

Segmenting Work Life Balance Practices of Employees in Indian Insurance Industry: A Two-step Cluster Analysis

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Abstract

The main focus of the study is to divide the strength of work-life balance practices in between private and public sector insurance companies by two step cluster analysis. The purpose of application of cluster analysis is to place subjects/objects into groups, or clusters, suggested by the data, such that objects in a given cluster are homogenous in some sense, and objects in different clusters are dissimilar to a great extent. The study being observed with eight objects namely work overload, stress management, role clarity, late finishing nature of job, flexi-schedules, career development, employees well-being and additional responsibilities consisting assistant and managerial cadre employees with a sample size of 200 public sector and 240 private sector respondents. For determining which number of clusters is "best", each of these cluster solutions is compared using Schwarz's Bayesian Criterion (BIC), and the study found two groups, i.e., cluster 1 and 2. While Cluster 1 consist six variables and their importance by order (Bonferroni Adjustment Applied) namely role clarity, flexi-schedules, late finishing nature of job, stress management and additional responsibility, whereas in second cluster order of preference are late finishing nature of job, role clarity flexi-schedules, work overload, stress management and additional responsibilities etc. It is to be noted that two variables namely employee's well being and career development are not found significantly different and they are not forming any cluster. The results suggest that private sector insurance employees enjoy considerably less work-family integration than public sector employees. It is possible that employees in the private sector would eventually withdraw from this sector and move into public sector jobs as a means to achieve better work-family integration. This paper recommends management should consider the nature of organization and techniques of work-life balance and customize their policies with the participation of the employees.

Keywords:

Public and private insurance companies, Cluster analysis, Work-life balance, Centroids

Background of the Study

In a society filled with conflicting errands and commitments, work/life balance has become a leading issue in the workplace. Three major factors contribute to the interest in, and the magnitude of, serious consideration of work/life balance: 1) global competition; 2) renewed interest in personal lives/ family values; and 3) an aging workforce. Research suggests that forward-thinking human resource professionals seeking innovative ways to augment their organization's competitive advantage in the marketplace may find that work/life balance challenges offer a win-win solution. In the 1980s and 1990s, companies began to offer work/life programs. While the first wave of these programs was primarily to support women with children, today's work/life programs are less gender-specific and recognize other commitments as well as those of the family. Work-family research has long been guided by the role stress theory, wherein the negative side of the work-family interaction has been put under the spotlight. Recently, the emphasis has shifted towards the investigation of the positive interaction between work and family roles as well as roles outside work and family lives, and scholars have started to deliberate on the essence of work-life balance (Jones et al., 2006). **Work-life balance** is a concept including proper prioritizing between "work" (career and ambition) and "lifestyle" (health, pleasure, leisure, family and spiritual development/meditation). The expression "work-life balance" was first used in the **United Kingdom** in the late 1970s to describe the balance between an individual's work and personal life.

Work-life balance is a broad concept including proper prioritizing between career and ambition on one hand, compared with pleasure, leisure, family and spiritual development on the other. Long working hours and the intensity of work have consistently emerged as two top most concerns of workers. Work life balance was initially conceived in terms of work family conflict, defined role conflict as the simultaneous occurrence of two (or more) sets of pressures such that compliance with one would make more difficult compliance with the other (Kahn et al., 1964). The most important study of **Bruce Weinstein (2009)** stated that juggling between the obligations towards the families and expectations of the organization and constant struggle to maintain a balance can work can have serious implications on the life of an individual. The trends show growing recognition for the need to support not only those with visible family needs and responsibilities (working mothers) but all employees at different stage of life, who experience work life stress regardless of their family status. Work -life balance is a key factor which determines employee satisfaction,

loyalty and productivity. As the separation between work and home life has diminished, this concept has become more relevant than ever before. The meaning of work/life balance has chameleon characteristics. It means different things to different groups, and the meaning often depends on the context of the conversation and the speaker's viewpoint.

Statement of the Problem

Research suggests that public sector employees experience less conflict between their work and personal lives than employees in private sector organisations (Tausig & Fenwick, 2001). It may be due to the regularity of schedule in most public sector jobs. This regularity, they suggest, permits employees to plan for their personal lives, as well as helping to differentiate work from personal or family time. It is also argued that public sector organisations have led the way in promoting work family initiatives (Kamerman & Kahn, 1987). **Ingram and Simons (1995)** report public sector organisations to be more responsive to work-family needs than private sector organisations. They argue that in the public sector, the goal is to deliver social services and organisations and their members are not held exclusively to economic standards of performance. Research also suggests that employees in the public sector might be more likely to use organisational work-life balance initiatives than their counterparts in the private sector. **Secret (2000)** reports that workplace structural factors are better predictors of use of work-family benefits than individual employee attributes. In particular, employees in larger organisations and those in supportive work cultures are more likely to use paid leave entitlements than those in smaller organisations or less supportive cultures. **Secret (2000)** reported that employees in non-profit or public sector jobs were more than twice as likely to take advantage of alternative work arrangements, and 1.18 times more likely to take paid leave entitlements, than those in the private sector. Keeping in view with previous studies, the scholar expects that work-life balance position would be higher among public sector respondents to the study than among private sector respondents. The main focus of the study is to clustering work-life balance practices among employees of private and public sector insurance companies.

Aims and Hypotheses

Objective of the Study

The study was undertaken to provide a greater understanding of the work-life balance experiences of insurance industry employees in private and public sector organisations through two step cluster analysis. In particular, comparisons to be made between employees experiences in public and private sector organisations.

Hypothesis of the Study

Work-life balance policies with regard to eight different variables differ significantly between private and public insurance companies.

Review of Literature

Work-Life Balances

In a study of **Bird (2006)** has examined that during the 1980s men also began voicing work-life concerns. By the end of the decade, work-life balance was seen as more than just a women's issue, affecting men, families, organizations and cultures. **Swamy (2007)** defined work life balance as a practice that is concerned with providing scope for employees to balance their work with the responsibilities and interests they have outside work. Work-life balance is an ordinary challenge throughout the industrialized world. "Work" in this context can be considered as paid employment (as well as unpaid work carried out for an employer). This is distinguished from "life" which refers to non-work, comprised of free time spent in leisure activities, and family time (**Lowry and Moskos, 2008**). In an study of **Bruce Weinstein (2009)** stated that juggling between the obligations towards the families and expectations of the organization and constant struggle to maintain a balance can work can have serious implications on the life of an individual. "It is generally agreed that work-life balance is important for an individual's psychological well-being, and that high self-esteem, satisfaction, and overall sense of harmony in life can be regarded as indicators of a successful balance between work and family roles". (**Clarke MC, Koch LC, Hill EJ (2004)**). work-family balance has been defined as "satisfaction and good functioning at work and home, with a minimum of role conflict" (**Clark, 2000**), "equilibrium or maintaining overall sense of harmony in life" (**Clarke et al., 2004**). "Global assessment that work and family resources are sufficient to meet work and family demands such that participation is effective in both domains" (**Voydanoff, 2005**). According to **Greenhaus et al. (2003)**, work-family balance consists of time balance, involvement balance, and satisfaction balance. According to **Frone (2003)**, in turn, work-family balance consists of work-family conflict and work-family facilitation (corresponding with role conflict and enhancement, respectively). The advantage of the components approach over the overall appraisals approach to work-life balance is that one can use conceptually based measures of balance that tap into the different aspects of work-life balance. These aspects form the overall evaluation of how well an individual is meeting role-related responsibilities. (**Grzywacz and Carlson, 2007**). **Karatepe (2010)** considers the impact of WLB on organizational commitment and individuals' social life to be family-work imbalance; while work-family imbalance or conflict deals with inter-role conflict or stress connected to performing family related responsibilities. Organisations are hard pressed for higher productivity and need employees with improved work-

life balance as an employee with better work-life balance will contribute more meaningfully towards the organizational growth and success (**Naithani, 2010**). According to the **Fourth Work-Life Balance Employee Survey** was conducted in early **2011** and it was found that the majority of employees were satisfied with their hours and current working arrangements. Levels of awareness of the right to request flexible working were high; 75 per cent of all employees, 73 per cent of employees with non-childcare caring responsibilities and 79 per cent of parents were aware of the right, rising to 82 per cent for parents of young children.

Fahlen (2014) states that institutional factors (rights and laws) and societal factors (gender norms) are two key components for understanding an individual's capabilities for WLB. Significant differences are developing between countries in terms of WLB. **Vandell and Shumow (1999), OECD (2007), Hong (2009), Fernández Cordón (2009), Den Dulk and Doorne-Huiskes (2010) and Den Dulk et al. (2014)** describe the following main policy instruments in WLB: childcare, working time, tax/financial aid and parental leave policies, public services, allowances to cover childcare costs, work and family incentives and broad social support for children and parents. Research by the **OECD (2008), COFACE (2008), Fernández Cordón (2009), Thévenon (2008), Wharton (2012) and Hobson (2014)** point out that the importance of WLB has proved significant in family planning, the temporary or permanent exit of parents from the labour market, childcare (for pre-school children, in the case of illness, the lack of synchronisation of working and school hours, during school holidays), caring for elderly members and quality of life. **Hobson (2014)** writes that distinctions between work and non-work have become less clear in the case of care. According to **Fagan and Walthery (2014)**, in most countries the main reason women take part-time employment is that it is one way to balance the time demands of employment with the responsibilities of housework and providing care for children and elders. Given the increased participation of women in the labour force and in the number of dual-earner families, work-life concerns have become an important public policy issue (**Bonet et al., 2013**). **Den Dulk et al. (2014)** write that individual capabilities to find a satisfactory WLB are shaped at various levels of society: the state, the workplace and the household.

Important Areas in the field of Work-Life Balance

A. Flexi-Schedules: Flexitime is a work-family practice that allows employees to have flexible start and finish times, without changing the total number of hours worked, such as a standard 40-hour week in the organisation at the centre of this study (**Jarrod M. Haar, 2007**). Workplace flexibility is the ability of workers to make choices influencing when, where, and for how long they engage in work-related tasks." (**Hill, et al., 2008**). Social exchange theory has been utilized recently to provide an understanding of why work-family practices like

flexitime can lead to positive job outcomes (**Haar and Spell, 2004**). Flexible working may alternatively be referred to as work life balance or work life integration (**Smithson and Stokoe, 2005**). According to the National Study of the Changing Workforce in 2002, 73% of employees with high availability of flexible work arrangements reported that there was a high likelihood that they would stay with their current employer for the next year (**Bond, Thompson, Galinsky, & Prottas, 2002**). Several studies indicating that flexibility in scheduling work has positive effects on job outcomes. For example, **Thomas and Ganster (1995)** found nurse use of flexible schedules was related to lower WFC. Similarly, **Saltzstein, Ting and Saltzstein (2001)** found work-family practices such as flexible and compressed schedules predicted job satisfaction. **Marchese, Bassham and Ryan (2002)** asserted that flexitime might reduce WFC, through greater flexibility in scheduling. They also noted that while it is linked positively with job outcomes, a downside is that it may not be applicable to some jobs and can cause scheduling problems.

B. Stress Management: Stress is defined as an event or situation that is perceived as threatening, demanding or challenging (**Hardie, Kashima, & Pridmore, 2005**). **Lazarus and Folkman (1984)** defined stress as a relationship between a person and their environment which is appraised as taxing and endangers his or her wellbeing. Job stress can be defined as something in the work environment that is perceived as threatening or demanding, or is something in the work place which gives an individual an experience of discomfort (**Stanton, et al., 2001**). Job threat stress is described by individuals as qualities of work experience which induce feelings of being overwhelmed or nerve-racked. Job pressure stress is the perception of work being demanding or time-pressured (**Stanton, et al., 2001**). Higher levels of work related stress can lead to organisational problems, such as low productivity, increased absenteeism and turnover, as well as individual employee problems, such as alcohol and drug abuse, and ill-being (**Jamal, 2005; Mostert, Rothmann, Mostert, & Nell, 2008**). Environments with pressures at work, coupled with psychologically induced stress (job threat stress) have been associated with burnout, reduced job satisfaction, and lack of organisational commitment (**Goddard, O'Brien, & Goddard, 2006; Jamal, 2005; Noblet, Teo, McWilliams, & Rodwell, 2005**), which follows **Lazarus and Folkman (1984)** theory of stress and wellbeing.

C. Career Development: The consequences for women may include serious constraints on career choices, limited opportunity for career advancement and success in their work role, and the need to choose between

two apparent opposites— an active and satisfying career or marriage and children. Family-friendly firms have a significant impact on the lives and careers of business professionals who work in them (**Lookwood, 2003**). Because “extreme jobs” are all consuming, some women may opt out from this work style and choose the “mommy track” instead. With the “mommy track”, women can resort to “on/off ramp careers” (**Hewlett and Luce, 2005**) whereby they may take a hiatus from work during their child-bearing years. Geographical mobility is an important precondition for career development, especially for high potentials (**Ackers, 2004; Challiol and Mignonac, 2005; Robert and Bukodi, 2002**). Early studies on mobility issues showed that people relocate for mainly two reasons; for career enhancement or to stay employed (**Bielby and Bielby, 1992**). Some research revealed that women were less willing to accept job transfers than men (**Landau et al., 1992**). Men's careers were often given priority and therefore women decided not to relocate (**Abele, 1996; Behnke and Meuser, 2003**).

D. Job Role Clarity: Many researchers are of view that job enrichment and job enlargement have negative effect on work life balance as by enlarging and enriching jobs workers tend to work harder and for longer hours. This improves their monetary prospects but affects their work satisfaction feelings of wellness and work life balance (**Sarika, 2014**). The concepts of role specificity and role ambiguity or role clarity have been discussed under various labels by almost every major organizational theorist (**ttickson, 1966**). The concept of role clarity or ambiguity can be operationalized in at least two ways. First, it can refer to the presence or absence of adequate role-relevant information due either to restriction of this information or to variations of the quality of the information. This would be an operationalization of objective role clarity. Role clarity or ambiguity can also refer to the subjective feeling of having as much or not as much role relevant information as the person would like to have. Both types of measures of role clarity have been found to relate to satisfaction and reduced tension (**Lyons, 1971**).

According to role theory, conflict is common when juggling many roles (**Eby, Casper, Lockwood, Bordeaux, & Brinley, 2005**). **Kahn, Wolfe, Quinn, Snoek, and Rowenthal (1964)** defined role conflict as the, “... simultaneous occurrence of two (or more) sets of pressures such that compliance with one would make more difficult compliance with the other” (p. 19). Therefore, role conflict is antonymous with work-life balance, in that tension between working and nonworking roles should render unlikely the successful fulfilment of potential in both domains (**Waumsley, 2005**). Role theory has impacted on the work-family interface as a way of explaining conflict between the composite 'employee' role and nonworking roles. However, Kahn et al.'s definition of role conflict would also seem to apply to conflict between the various facets of the sport psychology consultant's professional role. Further, in an influential review, **Greenhaus and Beutell (1985)** described how a perceived

mutual incompatibility between the pressures inherent in work and family domains can result in conflict between these two realms.

E. Late Finishing Nature of Job: Long working hours have also been linked to work-family conflict (Cooper, Dewe, & O'Driscoll, 2001; Hooker, Neathey, Casebourne, & Munro, 2007; Hyman et al., 2005; Waumsley & Houston, 2009). The organization of work-life has undergone radical changes within the last few years (Allvin et al., 2006). The global 24-hour economy has significantly influenced the way work-life is organized, and new forms of organization are demanding more-flexible and more-variable work-time arrangements (Fagan, 2003; Costa et al. 2004). The organization of work hours influences both biological and social rhythms; sleep, hormones, recovery, and circadian rhythms are highly influenced by the organization of work hours (Geurts; 2006; Harma, 2006). It influences lifestyle (e.g., the possibilities of physical activities and a regular diet (Ezoe, 1994; Yamada et al. 2001). Some of the consequences, particularly concerning health, are well-known and well-documented in research (Vander, 2003, Caruso et al. 2004; Tucker, 2006). Long work hours (Jansen et al., 2004), overtime work (Voydanoff, 2004), and shift work (Fenwick et al. 2001) have been found to be associated with lower work-life balance, while part-time work (Hill and Ferris 2004) and influence on one's own schedule have been found to be associated with better balance (Costa et al., 2006).

F. Work Overload: Work overload affect the employees' performance and the associates of the work overload also affect the outcomes of the employees (Moore, J.E., 2000). Lack of sharing the roles and the work is the reason of the role overload. Overload and the role conflict vary by the change in the gender. Role overload affects the men's emotions as compare to women's emotions (Paden, S.L. and C. Buehler, 1995). Stress is caused by the role ambiguity, role conflict and the role overload. When an employee has the task about which he or she has no experience then he or she will has a high work overload and stress (Tourigny, L., V.V. Baba and X. Wang, 2010). Work overload is created by the work role. Role overload has negative impact on the females because of external locus of control (Reed et al. 1994). Organizational commitment is effected by the role overload. The managers who reduce the role stress not only increase the employee performance but they also increase the organizations outcome [Conley, S. and S.A. Woosley, 2000]. Allan et al. (2007) who reported that an excessive workload is strongly related to work-family conflict. These findings are also consistent with research conducted by Major et al. (2002) who reported positive relationships between the number of working hours and

work-family conflict, resulting in decreased health and lower family functioning.

G. Employee Well-being: Corbin and Lindsey (1994) state that wellbeing is the utilisation of “an emotional, intellectual, physical, spiritual and social dimension that expands one's potential to live and work effectively and to make a significant contribution to society”. Wellbeing can be assessed by individuals' subjective judgement in relation to their life satisfaction, or psychological health (e.g. perceived stress) (Grzywacz, Almeida & McDonald, 2002); as well as by individuals' objective measures of physical health (e.g. blood pressure) (Broadwell & Light, 1999). Research shows that wellbeing is strongly correlated with better mental health, better physical health and longevity (Strack, Argyle & Schwartz, 1991). Wellbeing The definition of wellbeing is associated with health and wellness. It is employer's responsibility to create working environment (workplace wellness culture) that promote employee wellbeing (Pruyne, E. Powell M. and Parsons J. 2012). Furthermore, authors suggest that physiological wellbeing leads to mental wellbeing, and both are helping to achieve work-life balance. The other previous findings suggest that employee wellbeing directly influence productivity and performance; as well as organizational commitment, job satisfaction, and work-life balance are outcomes of employee wellbeing (Baptiste, R.N. 2008; Jain et al. 2009; and Kossek, 2012).

Research Philosophy

The researcher adopts 'Positivism' as a research philosophy to project the “factual” knowledge gained through observation (the senses), including measurement. In this study the role of the researcher is limited to data collection and interpretation through objective approach and the research findings are usually observable and quantifiable. According to the principles of positivism, it depends on quantifiable observations that lead themselves to statistical analysis. It has been noted that “as a philosophy, positivism is in accordance with the empiricist view that knowledge stems from human experience. It has an atomistic, ontological view of the world as comprising discrete, observable elements and events that interact in an observable, determined and regular manner” (Collins, 2011). Moreover, in positivism studies the researcher is independent form the study and there are no provisions for human interests within the study. Crowther and Lancaster (2008) inform that as a general rule, positivist studies usually adopt deductive approach, whereas inductive research approach is usually associated with a phenomenology philosophy. Moreover, positivism relates to the viewpoint that researcher needs to concentrate on facts, whereas phenomenology concentrates on the meaning and has provision for human interest.

Participants Characteristics

The study has been conducted in the city of Kolkata, West Bengal state consisting 10 general and 10 life insurance companies. Among the 10 general insurance companies 4 companies were from public sector and rest are from private sector are selected as sampling unit. In case of life insurance companies 09 companies holds from private segment whereas only 1 company i.e., Life Insurance Corporation of India from government ownership. The total respondents in the study are 440, out of which 45.5% (200) belong to public sector and rest of the 54.5% (240) from private sector. The ratio between life/general insurers and managerial/assistant cadre employees are equal. The study consists of 64.3% and 35.7% male and female respondents. Besides this, age, income, spouse employment, and family size etc., also been considered for the categorization of employees.

Methods

The survey was conducted during 2013 with insurance professionals working as assistant/managers at Kolkata, in the state capital of west Bengal. The questionnaire was distributed to a total of 570 individuals consisting 200 employees from public and 240 from private insurance companies respectively. Of these, 481 (84.38%) returned the completed questionnaires. After data entry and cleaning, the final sample consisted of 440 questionnaires. Although the questionnaire comprises 40 items and 12 demographic features, but in this paper only considered 08 variables (items) covering from different aspects of WLB.

Measures

The present study conducted with 08 different items from different constructs of work life balance practices namely, flexi-schedules, work overload, role clarity, career development, late finishing nature of job, employee's well-being, stress management and additional responsibilities. **Flexi-schedules** were measured using four point likert scale from 1=strongly disagree to 4=strongly agree. This item was adopted from **Jarrold M. Haar, (2007)**. **Stress management** was measured using four point likert scale i.e., never=1 to always=4, adapted from **McWilliams, & Rodwell, (2005)**. **Work overload** was measured using four point scale from always=4 to never=1 and **role clarity** was measured from very much=4 to very little = 1. Other items of WLB i.e., **employee's well-being and additional responsibilities** were measured from always=01 to never=4 which detected from **Pruyne, E. Powell M. and Parsons J. (2012)**.

Statistics and Interpretation

A. Two Step Cluster Analysis

The Auto-clustering table summarizes the process by which the number of clusters is chosen. The clustering criterion (in this case the BIC) is computed for each potential number of clusters. Smaller values of the BIC indicate better models, and in this situation, the "best" cluster solution has the smallest BIC. However, there are clustering problems in which the BIC will continue to decrease as the number of clusters increases, but the improvement in the cluster solution, as measured by the BIC Change, is not worth the increased complexity of the cluster model, as measured by the number of clusters. In such situations, the changes in BIC and changes in the distance measure are evaluated to determine the "best" cluster solution. A good solution will have a reasonably large Ratio of BIC Changes and a large Ratio of Distance Measures.

Table:1 - Auto-Clustering

Number of Clusters	Schwarz's Bayesian Criterion (BIC)	BIC Change ^a	Ratio of BIC Changes ^b	Ratio of Distance Measures ^c
1	3145.679			
2	2496.019	-649.660	1.000	5.901
3	2471.873	-24.146	.037	1.127
4	2462.129	-9.744	.015	1.450
5	2487.534	25.405	-.039	1.005
6	2513.337	25.803	-.040	1.203
7	2552.253	38.916	-.060	1.002
8	2591.315	39.062	-.060	1.188
9	2640.557	49.242	-.076	1.021
10	2690.922	50.365	-.078	1.222
11	2750.951	60.029	-.092	1.200
12	2818.217	67.266	-.104	1.062
13	2887.582	69.364	-.107	1.029
14	2957.910	70.328	-.108	1.081
15	3030.716	72.806	-.112	1.042

- a. The changes are from the previous number of clusters in the table.
- b. The ratios of changes are relative to the change for the two cluster solution.
- c. The ratios of distance measures are based on the current number of clusters against the previous number of clusters.

Cluster Distribution

The name two-step clustering is already an indication that the algorithm is based on a two-stage approach: In the first stage, the algorithm undertakes a procedure that is very similar to the k-means algorithm. Based on these results, the two-step procedure conducts a modified hierarchical

agglomerative clustering procedure that combines the objects sequentially to form homogenous clusters. This is done by building a so-called cluster feature tree whose “leaves” represent distinct objects in the dataset. The procedure can handle categorical and continuous variables simultaneously and offers the user the flexibility to specify the cluster numbers as well as the maximum number of clusters, or to allow the technique to automatically choose the number of clusters on the basis of statistical evaluation criteria. Likewise, the procedure guides the decision of how many clusters to retain from the data by calculating measures-of-fit such as Akaike's Information Criterion (AIC) or Bayes Information Criterion (BIC). Furthermore, the procedure indicates each variable's importance for the construction of a specific cluster. Of the 440 cases assigned to clusters, 200 were assigned to the first cluster, and 240 to the second.

Table:2- Cluster Distribution

		N	% of Combined	% of Total
Cluster	1	200	45.5%	45.5%
	2	240	54.5%	54.5%
Combined		440	100.0%	100.0%
Total		440		100.0%

Centroids

In this approach, the geometric centre (centroids) of each cluster is computed first. The distance between the two clusters equals the distance between the two centroids. The Centroids table displays the mean and standard deviation for the cases in each cluster. The centroids show that the clusters are well separated by the continuous variables. Interpreting clusters always

involves examining the cluster centroids, which are the clustering variables' average values of all objects in a certain cluster. WLB practices in cluster-1 (Public insurance companies) are encourageable with all 06 variables, except work overload and stress management. In the cluster-2 (private Insurance companies) slightly weak practices whereas work overload and stress management shows good practicing WLB.

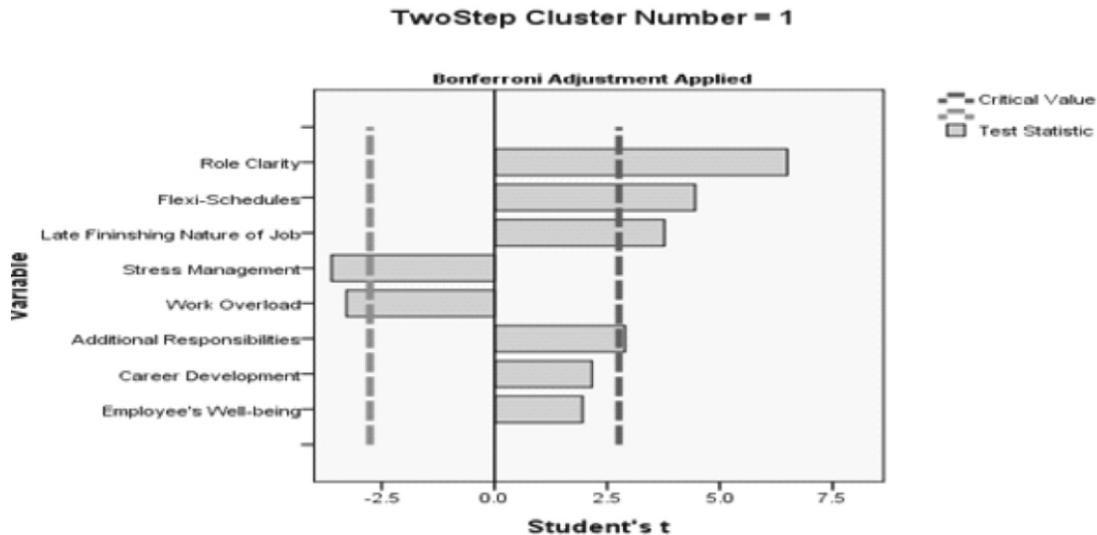
Table: 3-Centroids

		Cluster		
		1	2	Combined
Flexi-Schedules	Mean	3.06	2.62	2.82
	Std. Deviation	.752	.680	.745
Work Overload	Mean	2.20	2.64	2.44
	Std. Deviation	1.05	.718	.911
Career Development	Mean	2.84	2.61	2.71
	Std. Deviation	.807	.676	.746
Role Clarity	Mean	3.34	2.72	3.00
	Std. Deviation	.740	.762	.813
Late Finishing Nature of Job	Mean	2.63	2.14	2.36
	Std. Deviation	.999	.472	.796
Employee's Well-being	Mean	3.06	2.83	2.94
	Std. Deviation	.930	.697	.819
Stress Management	Mean	1.91	2.36	2.15
	Std. Deviation	.957	.846	.925
Additional Responsibilities	Mean	2.86	2.54	2.69
	Std. Deviation	.861	.671	.779

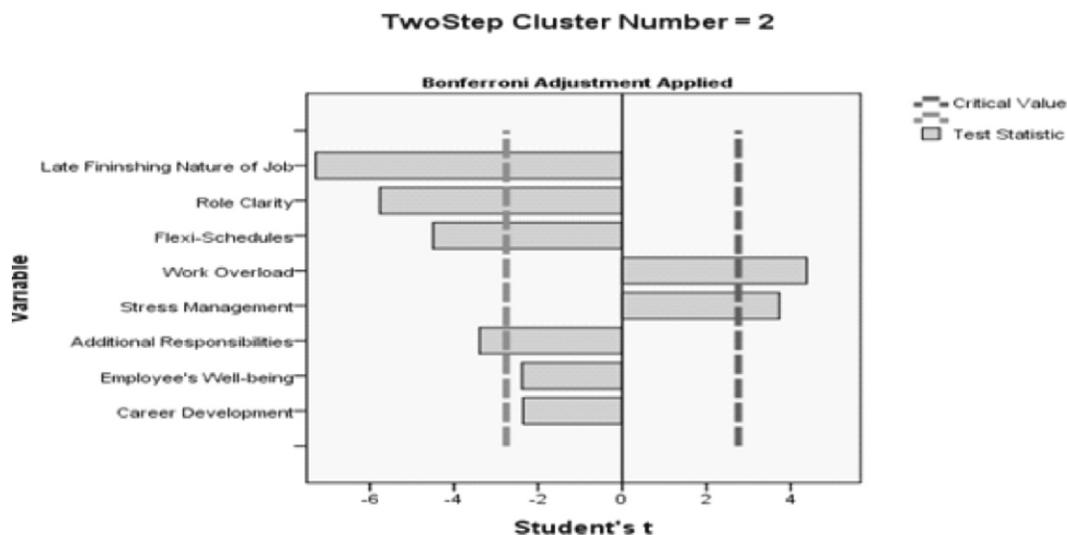
Attribute Importance

The "by variable" importance charts are produced with a separate chart for each cluster. The variables are lined up on the Y axis, in descending order of importance. The dashed vertical lines mark the critical values for determining the significance of each variable. For a variable to be considered significant, its *t* statistic must exceed the dashed line in either a positive or negative direction. It can be noted that out of eight variables, only

six variables exceed the critical value in this chart. Therefore, it is concluded that all of the continuous variables contribute to the formation of the first cluster. A negative *t*-statistic indicates that the variable generally takes smaller than average values within this cluster, while a positive *t*-statistic indicates the variable takes larger than average values. Thus, for Cluster 1, WLB in public insurance companies takes larger than average values while all of the other variables take smaller than average values. These results confirm the trends observed in the Centroids table.



The chart for Cluster 2 shows that employee's well being and career development are not important to the formation of this cluster.



Conclusions and Policy Implications

The main objective of the study is to understand the work-life balance practices in between public and private insurance companies and to identify the homogeneous

group of objects called cluster. For that purpose two step cluster analysis using Schwarz's Bayesian Criterion (BIC) have been conducted. In summary, public sector insurance employees reported working satisfactorily with flexi-schedules than

levels of affective organisational commitment or job satisfaction than public sector employees. In case of employees well-being public sector employees reported higher levels of mean score than private sector employees. In terms of additional responsibilities causing work-life im-balance, public sector companies projects more satisfaction score as compared to private insurance companies. Overall, it is noticed out of eight variables, in the six cases public sector companies practicing work life balance better, in comparison to private companies. However, in two cases namely work overload and stress management technique private companies are ahead of public insurance companies.

The results highlight some important differences between the work-life experiences of employees in public and private sector insurance companies. These have implications for management in these two organisations. The study suggests that private sector employees enjoy considerably less work-family integration than public sector employees. It is possible that employees in the private sector would eventually withdraw from this sector and move into public sector jobs as a means to achieve better work-family integration. While the cross-sectional nature of the study prevents us from determining whether this is actually the case, longitudinal research may be undertaken in the future to “map” the career paths of insurance professionals and identify the extent to which family issues impact upon the nature and timing of career choices or decisions. This paper recommends management should consider the nature of organization and techniques of work-life balance and customize their policies with the participation of the employees.

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