

Evaluation of Differences in Job Satisfaction Levels of Male and Female Employees in Insurance Sector

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Abstract

The primary objective of the current investigative study is to ascertain whether there are any differences in the degrees of job satisfaction levels as reported by male and female employees. Thirty male and thirty female employees from insurance companies in the NCR Delhi area made up the employee sample that was gathered for this study. The degree of job satisfaction among the employees who responded to the Kanungo job satisfaction questionnaire may be measured. On the other hand, t-tests, means, and standard deviations were used in the analysis of the generated responses. The results of the data analysis indicated that there was no discernible difference between the job satisfaction levels that male and female employees reported. Age did not appear to have any bearing on workers' ratings of job satisfaction, either for male or female employees in lower or higher age groups.

Keywords: Gender, Job satisfaction, Employees

1. Introduction

In the Indian culture, it is widely acknowledged that male and females have different mindsets and behave differently in daily life. For a variety of reasons, male and females grow up differently starting when they're kids and continuing into adulthood. They do a wide range of duties in a wide range of methods. When applied solely to certain types of works, the general assumption is entirely true. In terms of organizational work, these are positions where it is not required to make a distinction between male and female staff members. Nonetheless, it is a well-known fact that females work harder than males do and are therefore happier in their positions as the outcome of their labour. Weaver (1977) discovered that an employee's degree of job satisfaction was influenced by a number of criteria, all of which were unrelated to gender and included compensation, race, position, occupational respect, supervisory function, and freedom in the workplace. From an organizational standpoint, there are a few elements that serve as ceilings in the Indian setting. Females might not have been able to work in some capacities even if they had been eager to work due to social duties, however, the gender disparity in Indian society as the outcome of a complex combination of many variables.

2. Review of Literature

Aparna (2016) investigated whether ratings of several characteristics of work were different for male and females. Previous research has demonstrated that characteristics related to sexual orientation differ in their impact on job satisfaction. The reason for this is because the needs of male and females in the workplace differ. According to these findings, it's just as common for male and females to derive significance from their work through coincidental encounters. The main objective of the study is to clarify the intricate relationships that exist between gender biases, the degree of autonomy that workers have on the job, and the fairness with which opportunities are allocated. These relationships all play a role in the diverse levels of job satisfaction that representatives in the pharmaceutical sector achieve.

Krishna (2015) investigated how gender affected various employee groups' job satisfaction in private schools. The main purpose of the research was to determine the true difference in sex differences. Zou's (2019) research indicates that the observed gender disparity in job satisfaction can be attributed to the distinct career trajectories pursued by individuals.

In order to compare workers' job satisfaction in open and private part associations, two different kinds of business networks with unique features, Samaiya (2015) conducted study. For this study, a representative sample of two hundred and forty workers from the government and private sectors was employed. Employees possessed, at the very least, a high school diploma. An assessment of the administrative staff at the centre served as the model for the test.

The purpose of this cross-sectional study is to profile the incidence of different occupational traits. According to Priyanka and Raychaudhuri (2016), there is a prevalent perception that female specialists are happier in their jobs than their male counterparts. If there were feelings of affluence and extreme delight, the same inference could be made. Research has revealed significant differences between male and females' subjective perceptions of success, pleasure, and work satisfaction. In this instance there was insufficient evidence to support the use of the relationship between job satisfaction and non-material well-being as a prosperity indicator. Nonetheless, a statistically significant relationship involving job satisfaction & subjective well-being was found for the selected battery of tests. In light of the viewpoints offered here, a study regarding the degree to that male and females experience differing degrees of job satisfaction will be carried out. Loss of muscle strength and endurance can be caused by a variety of circumstances, age being only one of them.

The impact of gender diversity on employee attitudes and behavior at the workplace has attracted increasing interest among both organizational scholars and practitioners in the last ten to fifteen years (Elvira and Cohen, 2001). Much of this interest is directly linked to females' increased labor force participation in contemporary economies (Williams and O'Reilly, 1998). In research terms, it is reflected in the still limited but growing number of studies published in the last decade looking at the impact of gender diversity on a range of outcomes in organizations (Tolbert et al., 1999). An important strand of this work has focused on the effects of workplace gender composition on employee satisfaction at work (Smith et al., 1998).

The emphasis here is in the impact that the gender composition of a work-setting and, therefore, the degree of employees' similarity or difference from others in that setting in terms of gender, has on their satisfaction. Employee satisfaction is a key indicator of employee well-being at work. Hence it represents an important outcome variable of direct interest to organizational researchers. This is reflected in the two main reviews of gender-related demographic research focusing specifically on employee satisfaction that have been published in the last few years, namely those by Williams and O'Reilly (1998) and by Tolbert et al. (1999). Williams and O'Reilly (1998) concluded their analysis by noting that 'the preponderance of evidence shows that increased diversity within a group can be associated with lower levels of satisfaction' (p. 116). At the same time, they also emphasized the asymmetric nature of group gender composition effects. In particular, they noted that gender diversity appears to have a greater negative impact on male than on females.

Tolbert et al. (1999), on the other hand, presented a substantially different picture. In their review, they also highlighted the fact that the impact of group gender composition on employee attitudes may differ between male and females. Unlike Williams and O'Reilly (1998), however, they concluded that existing research suggests that it is females rather than male who are most strongly negatively affected by gender diversity. According to Tolbert and her colleagues, the 'majority of studies indicate a positive effect of increases in the proportion of females in a group on females' job satisfaction' (Tolbert et al., 1999).

People are attracted to and prefer to interact with like others (Berscheid and Walster, 1978; Byrne, 1971). Sex is a key demographic characteristic, a master trait. So, the gender composition of a work setting can, according to the S-A perspective, be expected to have a direct impact on the amount and quality of employees' social interaction. Specifically, when individuals work with others of the same gender, they are likely to have more satisfying and rewarding social interactions. Hence, they will experience their work environment more positively and, other things being equal, will feel a greater sense of satisfaction at the workplace.

Based on social identity theory (Tajfel, 1982; Turner, 1985), this perspective extends similarity-attraction arguments beyond face-to-face interactions to encompass wider psychological groups with which individuals might identify (Tsui and Gutek, 1999). Specifically, this perspective suggests that individuals seek to enhance their self-esteem and maintain a positive social identity. To this end, they classify themselves and others into social categories on the basis of salient characteristics such as sex, race and age and, through various processes of stereotyping and depersonalization (Hogg and Abrams, 1988), accentuate positive features of members of the group they identify with, while magnifying differences and negative features of out-group members. This, in turn, enhances feelings of solidarity and attraction for in-group members, while promoting hostility and discrimination toward out-group members. Therefore, to the extent that gender is a valued social category and a meaningful basis for self-identity for individuals, employees who work in settings dominated by members of their own gender can be expected to experience a more positive work environment and, thus, higher levels of satisfaction than individuals who work in opposite-gender dominated settings.

Similar outcomes, although based on different arguments, are predicted also by the two main strands of the social contact perspective (Konrad et al., 1992; Tolbert et al., 1999). These include the arguments derived from Blau's (1977) social

composition theory, and the tokenism arguments advanced by Kanter (1977). Both the tokenism and composition theory arguments focus primarily on the experiences and conditions of minority group members within a social setting. When applied to the gender composition of a work setting, Blau's (1977) theory suggests that when a minority group's presence increases, be they male or females, so does the amount of contact and interaction that takes place not only among members of the minority group itself, but also between them and members of the majority group. And this, in turn, facilitates the development of stronger affective ties between individuals and helps to improve inter-group relations, thereby leading to improved work experiences and thus attitudes for the individuals involved.

In a similar vein, Kanter's (1977) tokenism arguments suggest that because, for instance, of their relative uniqueness and higher visibility, members of minority groups in organizations are likely to experience more stereotyping, a greater sense of social isolation, and more intense performance pressures than individuals in the majority. This applies equally to male and females. So, minority group individuals working in opposite-gender dominated settings can be expected to experience a more negative work environment and, hence, to exhibit lower levels of satisfaction than ones working in more balanced or same-gender dominated settings.

3. Objectives & Hypothesis

In light of the viewpoints offered here, a study regarding the degree to which male and females perceive differing degrees of job satisfaction will be carried out. Loss of muscle strength and endurance can be caused by a variety of circumstances, age being only one of them. Long-term employment in one place of business indicates a person's competence in that capacity. Organizational work typically involves both mental and physical labour, albeit very slightly. Moreover, it is unrealistic to anticipate a reduction in productivity or job satisfaction as one gets older. However, male and females' increasing participation in activities related to their homes, neighborhoods, and cultures will lead to a decrease in their involvement in those associated with their workplaces. As a result, it's possible that the required workload will be lowered, which could lead to dissatisfaction on the job. The following are the hypotheses that have been formulated for the investigation:

1. Depending on the worker's gender, there would be a substantial difference in the degree of job satisfaction between male and female workers.
2. Male and females in the younger and older age groups will report different degrees of job satisfaction, and these discrepancies will be substantial.

4. Method

The sample comprised sixty persons, thirty of whom were females and thirty of whom were male who worked for insurance businesses. The staff members in the sample had bachelor's degrees in business, science, or the arts among their educational backgrounds. The samples were collected from the following Insurance Companies (10 samples (5 male, 5 females) from each company).

- LIC
- Bajaj Allianz Life Insurance Co. Ltd.
- Birla Sun Life Insurance Co. Ltd.
- HDFC Standard Life Insurance Co. Ltd.
- ICICI Prudential Life Insurance Co. Ltd.
- Max Life Insurance Co. Ltd.

Table-1: Mean and SDs scores of male and females regarding age and work-ex

	Male		Females	
	Mean	Std. dev.	Mean	Std. dev.
Age	37.99	4.08	34.98	3.89
Work experience	12.41	5.19	10.89	3.29

The average age of the male is 37.99 years (standard deviation: 4.08 years) and the average age of the females is 34.98 years (standard deviation: 3.89 years). The average length of employment for male and females was 10.89 years (standard deviation: 3.29 years) and 12.41 years (standard deviation: 5.19 years).

4.1 Instruments used

The Kanungo job satisfaction questionnaire is used to assess the job satisfaction of the chosen subjects. Misra, Kanungo, Rosenstiel, and Stuhler (1983) state that the scale's internal consistency, or reliability, is 0.88, the 16 statements on the 6-point scale (from Extremely satisfied to Extremely dissatisfied) were utilized. The maximum score in this game is 96, and the lowest possible score is 16. Greater levels of job satisfaction were indicated by scores above average, and vice versa.

4.2 Procedure

The questionnaire was given to each respondent in their native tongue during one-on-one encounters that were arranged at their respective places of employment. An hour of downtime was followed by the collection of the completed questionnaire. In certain cases, the answers were collected the next day.

4.3 Result

Table.2 shows the mean, standard deviation, and mean difference between male and females for job satisfaction

	Male		Females	
	Mean	Std. dev.	Mean	Std. dev.
Age	37.99	4.08	34.98	3.89
t	3.01@			

@ = no significance

The variances in mean rankings, SDs, and mean differences amongst male and females are, as indicated by the previously provided table, 37.99 with an SD of 4.08 and 34.98 having an SD of 3.89, respectively. The employees who are female score higher than the employees, who are male, based on the mean scores of the male and female respondents. The difference of 3.01 in the means between the male and female employees is not statistically significant. This suggests that there exists no appreciable difference between male and female employees' job satisfaction ratings. The results do not support the first hypothesis that predicted that there would be notable differences in job satisfaction amongst male and female employees.

4.4 Discussion

Male as well as female members of society share the same rights and obligations aside from a gender difference. In our experience, this is not how things actually function in the workplace, even if the legislation doesn't differentiate between male and females. Additionally, there are social constraints that apply to females. Restrictions were also placed by cultural considerations, such as social ceiling issues. The impact of education, employment prospects, participation in social events, communication infrastructure, laws and regulations, etc., was causing rapid changes. The substantial impact that these elements had on views, beliefs, facets of culture, and other aspects was mostly due to all of these factors. Despite the gender disparities that exist in this context, females have generally shown that they are capable of successfully leading a wide range of duties within an organizational environment and actively participating in them. These factors require a radical transformation in the way females think. They have the capacity to work very hard and successfully oversee a wide range of tasks. In light of the results, the first hypothesis, which claimed that "There would be significant differences between male and females in their job satisfaction," is not valid.

4.5 Result

Table.3 presents the means, standard deviations, and mean differences in terms of job satisfaction between male and female employees in lower age groups (below the age of 30 years) and lower age groups overall. The younger the employee, the more satisfied they were with their job (below the age of 30 yrs.).

Work experience	Male		Females	
	Mean	Std. dev.	Mean	Std. dev.
Work experience less than 15 years	70.99	5.59	72.99	6.29
				2.01@
Work experience more than 15 years	73.49	4.59	75.69	3.99
				2.20@

@ = no significance

Despite this, females indicated substantially higher levels of contentment in their jobs than male did. The mean score of job satisfaction across people from the lower age categories for male is 70.99, while the mean level for females in the same age range is 72.99, with a SD of 6.29. This conclusion indicates a lower degree of statistical significance because the mean variation variance among the male and female samples is just 2.01. The following table display the mean scores, SD, and mean differences for male & female employees in greater age categories (over 30 years) with respect to job satisfaction. Male's job satisfaction averages are 73.49 and their standard deviation is 4.59, while females' job satisfaction averages are 75.69 and their standard deviation is 3.99. In spite of this, females than male expressed greater levels of general job satisfaction, regarding the mean difference (1.69) between the sexes, there is less of a difference that is statistically significant. Because of this information, it is indicated that the second hypothesis, which claimed that "there would be significant variations between male and female in job satisfaction in both age groups viz. higher and lower," cannot be adopted.

4.6 Discussion

Male are generally less bound by the responsibilities of their households and communities, both as they get older and younger. It is not feasible for children to join and reflect the family in social events at such a young age because they are not quite developed enough to do so. As they grew older, their goal was to pass on their leadership skills to the next generation and show them how to take command of the situation. Because they are no longer constrained by the social responsibilities of their younger selves, elderly people would consequently devote more of their attention to their careers. As a result, compared to younger workers, older workers are likely to express higher levels of job satisfaction. Whether it's office work or not, females in the workplace are given greater wiggle room when it comes to the quantity of work that requires to be done. Within the organizations, their pay is marginally less than that of male. Certain elements operate as a ceiling in the Indian context, preventing females from engaging in activities linked to their occupations, etc. Many jobs are mentally, physically, and culturally demanding, which prevents female employees from participating completely in their work and from performing it as well as they age. This would lead to a decline in general job satisfaction since there would be a decreased interest in the work. These male and females were initially divided into older age groups (the ones older than thirty years old) and younger age categories (those younger than thirty years old) in order to verify them. Table 3.3 displays the mean scores, SDs, and mean score difference for the two groups. Notably, respondents in all age categories indicate higher levels of job satisfaction than participants in younger age groups, with both male and female respondents reporting higher levels than participants in older age groups. The results show that participants in older age groups—regardless of gender—have much better work satisfaction than participants in younger age categories. As a result, for both groups of respondents, there is no discrimination based on age between male and female respondents.

5. Conclusion

The spectrum of job satisfaction among male and females do not differ statistically significantly. Compared to their contemporaries who are male or female, neither younger nor older employees say they are happier at work.

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