

Human Resource Practices as Predictors of Work-Family Conflict and Employee Engagement among Employees in Indian Insurance Companies: An Application of Multinomial Logistic Regression Analysis

Dr. Sudhir Chandra Das

Professor of OB & HR
Faculty of Commerce
Banaras Hindu University
Varanasi-5, UP State India

Abstract

Aim of the Study: The study is intended to understand the influences of perceived HR practices of globalised Indian insurance companies on work family conflict and employee engagement.

Research Philosophy and Strategy: Underlying principle of the study is deterministic philosophy based whereas the paper highlights established causes with outcomes. The study applied Multinomial Logistic Regression (MLR) model which is one of the important methods for categorical data analysis experimented with ten well practiced HR issues namely job design, flexi-schedule, working conditions, performance appraisal, remuneration, job security, T & D, workforce planning, stress management and employee well-being. The data set of the study consist 220 respondents from 20 insurance companies (public and private) located at Kolkata region, West Bengal.

Conclusions and Implications: The conclusion from the study is based on Indian and western literature also through empirical evidence that perceived HR practices are quite impressive for employee engagement but consequential outcome on family domain seems quite dark. The study found that four out of ten select HR practices namely job design, flexi schedules, compensation and training and development does not have any impact on work family conflict and to be considered as finest HR indicators. But performance appraisal, compensation system, stress management and manpower planning projects non-influential practices in case employee engagement. The study would be beneficial for the insurance HR professionals to re-look and re-shape their existing HR practices vis-a vis work life balance policies.

Scope for Further Study: Although above relationship based on limited indicators, therefore difficult to generalised, so structural equation modelling could be used to test more focused relationships embedded within HR practices and Work Family Conflict/Employee Engagement. Additional research could also be conducted to determine the causal influence and temporal dynamics of the relationships between engagement, and work family conflict.

Keywords: HR Practices, Insurance companies, Multinomial Logistic Model, work family conflict, employee engagement

Introduction

Statement of the Problem & Research Questions:

Human resources practices are the organizational activities directed at management and development of human capital and also ensuring that it contribute effectively towards the fulfilment of organizational goals (Schuler and Jackson, 1987; Schuler and Macmillan, 1984; Wright and Snell, 1991). HR practices are the means through which employee perceptions, attitudes and behaviours are shaped (Wright, McMahan & MacWilliams, 1994). Now employees are considered as a source of competitive advantage on which organizations should give more focus in order to compete in the market with others. Organizations superior performance will depend on the degree that these important and inimitable employees not only adequately perform their required job but exert efforts that are beyond necessities (Lee & Kim, 2010). High performance HR practices will communicate employees about the humanistic values. It will convey that the organization cares about their happiness and is ready to trust them. Therefore organizations by adopting high performance HR practices will be able to achieve competitive advantage through discretionary behaviours those are not included in the job description but lead to organizational effectiveness if performed by the employees (Dash and Pradhan, 2014).

Competing and multi-faced demands between work and home responsibilities have assumed increased relevance for employees in recent years, due in large part to demographic and workplace changes, such as: a greater numbers of women in the workforce (dual-career couples), transformation in family structures (a rise in the number of single parents), a growing reluctance to accept the longer hours culture, the rise of the 24 per 7 society, and technological advancements. In response to these changes and the conflict they generate among the multiple roles that individuals occupy, organizations are increasingly pressured to design various kinds of practices, intended to facilitate employees' efforts to fulfil both their employment related and their personal commitments. The way of how work-life balance can be achieved and enhanced is an important issue in the field of human resource management and has received significant attention from employers, workers, government, academic researchers, and the popular media (McPherson and Reed 2007).

Kahn (1990) was credited with conceptualising the term personal engagement which he defines as “the harnessing of organisational members’ selves to their work roles; in engagement, people employ and express themselves physically, cognitively and emotionally during role performances”. Kahn's study started with the work of Goffman (1961), as well as looking across disciplines such as psychology (Freud 1922), sociology (Merton 1957) and

group theorists (Slater 1966, Smith & Berg 1987) who all documented the natural resistance of an individual, concerning becoming a member of on-going groups and systems.

The literature concerning employee engagement poses a challenge due to the fact that there is no one universally applied definition to cover the topic of employee engagement. According to Baumruk (2004) employee engagement has been defined within the confines of emotional and intellectual commitment to the organisation or the quantity of discretionary effort, defined by Yankelovich and Immerwahr (1984), as the voluntary effort employees provide above and beyond what is required by employees in their job (Frank et al 2004). Due to the varying definitions of employee engagement, the results of different studies become difficult to examine. This is because each study may look at the subject of employee engagement through a different lens, depending on the definition they decide upon. According to Ferguson (2007), with a universal definition of employee engagement lacking, it cannot be accurately defined and thus it cannot be measured and thus managed.

From a HR perspective today, engagement continues to be an important consideration. Due to the challenging economic climate, organisations now more than ever are deciding to restructure and resize, which has resulted in organisations investigating new approaches to maintain and increase engagement. Organisations fight to recruit and train their talent, so they need to do their best to keep hold of it. Organisations need to strike the right balance between fostering and enhancing employee engagement levels while at the same time not compromising their competitive position. In order to encourage the improvement of implementing such practices i.e., HR, work family conflict and employee engagement, this paper addresses the following questions: Whether existing HR practices leads work life harmony? Whether HR practices enhance the employee engagement? What is the effectiveness of HR practices? and What are the challenges for research and for the practice in the future?

Literature Review

Work family Conflict: The concept of WFC has been enlightened by Kahn et al (1964) using the role theory framework and has been applied to WFC research since the 1970s. Kahn et al (1964) used role theory to describe the tensions between work and family roles as “inter-role conflict”. It draws that the simultaneous occurrence of two or more sets of pressure such that compliance with one would make compliance with the other more difficult. Thus, WFC occurs when one's family role expectations are perceived to be incompatible with the role demands of one's job, or vice versa (Greenhaus and Beutell, 1985; Kahn et al,

1964). In particular, Greenhaus and Beutell (1985), has conceptualized work family conflict into three source of conflict, namely time-based, strain-based and behaviour-based conflicts. Within the time based such as long hours in paid work will reduce the amount of time available for family activities, thereby making it difficult for employees to perform family duties and maintain family relationships (Voydanoff, 2004). Whilst, strain-based such as job demands are expected to increase employees' negative emotions, stress, fatigue (Voydanoff, 2004) and it is positively related to work to family conflict (Frone et al, 1997; Grzywacz and Marks, 2000).

Gutek, Searle, and Klepa (1991) also identified the bi-directionality of WFC, such that conflict can take the form of work interfering with family (work-to-family conflict) or the form of family interfering with work (family-to-work conflict). Current measures of WFC assess the two distinct reciprocal constructs and have shown consistent support for distinguishing between the two directions (e.g., Byron, 2005; Kossek and Ozeki, 1998; Netemeyer, Boles, & McMurrian, 1996).

Most researchers acknowledge WFC resulting in a wide variety of outcomes for individuals and organization. In the aspect of work life, WFC is related to job dissatisfaction and organizational commitment (Hill et al, 2001; Lambert et al, 2006). WFC can also result in negative outcomes for organization such as lower instances of organizational performance, lower morale and higher turnover rates (Kossek and Ozeki, 1998). In the aspect of personal life, WFC is associated to poor health outcomes (Frone et al, 1992), psychological distress (Major et al, 2002) and positively related to anxiety disorders, mood disorders and substance disorders (Frone et al, 1997). In India work-family issues has gain attention since the increased of married women into employment. In a study of Narayanan and Savarimuthu (2015) found that high job involvement, job demands, lack of career opportunities were some of the sources of dissatisfaction which led to high levels of work-family conflict which in turn has contributed to work-life imbalance among women working in IT industries. Kaur et al (2013) support to the theory that with the rise of women in the workforce worldwide, the inter role conflict has also risen. Achieving a good balance between work and family commitments is a growing concern for contemporary employees and organisations. There is now mounting evidence linking work-life imbalance to reduced health and wellbeing among individuals and families. It is not surprising then that there is increasing interest among organisational stakeholders (e.g. CEOs, HR directors) for introducing work-life balance policies in their organisations (Nath and Patra, 2010). Rani and Muzhumathi (2012), identifies indices under the broad variable that constitute the sources of stress to women professionals. The results

reveal that doctors had more work conflict that lead to stress and women professionals with high work family conflict. The sources of conflict are dependent on the availability of various support systems within and outside the family as well as the organisation where she works. Ramesh and Sakthivel (2015) conclude Work-Family Conflict among the workers in India is influenced more by work and family related variables. Mostly, the family support influences the work family conflict than work support. Gamage Prasadini N (2013) concludes that there exists a negative significant correlation between the work-life conflict and job satisfaction of practicing lawyers. At the same time it was found that the relationship between work-life conflict and family satisfaction of practicing lawyers is also negative. It was also found that a higher degree of job satisfaction and family satisfaction exist among males rather than among female practicing lawyers.

Employee Engagement

Over the last two decades no other people practice got discussed and debated as much as employee engagement. Their research over a few decades informs uniformly that across geographies and corporations, employee engagement continues to remain elusive. There is a clear convergence that the percentage of fully employed workforce is no longer than 20% (Mahalingam, 2011). The concept of employee engagement is often defined as 'willingness to go the extra mile'. Robinson, Perryman & Hayday (2004), define "engagement as a positive attitude held by the employee towards the organization and its values. Development Dimensions International (DDI, 2005), defines Employee Engagement as "the extent to which people value, enjoy and believe in what they do. Another author Macey and Schneider (2008) distinguished three broad conceptualizations of employee engagement, namely state, trait, and behavioural engagement. Employee engagement has been linked with an array of positive outcomes at the individual and organizational levels. Review of the academic literature on engagement clearly points out that employee engagement is a lever for business success. Engaged employees deliver higher productivity, lower absenteeism, less turnover intention, superior service quality, more satisfied and loyal customers, high job satisfaction, more commitment, increased organizational citizenship behaviour and improved bottom-line business results (Harter, Schmidt and Hayes, 2002). They are assets who will guarantee organizational success (Johnson, 2011). In the research of Towers Perrin (2007) found that organizations with the highest percentage of engaged employees increased their operating income by 19 per cent and their earnings per share by 28 per cent year to- year. Highly engaging organizational cultures may also have an attractive employer brand, being an employer of choice which attracts and retains the best talent (Martin and

Hetrick, 2006). According to Blessing White's 2011 research report, 37% of Indian workforces are engaged, which is the highest levels of engagement worldwide. However, it is disappointing to find that only 30% of the younger employees are engaged in their work (Jose and Rupert, 2012).

Relationship of HR Practices with Work-Family Conflict

The attainment of work/life balance continues to be the mythical quality standard for not only individuals in the workforce, but also for the organizations that employ them. Greenhaus, Collins and Shaw (2003) define work/life balance as “the extent to which an individual is equally engaged in – and equally satisfied with – his or her work and family role”. Building on Marks and MacDermid (1996), contended that balance is an inter-role phenomenon which three components: time (i.e. equal division of time between roles), involvement (i.e. equal psychological involvement in roles), and satisfaction (i.e. equal satisfaction gained from both roles). Balance is considered a continuum reflecting an individual's life orientation across roles with balance at one end and imbalance at the other (Greenhaus, et al.).

Due to its predominance in human resource management (HRM) literature and relative obscurity in human resource development (HRD) literature, one might conclude that work/life balance is only a HRM issue (Morris & Madsen, 2007). Traditionally, work/life issues have fallen under the purview of HRM because the benefits designed to address them (e.g. leave programs and flexible schedules) have been considered perks that are a “necessary evil” of doing business. Friedman, Christensen and DeGroot (2000) suggest that these programs rarely help the majority of employees achieve sustainable balance because they do not permeate the organization's culture. Swanson and Holton (2001) contend that one of the functions of HRD, organization development, involves changing the organization's processes in order to improve performance. Therefore, both HRM and HRD can focus individual and organizational learning and change that supports its employee's need for work life balance, which research has shown can ultimately contribute to the organization's competitive advantage and overall performance (e.g., Arthur & Cook, 2003, 2004; Cascio, 2006; Christensen, P. M., 1997; Halpern & Murphy, 2005; Kane, 1999, Perry-Smith & Blum, 2000; Pfeffer, 1994). Marques (2006) further contend that this level of integration “translates into enhanced attunement between workers' and organizations' needs and workers' work-life balance”.

There is paucity of researches interlinking HR practices with work life conflict but presence of abundant researches that impact of HR practices on work life balance. Unlike a decade ago, many employers are offering WLB options as

employment incentives, to attract applications from the Generation Y workforce, to whom having life-balance in both work and non-work interests, forms part of their expectations, at the workplace. Extensive empirical literatures propose that better deployment and use of the right calibre of human resources should correlate with higher business performance (Rowley, 1996; Rose, et.al., 2006; Perkins & White, 2008; Zhou, et.al., 2009). Current HRM trends to recognize the expectations of millennial workers who value work life flexibility and options, also reveal the limited research, in the form of workplace support linkages, either from supervisors or organizational sources to address WLB issues (Kossek & Distenberg, 2009). Thus any HRM interventions to introduce formal WLB provisions, must not overlook the importance of informal workplace support, from supervisor as well as the organization climate itself (Allen, 2001; Hammer et.al., 2009). The importance of HR interventions in selecting, training and developing supervisors to provide positive workplace social support to address job related as well as WLB issues, cannot be undermined. With the growing numbers of the Generation X and Generation Y employees, who are expecting a well balanced life, increased attention to organization and supervisor support will serve to deliver greater HRM effectiveness, in meeting organizational challenges (Kossek, Lewis & Hammer, 2010).

Relationship of HR Practices with Employee Engagement

There are four HR practices namely selection, socialization, performance management, and training are likely to be important for promoting employee engagement (Simon et al 2015). Other researchers have focused on similar core HR practices (e.g. Shipton et al., 2006; Sun et al., 2007). It is important that they be considered as part of an integrated HR strategy and system (Gratton and Truss, 2003; Guest, 2014). Contemporary HRM research and practice recognizes that high caliber job applicants are increasingly looking for job roles that include opportunities for challenge, growth and engagement (Collings and Mellahi, 2009; Harter and Blacksmith, 2010). Vance (2006) argued that organizations can increase employee engagement “by selecting the candidates who are best suited to the job and the organization's culture” (p. 19). Similarly, Kahn (1990), Macey and Schneider (2008), and Christian et al. (2011) argued that individual personality traits are likely to influence the extent to which employees experience and demonstrate engagement at work. Research evidence supports the potential influence of personality on engagement. Christian et al., (2011) meta-analysis reported moderately high correlations between engagement and trait Conscientiousness ($M_p=0.42$) and between engagement and Extraversion/ Positive Affectivity ($M_p=0.43$). Saks and Gruman (2011) found that socialization tactics, rather than

being directly related to newcomer engagement, were indirectly related to engagement through personal resources such as self-efficacy, positive emotions, and person-job fit perceptions. Kahn's (1990) model of personal engagement and JD-R theory potentially provide a better account of newcomer socialization and engagement. Kahn (1990) found that a person's level of engagement was a function of the experience of three psychological conditions: psychological meaningfulness, psychological safety, and psychological availability. A resource-based approach to socialization has been suggested as a meaningful way to understand and improve newcomer adjustment and socialization (Saks and Gruman, 2014), and might also be useful for understanding how to engage newcomers.

Research Gap and Motivation

There are plenty of researches in individual construct on HR practices, work life balance/conflict and employee engagement but impact of HR practices on Work life conflict/employee engagement is very rare especially in Indian insurance industry. Despite strong improvement in penetration and density in the last 15 years, India largely remains an under-penetrated insurance market. The market today is primarily dependent on push, tax incentives and mandatory buying for sales. There is very little customer pull, which will come from growing financial awareness and increasing savings and disposable income. In the long run the insurance industry is still poised for a strong growth as the domestic economy is expected to grow steadily. This will lead to rise in per capita and disposable income, while savings are expected to be stable. The Indian insurance industry seems to be in a state of flux. After a decade of strong growth, the Indian insurance industry is currently facing severe headwinds owing to: Slowing growth, rising costs, deteriorating distribution structure, and Stalled reforms.

A high level of skilled and competent workforce can contribute to the firm's success by developing a comprehensive and internally cohesive human resource management (HRM) system that is embedded in the organization's structure and culture (Liu et al., 2007). A synergistic HRM system is a pathway through which the firm's human capital has the potential to become an important source of competitive advantage and to enhance firm performance (Boxall & Purcell, 2003) by shifting their focus to making service quality, productivity, product innovation and sales growth a priority in gaining competitive advantage. Literature review shows that organizations engaging or adopting HRM best practices will outperform organizations that do not. Given the rapid growth and development in the insurance industry, human resources are considered a firm's key internal resource and are increasingly deployed as the source of competitiveness in an organization. A great number of empirical studies

shows that the best practices of HRM has positive relationship on firm performance and also can be the source of employee engagement and reduction of work family conflict which led sustainable competitive advantage to the organization (Beh and Loo, 2013).

Objectives and Hypothesis

The main focus of the study is to explore the status and direction of HR practices in liberalised Indian insurance sector and its impact on work family conflict and employee engagement. In accordance with the objective, the study conceived main hypothesis that perceived HR practices does not have impact on work family conflict and employee engagement.

Materials And Methods

The study follows philosophical worldviews is called post-positivism because it represents the thinking after positivism, challenging the traditional notion of the absolute truth of knowledge (Phillips & Burbules, 2000) and recognizing that one cannot be positive about claims of knowledge when studying the behaviour and actions of humans. The post-positivist tradition comes from 19th-century writers, such as Comte, Mill, Durkheim, Newton, and Locke (Smith, 1983) and more recently from writers such as Phillips and Burbules (2000).

Population & Sampling:

The study covers employees (managerial and clerical cadre) of public and private insurance companies in Kolkata, India. The study is purely based on primary data which were collected through structured questionnaire administered personally to the insurance employees. Convenient sample technique has been used to interview the employees. The target population of this study was employees in Kolkata who are serving as an insurance official of different insurance companies. There are 53 insurance companies (at the end of March 2014) operating in India; of which 24 are in the life insurance business and 28 are in the non-life insurance business. Of the 53 companies presently in operation, eight are in the public sector-two are specialised insurers, namely ECGC and AIC, one in the life insurance namely LIC, four in non-life insurance and one in re-insurance. The remaining forty five companies are in the private sector. Total 19 companies, have been selected out of 53 companies for the study, consisting 9 life and 10 non-life insurance companies. The size of sample for the study is 220 whereas 60 respondents are from public and 160 are from private insurance companies. Two types of employee's namely managerial and assistant cadre consisting 15 each from specific category in the case of public and 45 each in the case of private insurance companies have been selected (Table:1). Several socio-economic parameter of respondents namely in terms of their job experience, age,

Table: 1- Sampling Structure

Nature of Organization	Life		Non-Life		Total
	Managerial	Assistant	Managerial	Assistant	
Public	15	15	15	15	60
Private	45	45	35	35	160
Total	60	60	50	50	220

Measurement & Questionnaire of Human Resource Development, Work Family Conflict and Employee Engagement

Since the study based on three different constructs namely HR practices, work family conflict and employee engagement, thus three different scales have been used. For best HR practices workforce planning (Mathis & Jackson, 2004), training and development (Khan, 2010) recruitment and selection (Lam & White, 1998) performance appraisal (Khan, 2010), career planning management (Schein, 1996), compensation (Ahmad & Schroeder, 2003) internal communication (Ulrich, 1997), job design (Champion, 1988), participation and employment security (Akhtar et al. 2008). In total 10 items have been selected from HRM and HRD issues including maintenance of workforce, family work polices etc., which have been rated by anonymously by the respondents on a 4-point Likert scale of 1 = “strongly disagree” to 4 = “strongly agree”.

The construct of work-family conflict (WFC) is multi-dimensional and thus scale of time-based, strain-based or behaviour based has been used in this study. Time-related conditions such as long work hours, schedule inflexibility, shift work requirements, and overtime/evening duties are consistently related to WFC (Byron, 2005, Judge, Boudreau, & Bretz, 1994; Parasuraman, Purohit, Godshalk, & Beutell, 1996). Strain-based conflict such as work stress is caused by conflict within one's occupational role, work role ambiguity, and work role overload (Kahn & Byosiere, 1992) and leads to role pressure and incompatibility (Greenhaus & Beutell, 1985). Behaviour based conflict was related to work stress and job satisfaction (Lambert, Hogan, Camp, & Ventura, 2006, Triplett, Mullings, & Scarborough, 1999) have been used in this study. All of items concerning work family conflict have been measured by four point likert scale.

Many empirical studies have adopted for measuring

employee engagement as academic scales at hand, acknowledging the limitations of doing so in the absence of a clear conceptual definition (e.g., Cowardin-Lee and Soyalp, 2011; Standar and Rothmann, 2010; Ravichandran et al., 2011; Vijayanthi et al., 2011). The study adopts overall satisfaction scale Gallup Workplace Audit (GWA) Q¹² i.e., “How satisfied are you with your company as a place to work” for the measurement of employee engagement.

The Results of Multinomial Regression Model (MLR)

The study used the multinomial logistic regression Model which was generalized from binary logistic regression (Aldrich & Nelson 1984, Hosmer & Lemeshow 2000). In a multinomial logistic regression model, the estimates for the parameter can be identified compared to a baseline category (Long, 1997). The multinomial logistic regression model used in this study estimates the effect of the individual variables (HR Practices) on the probability of identifying a level of work family conflict and employee engagement. This multinomial logistic regression model can be a useful tool for modelling where the dependent variable is a discrete set of more than two choices (Agresti, 1996).

HR Practices as Predictors of Work family Conflict and Employee Engagement

Ten items of HR practices namely job design, flexi-schedule, working conditions, performance appraisal, remuneration, job security, T & D, workforce planning, stress management and employee well-being with four point scale has been taken as independent variables, whereas extent of stress at work irritable at home was assessed by four point scale (very little=4 to Very much=1) considered as dependent variable. In the next phase the same independent variables have been used for measuring their impact on employee engagement by using four point scale namely strongly disagree=1 to strongly=4.

Table: 2-Model Fitting Information

Model	Model Fitting Criteria		Likelihood Ratio Tests					
	-2 Log Likelihood		Chi-Square		df		Sig.	
	Work Family Conflict (WFC)	Employee Engagement (EE)	Work Family Conflict (WFC)	Employee Engagement (EE)	Work Family Conflict (WFC)	Employee Engagement (EE)	Work Family Conflict (WFC)	Employee Engagement (EE)
Intercept Only	518.86	907.639	--	--	--	--	--	--
Final	333.27	637.897	185.59	269.74	90	90	.000	.000

The above table (No.-2) shows the significance test of the model log likelihood 10 independent variables on work family conflict and employee engagement. The initial log likelihood value (WFC-518.86 & EE: 907.639) is a measure of a model with no independent variables, i.e. only a constant or intercept. The final log likelihood value (WFC-333.27 & EE-637.897) is the measure computed after all of the independent variables has been entered into the logistic regression. The difference between these two measures is the model chi-square value (WFC: 518.860-333.27=185.27

and EE: 907.639-637.897=269.74) that is tested for statistical significance. This test is analogous to the F-test for R² or change in R² value in multiple regressions which tests whether or not the improvement in the model associated with the additional variables is statistically significant. In this problem the model Chi-Square value of both the cases has found significant. So it can be concluded that there is a significant relationship between the dependent variable and the set of independent variables in both the cases.

Table 3-Goodness of Fit Statistics

Test	Chi-Square		d.f		Significance	
	Work Family Conflict	Employee Conflict	Work family Conflict	Employee Engagement	Work Family Conflict	Employee Engagement
Pearson	409.598	855.758	498	1080	.998	1.000
Deviance	314.073	619.307	498	1080	1.000	1.000

Pearson chi-square and deviance statistics assess the goodness of fit of the model and the SPSS output generates a goodness-of-fit table (Table-3). Here, statistical significance is not desired because it would indicate a

difference between the final model and a perfect model. Non- significance “indicates that the final model adequately duplicates the observed frequencies at the various levels of the outcome” (Tabatchnick & Fidell, 2007).

Table 4: Likelihood Ratio Tests

Effect	Model Fitting Criteria		Likelihood Ratio Tests					
	-2 Log Likelihood of Reduced Model		Chi-Square		df		Sig.	
	Work Family Conflict	Employee Engagement	Work Family Conflict	Employee Engagement	Work Family Conflict	Employee Engagement	Work Family Conflict	Employee Engagement
Intercept	3.333E2 ^a	6.379E2 ^a	.000	.000	0	0	.	
Job Design	3.425E2 ^h	1.045E3 ^o	9.270	406.705	9	9	.413	.000
Flexi-schedules	342.556	8.411E2 ^c	9.283	203.240	9	9	.412	.000
Working Conditions	356.769	1.200E3 ^o	23.496	562.418	9	9	.005	.000
Performance Appraisal	356.731	643.790	23.459	5.892	9	9	.005	.751
Compensation	3.416E2 ^b	643.914	8.337	6.017	9	9	.501	.738
Job Security	354.631	7.959E2 ^c	21.358	158.028	9	9	.011	.000
Training & Development	347.562	8.270E2 ^c	14.289	189.100	9	9	.112	.000
Workforce Planning	356.031	654.796	22.759	16.899	9	9	.007	.050
Stress Management	355.651	643.952	22.379	6.055	9	9	.008	.734
Employee Well-being	354.334	6.716E2 ^o	21.062	33.684	9	9	.012	.000

For understanding the relationship between independent and dependent variables Likelihood ratio tests have been performed which present the significance of the independent variables computed independently for each of the independent variables in the models (Table: 4). This tests the improvement in the model fit with each of the predictor variables added (Tabatchnick & Fidell, 2007). Statistical significance (<.05) is desired for each of the independent variables. Referring to Table-4, there is a statistically

significant relationship of working conditions, performance appraisal, job security, workforce planning, stress management and employee well being with work family conflict (p<.05). But in case of employee engagement as dependent variable, six issues of HR practices namely job design, flexi schedule, working conditions, job security, training and development, work force planning and employee well-being found statistically significant at 5% level.

Table: 5- Effect Size

Criteria	Work Family Conflict	Employee Engagement
Cox and Snell	.570	.458
Nagelkerke	.623	.521
McFadden	.343	.289

For estimating the strength of multinomial logistic regression relationship pseudo R square measures (Cox and Snell, WFC=.099; EE: .458; Nagelkerke, WFC: .623. EE: .521 and McFadden WFC: .343 and EE: .289) have been used. Tabatchnick and Fidell (2007) suggest that it approximates the same variance interpretation as R² in linear regression (meaning accounting for the amount of explained variance in the outcome variable). Values from .2 to .4 for the McFadden are considered “highly satisfactory” (Hensher & Johnson, 1981; Tabatchnick &Fidell, 2007). The Cox and Snell pseudo R² is also based on the log likelihoods and takes into account sample size, but it cannot achieve a maximum value of 1. Nagelkerke pseudo R² adjusts Cox and Snell so that a value of 1 is possible. The pseudo R² in this case found can be considered as highly satisfactory. Further, effect of HR practices on work family conflict significantly higher than employee engagement.

Conclusions and Recommendations

The prime focus of the study is to identify the effect of HR practices on work family conflict and employee engagement. The practices of HRM undertaken in this study are concerned with how people are managed, developed, rewarded, and taken care of as to achieve competitive advantage through the strategic deployment of a highly committed and capable workforce. The study used the ten moderate HR variables for understanding their presence in the variability of employee engagement and work family conflict. This study applied Multinomial Logistic Regression model which is one of the important methods for categorical data analysis. This model deals with one nominal/ordinal response variable that has more than two categories, whether nominal or ordinal variable. The MLR model can be used to predict a response variable on the basis of continuous and/or categorical explanatory variables to

determine the percent of variance in the response variable explained by the explanatory variables, to rank the relative importance of independents, to assess interaction effects, and to understand the impact of covariate control variables. By MLR model it is found that out of ten select variables only six namely working conditions, performance appraisal, job security, workforce planning, stress management and employee well being has creates variation on work family conflict. Remaining four variables like as job design, flexi-schedule, working conditions, performance appraisal, remuneration, job security, T & D, found best practicing HR practices which are not leading work family conflict. Whereas, in the case of employee engagement six variables namely job design, flexi schedule, working conditions, job security, training and development, work force planning and employee well-being has treated to be significant independent variables.

Thus, it is obvious that prevailing HR practices of Indian insurance companies are insufficient resolving the problem of work led family conflict. The intensity of the perceived negative spill over from work to family has been steadily rising in the last couple of decades (Carlson et al., 2011; Michel et al., 2011). Thus, it is expected that due to the current economic, financial, and social crisis, work-family conflict will be even more prevalent in the years to come. So, it is suggested that insurance companies needs to re-structure, re-design and re-look the existing work life balance policies as a sub-system of HR policies keeping in mind greater consensus of the stakeholders.

Four issues namely performance appraisal, compensation system, stress management and manpower planning which are considered as robust HR practices should be turned into gen-y based as new workforce diversity steadily increasing in insurance companies. The author concludes from the

study based on Indian and western literature and also through empirical evidence that perceived HR practices are quite impressive for employee engagement but consequential outcome on family domain seems quite dark. So future study is suggested towards alignment of HR practices with employee engagement and work family conflict.

Systematic research programs and rigorous evaluation processes are now needed to test the relationships between HR practices and work family conflict. Although above relationship based on limited indicators, therefore difficult to generalised, so structural equation modelling could be used to test more focused relationships embedded within HR practices and WFC/EE. Additional research could also be conducted to determine the causal influence and temporal dynamics of the relationships between engagement, and work family conflict. Longitudinal studies and multilevel analytic approaches to differentiate and disaggregate variance at the individual, group, and organizational level can help map the strength of the direct and indirect relationships proposed.

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