as well as in their family life. But organizations have to understand the required needs of their employees and accordingly they should implement. Flexi-time and flexi location choice boost their morale to work hard and reduces absenteeism (De Menezes & Kelliher, 2011)

Finally, it was identified that work-life balance policies and practices are required by the sales persons too. They are under high target achievement pressure and which required them to work hard. As Development Officers, they have to deal with the psychology of human being. They juggle with mental and physical stress which drags them to stay fit and healthy. The research result predicts that they are more concerned about flexi-hours working i.e., they need freedom to choose working time as per their need. Apart from this they prefer to have flexi-place choice, which provides them to opt for flexi location to work from any-

Flexi-place works become easy with the help of smart mobiles and laptop, through which they remain connected with their supervisor and reporting become easy.

where they want. Flexi-place works become easy with the help of smart mobiles and laptop, through which they remain connected with their supervisor and reporting become easy. Apart from these, recreational activities motivate them to stay fit and relieve stress and it has positive effect on non-work performance. Recreational activities improve their physical activity like exercise, yoga, hobbies and spend quality time with their family members.

Limitations & Directions for Future Research

The research concentrated on only three work life balance policies and practices: flexi-time and place, flexi-leave arrangements and recreational activities. Further the self-rating of performance by Development Officers was considered for the study. The sample was male dominated and the lack of female respondents could have limited the generalization of the research and the study is limited to Chhattisgarh state only. Future research can be concentrated on exploring more on work-life balance policies and practices and the rating of performance by supervisor and customers can also be considered. Further, the relationship of work-life balance policies and practices can be tested with other variables like

job commitment, job satisfaction, job loyalty etc. and it can be checked whether this practice differ with needs of different employees or not.

Conclusion

Empowering the employees with flexibility is the requirement in today's era. This makes employee's more responsible and accountable to their work. The flexible work hours and flexible work place are positively related to work performance and non-work performance of an employee, whereas recreational activities were related only to non-work performance. The flexibility empowers the employee to manage their time and work which helps them to balance their work and life. Apart from this, recreational activities boost up their morale to stay fit, be social with get together activities organized by the organizations like family trips, picnic, family parties' etc. and all these help release their stress. This will help the organizations to understand the needs of work-life balance policies and practices among employees.

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