
WORK ENGAGEMENT AMONG INSURANCE EXECUTIVES IN RELATION TO CERTAIN DEMOGRAPHIC VARIABLES

LIMA RAJ, DR. K. MANIKANDAN

Abstract: This study is an attempt to understand the work engagement of employees in relation to certain demographic variables such as sex, employment status of the spouse and number of children. The participants of the study consist of 100 insurance executives working in a nationalized firm. Life Insurance industry in India is passing through a complex situation followed by severe competition. Hence the employees must be equipped with more professional knowledge, creative marketing strategies along with maintaining a positive and enriched attitude towards ones day to day work. Utrecht Work Engagement Scale (UWES) was used to collect relevant information which was followed by a personal Interview Schedule. Results revealed that the variables sex, employment status of the spouse and number of children were neither individually nor independently but jointly influences the total work engagement and its components of insurance executives.

Keywords: Insurance Executives, Sex, Employed spouse, Children, Work Engagement.

Introduction: As the business environment is rapidly changing, the role of employees has become more significant. Successful organizations need employees who are physically, psychologically and emotionally competent and healthy.

In today's dynamic work place, to compete effectively, organizations must inspire and enable their employees to apply their full capabilities to their work. Modern organizations need energetic and dedicated employees: people who are engaged with their work. Schaufeli, Salanova, Gonzalez-Roma & Bakker, (2002) defined work engagement as "a positive, fulfilling, work-related state of mind that is characterized by vigor, dedication and absorption". Vigor refers to a state where Individual experiences a high degree of energy, a strong work ethic and an ability to persevere when confronted with challenging work. Dedication refers to enthusiasm challenge and significance. Hence dedicated individuals have an enthusiastic attitude and being motivated and proud of their work. Individuals who experience dedication also perceive their work to be important and they describe difficulties as challenges rather than strains. Whereas absorption refers to a tendency to be fully engrossed in work and having difficulty in detaching from work. Being fully immersed in work such employees feel happy about their work roles and perceive time to pass quickly and find it difficult to separate themselves from work tasks. According to Bakker and Schaufeli, (2008) work engagement is crucial as engaged employees experience (1) pleasure, joy, and enthusiasm, (2) good physical and psychological health, (3) better job performance, (4) increased ability to create job and personal resources, and (5) capability to transfer their engagement to others.

Numerous studies have provided empirical evidence on the relationship between work engagement and

work related outcomes. For example, work engagement has been found to be positively related to customer loyalty and employee performance (Salanova, Agut, & Peiro, 2005), job satisfaction and Organizational Citizenship Behaviors (Saks, 2006), in-role performance (Schaufeli & Bakker, 2004), employee proactive behaviors (Salanova & Schaufeli, 2008), and financial returns (Xanthopoulou, Bakker, Demerouti, & Schaufeli, 2009). However certain individual characteristics also have been linked to work engagement. A study conducted by Langalaan, Bakker, Doornen, and Schaufeli (2006) compared engaged employees with non-engaged employees found that those experiencing work engagement were characterized by low neuroticism and high extroversion. Kim, Shin and Swanger (2009) found that conscientious individuals were more likely to experience work engagement whereas neurotic individuals were less likely to be engaged in work. Kahn (1990) identified the experience of psychological meaningfulness at work as a key differentiator between engaged and dis-engaged workers. In a seminal work on engagement Kahn (1992) predicted that it was likely to lead to a positive outcomes for individuals (such as quality of work and experiences of work) and organizations (including growth and productivity). Studies indicate that there is a positive relationship between work engagement and physical and mental health. For example, Hallberg and Schaufeli (2006) found that work engagement was strongly and negatively related to the burnout components of emotional exhaustion and cynicism. In addition work engagement exhibited moderate, negative associations with health complaints such as depressive symptoms, somatic complaints and sleep disturbances (Hallberg & Schaufeli, 2006). More recently, Schaufeli, Taris, & Van, (2008) found that the work engagement

elements of vigor and dedication were significantly. Evidences from the above stated studies suggest that work engagement is related to a variety of positive outcomes for organizations as well as individuals.

Work and family are the most dominant domains in the lives of employed men and women (Friedman & Greenhaus, 2000; Michel, Mitchelson, Kotrba, LeBreton, & Baltes, 2009) and maintaining both domains presents challenges. With the rise in women's paid work, both men and women are now participating in maintaining the home and providing childcare. The demands associated with household maintenance and childcare can cause strain on employees and infringe on paid work-related responsibilities (Stebbins, 2001). It emerged that work-life imbalance was not only a source of concern, but also that it was the major source of dissatisfaction for participants. Organizations that support and invest in programs designed to assist personnel to balance work and non-work responsibilities are more likely to retain employees (Jahn, 1998). The environment facing the insurance sector has shifted from a fairly stable one into a more challenging and dynamic landscape. Hence this study intended to understand the nature of work engagement among insurance executive since practically no studies are available in India related to work engagement of either employees of insurance executives. This study conducted among LIC executives (Life Insurance Cooperation of India agents) and is the largest public sector undertaking in India. Executives are considered as the backbone of the insurance industry. It is difficult to say in precise terms what an executives work is-but the various activities forming their work can be broadly grouped as follows: Prospecting (Finding new customers), analyzing the economic needs of the customer and identify the needs which can be met through life insurance, motivate customers to act to accomplish these needs through life insurance, provide necessary after sales service to the customers, planning and setting goals for achievement of personal and professional development, and exhibit a firm commitment to the cause of life insurance. The nature of their job demands more dedication, enthusiasm and a pleasant personality along with a harmonious relationship with his client as well as society

Method:

Participants: The participants of this study comprised of 100 Life Insurance executives working in various parts of Kerala state, India. Among them 53 participants were males remaining 47 were female executives. Regarding the working status of their spouses, 54% of the participants spouse was employed and 46% were unemployed. Each participant have depended children from one to

and negatively related to distress and depression. three. There were 24 participants with one child, 66 participants with two child and only 10 with three or more children. Regarding the work experience of the participants, there were participants with two to thirty five years of experience in this field.

Instruments:

Work Engagement Scale: Work engagement in this study was assessed using the Utrecht Work Engagement Scale (UWES) developed by Schaufeli, Salanova, Roma, & Bakker (2002). This instrument is a three-factor scale consisting of 17 items aiming to measure the three dimensions of work engagement-vigor; dedication and absorption. Items used to address the vigor dimension of work engagement include statements like *At my work, I feel bursting with Energy, At my job, I feel strong and vigorous, etc.* Participants' dedication to the job was measured using items such as, *I am enthusiastic about my job, My job inspires me, etc.* Absorption aspect was also measured using subscale consisting of statements like *I feel happy when I am working intensely, I am immersed in my work, I get carried away when I am working etc.* All 17 items were anchored in a seven-point Likert-type scale ranging from 1 (never) to 7 (always).

Personal Information Schedule: To collect personal information such as age, sex, income, qualification, experience, Number of trainings attended, Number of times as crorepathy, club membership, marital status, employment of spouse, Number of children and dependents was used.

Procedure: The study adopted individual as well as group administration to collect responses from the participants. Initially respondents were provided with a personal information schedule in order to obtain demographic variables and subsequently work engagement scale was given. Scoring was done as per the manual of respective instruments.

Results and Discussion: In Indian context family is the fundamental and basic unit of society. All almost all people in India enjoy family life either nuclear or joint family with at least one child. This may brings many difficulties to the family life of individual particularly one of the spouse is employed or both. This condition will become worse if there are more number of children, female is employed and nobody to look after the children. Individuals usually report that they are psychologically disturbed and not able to concentrate on their work due to family affairs. To know whether number of children and employed spouse influence their work engagement, three-way ANOVA ($2 \times 2 \times 3$) was carried out and the results are presented in the following tables. Table 1 present the influence of sex, employed spouse and number of children on total work engagement.

Table 1 Summary of ANOVA of Work engagement by Sex, Spouse employed and Number of Children

Source of Variance	Sum of Squares	df	Mean Square	F
Sex	27.737	1	27.737	0.173
Spouse employed	61.375	1	61.375	0.383
Number of Children	428.112	2	214.056	1.336
Sex * Spouse employed	485.080	1	485.080	3.028
Sex * Number of Children	675.503	2	337.751	2.109
Spouse employed * Number of Children	1465.040	2	732.520	4.573*
Sex * Spouse employed * Number of Children	908.397	1	908.397	5.671*
Error	14255.853	89	160.178	
Total	588292.000	100		

*p< .05

The results of three -way ANOVA (2 x 2 x 3) revealed that the variable sex, employed spouse and number of children are not individually influencing their total work engagement. But these variables revealed a significant interaction effect on their total work engagement (F=5.67, p< .05). From the table it can be seen that the variable sex, employed spouse and number of children were not individually or independently influencing the participants work attitude. A study conducted by Kong (2009) showed that Unmarried employees gain higher scores than married employees on all the three dimensions, which may be which may be explained by the fact

that unmarried employees have more time and energy to spend on job. The significant three-way interaction shows these three variables in certain level jointly determine the work engagement. The results also revealed a significant two way interaction between spouse employed and the number of children the participants have. In India especially in Kerala if both parents are working, specifically mentioning employed female with children the psychological state of mind is anxious, disturbed etc. This in turn definitely influences the work engagement.

Table 2 Summary of ANOVA of Vigor by Sex, Spouse employed and Number of Children

Source of Variance	Sum of Squares	df	Mean Square	F
Sex	7.643	1	7.643	0.261
Spouse employed	20.274	1	20.274	0.692
Number of Children	102.611	2	51.305	1.750
Sex * Spouse employed	37.673	1	37.673	1.285
Sex * Number of Children	141.957	2	70.979	2.421
Spouse employed * Number of Children	111.863	2	55.931	1.908
Sex * Spouse employed * Number of Children	123.074	1	123.074	4.198*
Error	2608.957	89	29.314	
Total	72165.000	100		

*p< .05

Table 2 presents the results of analysis of variance of vigor by sex, spouse employed and number of children one of the components of work engagement. Vigor refers to a state where individual experiences a high degree of energy, a strong work ethic and an ability to persevere when confronted with challenging work. The results revealed that sex, employment status of spouse and number of children

significantly interact each other ($F_{(1,89)} = 4.19, p < .05$) on the variable vigor. In a study by kong (2009) reported that male employees gained higher scores on the dimensions of vigor as compared to female employees and the results of the present study are in line it. This can be partly explained by the fact that men are generally more vigorous than women. The above table shows that the variables sex, employment

status of the spouse and number of children have jointly influences the employees positive feelings of physical strength, emotional energy, and cognitive liveliness. When there is an imbalance in the work-family life employees find it difficult to take up family commitments which in turn interfere with the family responsibilities (Netemeyer, 1996). Generally engaged

employees are found to have positive emotions, and found productive only if they are so. Employed women who have work life conflicts often suffer from poor work and life satisfaction which diminishes their ability to keep a sense of energetic and effective relation with their jobs.

Table 3 Summary of ANOVA of Dedication by Sex, Spouse employed and Number of Children

Source of Variance	Sum of Squares	df	Mean Square	F
Sex	4.755	1	4.755	0.306
Spouse employed	4.440	1	4.440	0.286
Number of Children	40.694	2	20.347	1.310
Sex * Spouse employed	33.013	1	33.013	2.126
Sex * Number of Children	44.793	2	22.397	1.442
Spouse employed * Number of Children	112.500	2	56.250	3.622*
Sex * Spouse employed * Number of Children	91.238	1	91.238	5.875*
Error	1382.097	89	15.529	
Total	54802.000	100		

*p< .05

The results of three-way ANOVA (table 3) revealed that the variable sex, employed spouse and number of children significantly interact each other (F=5.87, p< .05) the dedication of the subjects. Dedication means the enthusiasm, challenge and significance of the job in their life. From this result it can be assumed that these three variables have a significant role in the work of insurance executives. This implies that when anyone who evaluates the work efficiency, these variables should be considered. The table also indicates that there is significant interaction (F_(2,89)=

3.62, p< .05) between spouse employed and number of children. Dedicated employees have a strong involvement in one's work and experience a sense of significance, enthusiasm, and challenge. Kong (2009) reported that there exist differences in job engagement between male and female employees, especially on the dimension of dedication. Female employees value more their jobs than male ones. Females generally tend to commit themselves in all spheres of their life to fulfill the duties and responsibilities which is bestowed on her.

Table 4 Summary of ANOVA of Absorption by Sex, Spouse employed and Number of Children

Source of Variance	Sum of Squares	df	Mean Square	F
Sex	34.231	1	34.231	1.189
Spouse employed	29.579	1	29.579	1.028
Number of Children	60.244	2	30.122	1.047
Sex * Spouse employed	102.838	1	102.838	3.573
Sex * Number of Children	79.118	2	39.559	1.375
Spouse employed * Number of Children	311.488	2	155.744	5.412**
Sex * Spouse employed * Number of Children	90.134	1	90.134	3.132
Error	2561.356	89	28.779	
Total	71867.000	100		

** p< .01

Absorption, a tendency to be fully engrossed in work and having difficulty in detaching from work was

analyzed its variance due sex, employed spouse and number of children and found that they are not individually have any role but the combination of employment status of the spouse and number of children they have has a significant interaction ($F_{(2,89)}=3.13, p < .01$). In our culture female employees are expected to manage their household in a proper manner even if they are employed. As a result most of them experience tremendous stress and finding it difficult to overcome. Consequently female employees may find themselves unable to fully concentrate and actively engrossed in their work. Whereas male employees who have comparatively less workload and responsibilities at home could spend maximum time fully immersed in work and may find time passing quickly.

Conclusion: The purpose of this study was to understand work Engagement among Insurance executives in relation to certain demographic variables such as sex, spouse employed and number of children. The study revealed that the variables sex, employed spouse and number of children are not individually influencing the total work engagement rather significant interaction effect. It can be summarized that sex of the insurance executive, the employment status of their spouse and number of children have jointly influence the work engagement of participants. While less research has been

undertaken on the relation with the demographic variables and work engagement of employee, studies showed that employee's good physical and mental health is essential to have a positive fulfilling work related mind. An employee will be effective and productive only if he has an enthusiastic attitude and being proud and motivated of their work. As a work variable work engagement of an employee will be definitely influenced by the socio-personal factors such as sex, employment status of spouse, and number of children. The study implies that by providing adequate work environment along with due consideration of the demographic variables may contribute significantly to the work engagement of the insurance executives. With the growing diversity of family structures represented in the workforce in this world, it is significant to understand the interface of work and family relationship variables that results an impact on the workplace behavior.

Acknowledgment: At the onset I am thankful to God for making this happen. I am grateful to my guide for the persistent support and help he had provided to me. I extend my sincere gratitude to my family members especially to my father and sister who had assisted me a lot. I am especially thankful to my husband and daughter for being the inspiration. Thanks to all the participants from LIC for their kind co operation.

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Phd Scholar Calicut University
limaraj@gmail.com;