CHAPTER - III

RESEARCH METHODOLOGY
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WORK -LIFE BALANCE-AN INTRODUCTION

The model of Work-Life Balance is developed on the opinion that professional work and individual life should be seen not as much of as differing importance than as balancing features of a full life of an employee. The way to achieve this is to care an approach that is “conceptualized as a two way process involving a consideration of the needs of employees as well as those of employers” (Lewis, 2000). It was discovered by researchers as early as the 1960’s that there existed some difference between work and individual life. Innumerable studies on Work-Life have come out with revelations that whatever happens at the place of work has a major effect on persons and their families. Work- Life Balance means regulating the shape of work in such a way that employees of an organization can advantage from a glowing fit among their work and areas of their individual life and in long run hope to complete endurable development and success (Verma, 2007). In the innovative period, modern societies are profiting from a worldwide, miscellaneous, industrially savvy and vastly useful workforce, but it is thirsty that this labor force also finds it difficult to have a worthy balance between their work life and domestic life (Siegel, Brockner, Fishman, Post, & Garden, 2005). Work - Personal Balance is a form of inter role fight in which role stress of the work and domestic areas are equally mismatched in some esteem (Koizumi, 2000). Work-Life Balance can be seen as the degree to which an individual is equally engaged in-and similarly fulfilled with his or her work role and personal role (Greenhaus, Collins, & Shaw, 2003).

The Work - Life Balance can be well-defined as an enjoyable equilibrium between professional and personal life of a working individual. It expresses the relationship between paid work and people’s lives outside of their employment, and the equilibrium between these two can be obtained, based on personal desires, opportunities, and targets of a person, Work-Life Balance can be exaggerated by the weak force, part time work, better jobs in service sectors (Lee-Ross & Pryce, 2010). In India commercial banks are an important part of a service organization. The part played by banks is very significant in a planned economy like ours. The commercial
banks in India not only supply credit to the promotional and developmental activities of the society, but also at the same time restrict credit for socially undesirable, unwanted and economically less beneficial purposes. Thus, commercial banks help the Government in implementing the long term plans and for utilizing the credit according to the planned priorities of the country. The banking industry is gaining more importance from the past few decades. Banking industry, mainly deals with the social needs of customers and works to serve publicly. Nearly millions of employees are working in the banking industry. Even small mistakes done by the employees in the work environment could cause severe problems for the banks. The banking industry is directly related to a country’s ability and to address financial and social needs of customers. Here banking industry upgrades their employees with new technological advancements. Banks offer services like savings, loans to farmers for cultivation, house loans, personal loans, etc. The main reason for the growth of the banking industry in India is for saving the money.

The achievement of today’s banking professional frequently depends on the human incomes of the banks at all elevations. Banks should have its methods so that it endows the talents and attitudes of workers in this varying situation. Banks are entering into various interactive areas of amenities to their customers. Work-Life Balance has been considered of crucial importance in many Public Sector banks in establishing and sustaining a productive work culture. Several initiatives have been taken up by the Government, many experts and industrialists and even employees in organizations towards maintaining work life balance. Several roles achieved by individuals call for enhanced amalgamation between work and non-work issues. Work-Life Balance doesn’t combine only on the organization’s strategies for dealing the Work-Life Balance of employees. It also depends to a great extent on the nature of an employee in the sense that how much intensive and resolute they are with their own effort. When an employee develops the services and favors provided by the organization harmfully, the drive would not be aided by having the encouragements to have a vigorous social life. (Kaiser, Ringslsetter, Eikhof, 2011).

State Bank is the largest bank in India. It has initiated several schemes and is recognized for the good work of its employees. Employees play active role in the bank and proposes innovative suggestions for enhancing the quality of customer
services, improving systems and procedures prevalent in the bank to make the functioning of the bank more efficient and economical. A.K. Purwar (2004), Chairman, State Bank of India, emphasizing on buyer focus says that "Greater consumer centric attention calls for greater worker participation and inspiration and change in mindset." Used to working in a secure situation, for a long time staff in public sector banks is generally observed to have low motivation and low involvement, and the lack of distinction between high performers and poor performers with no compensation and penalty system has only added to the exhaustion. Banks need to build a service culture using technology in a customer friendly manner. This requires reorienting HRD strategies in banks on an urgent basis and banks need to emphasize right size, the right skills and the right attitudes.

**REVIEW OF LITERATURE**

**RESEARCH STUDIES ON WORK LIFE BALANCE**

V. Varatharaj, S. Vasantha (2012) study the work life balance of working women in service sector. Work - Life Balance entails attaining equilibrium between professional work and other activities, so that it reduces friction between official and domestic life. Work - Life Balance enhances efficiency and thus, the productivity of an employee increases. It enhances satisfaction, in both the professional and personal lives. The findings of the study reveal the majority of the women Employees feel comfortable in their workplace irrespective of their trivial personal and work place irritants. This paper attempts to identify the various factors which help to maintain Work - Life Balance among women employees in the service sector.

Lalita Kumari (2012) find out about the employee’s perception of their Work - Life Balance policies and practices in the Public Sector Banks. Quota sampling method was followed. Data was analyzed with the help of factor analysis, descriptive statistics, mean, t-test and Karl Pearson’s correlation. The findings of the study emphasized that each of the Work - Life Balance (WLB) factors on its own is a salient predictor of job satisfaction and there is a significant gap among the female and male respondents with job satisfaction with respect to various factors of Work - Life Balance (WLB). The result of the study may have practical significance for
human resource managers of especially banks to improve staff commitment and productivity along with designing their recruitment and retention policies.

Sakthivel Rania, Kamalanabhanb & Selvarania (2011)\textsuperscript{12} analyze the relationship between employee satisfaction and Work - Life Balance. The construct used for this research consists of career opportunity, recognition, work tasks, payments, benefits, superior subordinate relationship, employee satisfaction, and Work - Life Balance. This study makes a contribution to join two distinct research streams, namely employee satisfaction, and Work - Life Balance. Findings suggest that high correlation exists between work task and employee satisfaction with a mediator variable namely Work - Life Balance.

Baral and Bhargava (2011)\textsuperscript{13} indicates that from an organizational perspective, involvement in family roles should not be viewed as an obstruction, since it provides opportunities to acquire skills, knowledge and increase efficiency to perform better at work and vice versa. As a result, organizations should make efforts to stimulate the experience of enrichment.

Baral and Bhargava (2011)\textsuperscript{14}, a study on work-family enrichment in India would be prudent because of its cultural roots, where people consider work as a source of earning and social status.

Murphy and Doherty (2011)\textsuperscript{15} revealed that it is not possible to measure work-life balance in an absolute way as there are personal circumstances which influence the way that is perceived but establishing a harmony that reflects an individual’s priorities whereas employees must draw a firm line between their home and work lives and be confident that the line is in the right place.

Sophia J. Ali (2011)\textsuperscript{16} analyze the challenges facing women in career development in Kapsabet Municipality, Kenya. She found that most of the women employees were dissatisfied with career development programmes and women were discriminated against in career development opportunities. The study recommended that organizations should strive to ensure that career development programmes were set to enhance career development amongst women employees. Top management should also be committed to the career development of women, and organizations
should also introduce affirmative action to urgently address career development of women.

Susi. S, Jawaharrani. K. (2010)\textsuperscript{17} shows that a changing economy and an aging workforce can join together to create an employment environment where competent employees who are unhappy in their current situations are motivated to find a new place to "hang their hats". A highly engaged workforce is 50% more productive than an unengaged workforce. The majority of HR professionals (78%) feels employee engagement is important or extremely important to business success. Employee engagement is increasingly viewed as a “win-win” strategy for companies, employees, and their communities alike. In addition, Work-Life Balance is increasingly important for engagement and affects retention. This paper will examine some of the literature on Employee engagement; explore workplace culture & work-life balance policies & practices followed in industries in order to promote employee engagement in their organizations to increase their employee’s productivity and retain them.

Shankar and Bhatnagar (2010)\textsuperscript{18} looked at the literature of Work-Life Balance exhaustively and accentuated the importance of broadening the narrow focus of a broader one beyond work and family. They have proposed a conceptual model of Work-Life Balance to be tested empirically. This model focused on the work life balance construct and its relationship with employee engagement, emotional dissonance and turnover intention and reviewed the antecedents of Work-Family Conflict from the perspective of individual, work and family. Findings revealed the effects of individual variables like stress influences, family variables like family demands and spousal interactions.

Singh (2010)\textsuperscript{19} explored on the perception of Work-Life Balance policies among the software professionals. The major contribution of this study was to provide an approach for the management of software organizations to assess the awareness levels of Work-life policies and measure their perceived importance. The variables employed by the author in the study are not occupation specific and can be used to assess the Work-Life Balance policies in other occupations too.
Subash Nath, Soumendra Patra (2010)\textsuperscript{20} analysed that “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.”

Muhammad Khalil Omar (2010)\textsuperscript{21} explained “Work - Life Balance is fast becoming one of the defining issues of the current employment scene. Currently there is a shift from “Work-Family Balance” to “Work - Life Balance” to reflect the fact that non-work demands on people’s lives not necessarily limited to family only. A good Work - Life Balance is when employees having the ability to fulfill both work and other commitments (family, hobbies, art, travelling, studies and so forth)”

Ten Brummelhuis, Lieke L. & van der Lippe, Tanja . (2010),\textsuperscript{22} encompasses a wide variety of employees with specific needs and resources when it comes to balancing work and life roles. Our study explores whether various types of work-life balance support measures improve employee helping behavior and performance among single employees, employees with a partner, and employees with a partner and children. Using a sample of 482 employees at 24 organizations, the results showed that the organization's work family culture improved work performance among parents but reduced performance among singles. Singles' work outcomes improved, however, when they had access to flexible work arrangements, whereas couples benefited from their supervisors' social support. The results stress the importance of the employee's household structure when considering appropriate support for balancing work and life roles.

Lu et al. (2009)\textsuperscript{23} found that child care responsibilities, working hours, monthly salary and organizational family-friendly policy were positively related to the conflict component of work-family balance, whereas new parental experience, spouse support, family-friendly supervisors and co-workers had significant positive effects on the facilitation component of work-family balance. Moreover the authors stated that in comparison with the effects of work-family conflict, work to family facilitation had positive effects on work and life attitudes.

Muhammad Sabra Nadeem (2009)\textsuperscript{24} was aimed to explore the relationship between work life conflict and job satisfaction in Pakistan. We found that job
satisfaction is significantly negatively correlated with work to family interference and family to work interference. Job satisfaction is also found to be negatively related to stress in our research. However, the correlation of workload is positive and insignificant which shows that the workload does not affect the job satisfaction of the employees in Pakistan. The policy alternative should be that a supportive management is required to minimize the conflict between work and family. Top management should realize the importance of Work - Life Balance and its adverse effect on job satisfaction.

Kiran Bedi (2008)\textsuperscript{25} indicate that “Women as a new class of leaders can play a very transformative role in the society. There is a transformation in the way the educated and the professional women of today are bridging up and supporting their families, as they are now equal bread earners and also work out of home like the men. They are now at par with the men in professional skills and even financial returns.”

Sachitanand, Rahul. (2007)\textsuperscript{26}, presents information on the changing work environment for woman workforce in the Information Technology (IT) industry in India. Worklife balance is the new incentive for women in the IT sector. As more and women are coming into the workforce, child-friendly policies are gaining importance at these organizations. Technology major Infosys has been the pioneer in this changing scenario.

Tanuja Agarwal (2007)\textsuperscript{27} identifies “Work - Life Balance is the term used to describe those practices at the workplace that acknowledge and aim to support the needs of employees in achieving a balance between the demands of their family (life) and work lives. The Work - Life Balance is about people having a measure of control over when, where and how they work. It is achieved when an individual’s right to a fulfilled life inside and outside paid work is accepted and respected as the norm, to the mutual benefit of the individual, business and society.”

Jennifer Smith, Dianne Gardner (2007)\textsuperscript{28} explains “Work-Life Balance (WLB) initiatives give employees flexibility and help ensure that dependents are cared whilst employees are at work. Both work to family conflict and family to work conflict can be reduced when employees use Work-Life Balance (WLB) initiatives”.

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Ken Roberts (2007)\textsuperscript{29} consider that why Work - Life Balance has become a major issue, and the likely outcomes of the widespread dissatisfaction with current work schedules. Working time has not lengthened and complaints about time pressure are unrelated to hours actually worked. The sources of the widespread dissatisfaction with current work schedules will lie in a combination of other trends – increased labour market participation by women, work intensification, the spread of feelings of job insecurity, more work being done at odd hours, the spread of new information and communication technologies, free time increasing more slowly than spending power and aspirations, and relatively long hours becoming most common among employees (and the self-employed) in higher status jobs. An outcome is unlikely to be a general downward trend in hours worked on account of the substantial opportunity costs that would often be incurred by employees, and because some (mainly middle class) employees have access to a number of effective coping strategies.

Joanna Hughes, Nikos Bozionelos (2007)\textsuperscript{30} is to explore the views of male workers in a male dominated occupation on issues that pertain to work-life balance. 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. Furthermore, participants made a clear connection between problems with work-life balance and withdrawal behaviours, including turnover and non-genuine sick absence.

Ahmad, Aminah (2007)\textsuperscript{31} examined the work-family conflict experienced by 239 married female production operators in dual-career families, the social support they received and the coping strategies used to manage the conflict. The women experienced more work interference with family than family interference with work. The intensity of work interference with family was significantly higher in the earlier life-cycle stage than in the later stage. About two thirds of the women indicated that they intended to leave their job upon having another child, mainly due to the rising cost of childcare services. They received the least social support from their supervisors compared to other sources, and tended to cope with conflict using reactive role behaviour and personal role redefinition strategies.

Gunavathy and Suganya (2007)\textsuperscript{32} in their study among married women employees of BPO companies traced the causes, consequences of work life imbalance and interventions for work life balance. More than two-third of the respondents stated
the experienced work-life imbalance primarily on account of work interference with personal life. The causes for work life imbalance were classified as organizational and personal factors. The organizational factors included work related factors, time-related factors and relationship-related factors. The personal factors included lack of family support, marital conflicts and frequent change in sleeping patterns. According to the study, the three main consequences of work-life imbalance were stress and burnout, ill-health and poor work performance. The respondents also experienced guilt of not being able to spend time with family, anxiety about poor performance, displacement of negative emotions on family members and on co-workers.

**Wu, Hwei Ming (2007)** examined the relationship of self-efficacy, work family conflict, social support, gender role attitude, role model and career aspiration to top management among women in middle management at the manufacturing line. This study intended to determine the contribution of each factor to career aspiration. Data were collected from 109 married women in middle management at eight private manufacturing companies located in Bangi and Nilai. This study found that self-efficacy, social support, gender role attitude and role model were significantly related to career aspiration (p<0.05). Specifically, self-efficacy and gender role attitude were the most significant antecedents of career aspiration among women in middle management in manufacturing line.

**Marcinkus et al. (2006)** found that the women generally received more personal social support than work-based social support from maximum available sources. They also revealed that work-based social support was positively associated with job satisfaction, organizational commitment and career accomplishment. Personal social support was also found to be associated with job satisfaction and organizational commitment.

**Voyer.J.P (2006)** determines about the future workforce that it brings more pressures on prime-age workers, because of the coming retirement of baby boomers. The previous model of family and life-cycle pattern such as education followed by career (mostly for males) and then retirement is no longer viable. With aging population, economic and social gains could possibly be derived from more flexibility.
of choice regarding the allocation of time among work, family responsibilities, leisure and learning throughout one’s life.

Lilly et al (2006) expressed their views on personality traits that can moderate relationship between environmental variables and work life balance and found that those with a high need for power and a high need for achievement typically experience more work interferes with family, not family interferes with work, while those with a high need for affiliation tend to experience more family interferes with work.

Lee and McCann (2006) recognized the decent working time from the perspective of human development theorists or the capabilities approach to working time, therefore, encompasses the need for offering workers the opportunity to choose their working hours on the basis of their capabilities of functioning, in order to improve the quality of their lives (for example daily hrs) and arrangement (for example un social hrs) of working time.

Thompson, Andreassi and Prottas (2005) has identified work life policies which are very important and defined as the base level indicators of an organization, prioritizing work over family or family over work and these policies include flexible work scheduling and leave of employees from work.

Drew & Murtagh, (2005) identifies the existence of work-life balance in itself does not create difficulties and offence within organizations; rather, in situations where there is already excessive workloads, under-staffing, and last minute, unpredicted tasks, the existence of work-life balance is likely to exacerbate the situations.

Valcour and Hunter (2005) premise that new trends like teleworking attempt to address work-family issues.

Yasbek (2004) found that work life balance policies are positively associated with the job tenure of the female employees, and moreover the practices of such policies have a great effect on the turnover rate of employees. Work - Life Balance policies help in reducing the stress and provide a good work place where,
there is less chance of accidents in the working and also provide a fair platform for every employee, ultimately enhancing productivity.

**Higgins C. (2004)**[^42] analyzed the gap between need for Work - Life Balance and the reality in most workplaces remains disturbingly wide. Employers across Canada do not provide sufficient or adequate work-life balance programs for their employees. It indicates that the factor has the association with employee commitment is managers’ recognition of their employee’s needs for Work - Life Balance. Hence employers need to create supportive work place environments, as Work - Life Balance is the key to employee well-being and hence organizations productivity.

**Hyman and Summers (2004)**[^43] classified seven major problems which are associated with current practices over work-life balance these are unevenness of adoption across different sectors and organizations, lack of formalization of policies at organizational level, restricted employee voice over the introduction and implementation of policies, policies are primarily to meet business needs rather than those of employees, there is no evidence of reduction in working hours, tangible and intangible work intrusions into domestic life, domestic responsibilities are still conducted primarily by women irrespective of their employment status.

**Yasbek (2004)**[^44] studied that to a large extent in the IT sector, the employee is expected to be engaged on the job almost at all times. So the traditional distinctions between work-life and family-life have disappeared. Even during selection of employees for an organization, emphasis is placed on the attitudes the person exhibits, more particularly, whether the employee is flexible enough to be available for work at any time.

**Taylor.R (2003)**[^45] suggests that the future of Work - Life Balance programs points to a number of suggestions to the policymakers that need to refocus to cover the millions of working parents to lessen the difficulties of bringing up children, or caring for elderly and working at the same time. And also they need to place the work-life issue in a wider context and make it an all-inclusive approach, available to every individual who needs irrespective of their gender, race, and ethnicities.

**Rapoport (2002)**[^46] action research describes a number of Work - Life Balance interventions which include surveys, interviews, and round table discussions with new
Interventions relating to retention of senior women, equity, participation of senior management, feedback, internal change agents, and overcoming resistance helps to maintain Work-Life Balance.

**Burke (2002)** has studied that Men feel more satisfied when they achieve more on the job even at the cost of ignoring the family. On the other hand, women stress that work and family are both equally important and both are the sources of their satisfaction. For them the former is more important. When work does not permit women to take care of their family, they feel unhappy, disappointed and frustrated. They draw tight boundaries between work and family and they do not like one crossing the other.

**DiGeorgeio-Lutz (2002),** about balancing work and family, quoted the words of Hansel. “Lack of a supportive environment for combining family and work may be the biggest barrier to women’s advancement in academia.... Women in high level administration face even more challenging questions when they have small children or become pregnant. Never ending work, the availability for early morning meetings and evening events make the balance difficult. The need for academic administrators to continue to engage in scholarship compounds this problem because their days are filled by administrative duties, and the only time for research may be nights or weekends” (p. 142). Administration involves hard work and long hours at work which can be as many as 70 hours a week. This may conflict with family responsibilities, leading to stress (Evelyn, 1998). Evelyn reported that African American women as well as white women are often asked at interviews if their family would be willing to relocate, something which is rarely asked in an interview with a male.

**Mark Tausig and Rudy Fenwick (2001)** stressed that alternate work schedules affect perceived work-life imbalance the “time bind.” However, perceived control of work schedules increases Work-Life Balance net of family and work characteristics. The most consistent family characteristic predicting imbalance is being a parent. The most consistent work characteristic predicting imbalance is hours worked. Once we control for hours worked, women and part-timers are shown to perceive more imbalance. Younger and better educated persons also perceive more work-life imbalance. However, they also report higher levels of schedule control and
since schedule control improves Work - Life Balance, it may be more important for unbinding time than schedule alternatives.

**Roehling (2001)**\(^5^0\) conducted an empirical research and suggested a direct relationship between Work - Life Balance programs and retention which helps the employees to achieve a meaningful balance between work and personal life, these programs may only hold benefits for the employers rather than employees. The complexities exists in balancing work and personal life and the importance of balance for individuals’ well-being should be investigated by an organization to provide Work - Life Balance programs which are related to retention strategies through the positive impact of these programs on individual’s perceptions of balance.

**RESEARCH STUDIES ON BANKING SECTOR**

**VM Kumbhar (2009)**\(^5^1\) "Alternative banking: A modern practice in India" the Indian banking sector has witnessed major transformation during the last 40 year. It has passed through various phases. In the process, it has embraced superior technology, new products and services that are customer centric.

**Anil, K. Khandelwal (2005)**\(^5^2\) argues; "PSBs need to develop such compensation standards, which can provide a linkage between risk and reward, performance and payment. Though the current system of industry level wage settlement provides lesser leeway, slowly and surely the compensation system would have to be repositioned to take care of specific organizational needs”. Further he observes that though the system of employee appraisal has been in vogue in banks, it has not helped in developing an organization wide performance culture in PSBs. Reforming the performance appraisal system by making it more objective and linked to corporate business objectives is the need of the hour.

**Krishnamurthy, K.V. (2004)**\(^5^3\), Chairman and Managing Director, Bank of India said that "the entire gamut of public sector rules like reservations in recruitments, promotions and unionization have left us with lots of ‘Humans’ but not adequate ‘Resources’. Further he says that “new ways of banking requires new competencies. His study also highlights the deficiencies in compensation policies they are paying same compensation to the performers and non-performers, the talented and
the menials, often unable or unwilling to make the distinction, creating a disastrous situation where those with talent look for exit options like VRS.

M. Janmejoy Patnaik (2004)⁵⁴, Chief Manager (HRD), Central Bank of India opines that "recruitment policy should go beyond writing eligibility criteria. Man power planning and recruitment policies should be reviewed and institutionalized."

Dr. Janmejaya K Sinha (2004),⁵⁵ "The average officer/employee age, recruitment norms, succession planning, compensation in PSBs in comparison with private sector banks is not favorable. Currently, the recruitment is based on general examination and formal process. Salary is uniform and there is no lateral hiring". He further states that as for incentive, the present status is tenure based fixed compensation and poor measurement.

Dr. Bimal Jalan (2004)⁵⁶ Ex-Governor, Reserve Bank of India stated that "a major challenge for many banks will be to develop the special competencies and skills for credit appraisal and risk management in an environment of deregulation and openness".

Dr. Sharad Kumar (2004)⁵⁷, Faculty and General Manager, Bankers Training College, RBI, stated that "In most of the banks, there is no scientific method of selection of trainees. Adhocism in selection of trainees is widely prevalent. Banks have hardly built databases to capture the training needs of employees and rarely use any IT based decision support system to select right type of trainees. Traditionally, training has been a neglected function in banks. After implementing VRS, many banks have even closed down their training institutions to meet the day today need of line functions.

Mohan Deshmukh (2004)⁵⁸, Manager-costing, United Western Bank Ltd states that “a system for objective measurement of individual performance is not established. Hence, the performance evaluation of each individual on objective basis is not possible. Linkages of performance and rewards/incentives are not established. According to his study "linkages of performance with rewards/punishments are not established. Productivity norms are not worked out on some rational and generally acceptable basis”. Further he states that "In Indian banks, job descriptions are still not
drawn up in greater detail so as to cover individual posts in a branch or departments of branch and controlling offices. Job profiles and job requirements are not defined."

Prof. Swain, B.K. (2004)\(^{59}\), Institute of Business (AT&T) said; "any organization to be successful, there should be recognition of key performers and motivation through job enrichment. Rewards like promotions should be based only on performance and merit. Rigidity in the system of rewards prevails in the banks and promotions have no linkages with performance.

A.K. Purwar (2004)\(^{60}\) Chairman, State bank of India stressed on customer focus. "Greater customer centric focus calls for greater employee involvement and motivation and change in mindset. Long used to working in a protected environment, staff in public sector banks are widely perceived to have low motivation and low involvement, and the lack of distinction between high performers and poor performers with no reward and punishment system has only added to the lethargy. Banks need to build a service culture using technology in a customer friendly manner. This requires reorienting HRD strategies in banks on an urgent basis and banks need to emphasize right size, right skills and right attitude"

G.S. Bhaskara Rao (2004)\(^{61}\) Management Specialist, Central Bank of India "HRM practices and policies in Indian banks have been evolved primarily through reactive processes, and were the matters of bilateral agreements between the managements and their representative Unions. The post-nationalization period had witnessed a phenomenal growth in the number of trade unions, encouraged by the management's continued patronage by way of leaving all matters. Relating to HR to the prudence of unions.


Thampy and Beheti(2001)\(^{63}\) have reviewed the performance of twelve Indian banks, both public and private banks, for the period 1995-98,using the Economic value Added metric(the equity approach).The results showed that several banks, particularly the large public sector banks in the sample were not creating value.
The authors opined that there could be two reasons for this: (i) banks could be overcapitalized and (ii) the returns were low. They maintained that NPA and low employee productivity was a major problem in public sector banks.

Misra and Mishra (2001) discussed the different problems, achievements and prospects of development of commercial banking in India. It was observed that under banking sector reforms the commercial banks have progressed significantly in several directions. However, it was suggested that full autonomy should not be granted to the banks on account of different inherent deficiencies in the market system because ultimately the state is responsible to the general public for the wrongs committed by banks.

RESEARCH GAP

As per the extensive survey of available literature, it has been identified that few research works have touched mainly at national level studies of “Work-Life Balance of women Employees in State Bank of India”. They deal with growth of banks at the national level in the pre and post-independence era. The Employee growth and performance in particular regions depend to a large extent on an economic development of the region, which in turn depend upon its demographic status. Very few studies have been identified in banking sector, particularly State Bank of India, with a focus at regional level. Work-Life Balance in banking industry, particularly SBI at Rayalaseema region (urban, semi-urban, rural) has not been found. State Bank of India is very large public sector Bank in India. This enjoins upon us the need for regional level analysis of exclusive study on State Bank of India. So, the researcher attempted for a deep, comprehensive study on Work-Life Balance in State Bank of India particularly in rayalaseema region of Andhra Pradesh.

NEED FOR THE STUDY

The banking industry is gaining more importance from the past few decades. Nearly millions of employees are working in the banking industry. More and more women are entering the work force resulting in two earner families and above all a clash between work and personal life. Work life and personal life are two sides of the same coin. Most women workers juggle their personal and work life every day between children and work and between other family and community responsibilities.
Balancing work and home life is crucial and matter of strategic concern for both employers and employees. Present day condition in banks where there is severe competition among them and the spectrum of functions of these banks are widening. Even Jobs are no easier going, they are demanding. Similarly, an individual cannot be effective at work if they are not able to manage their individual lives. Finding time for socialization is no more a communal responsibility, but also a real stress buster. There is evidence to show that the activities outside work positively influence the productivity and creative potential of employees. Hence, it has been found that Work - Life Balance is not only the source of care and concern, but also that it is one of the major source of dissatisfaction for many employees. The problem of Work - Life Balance is clearly linked to withdrawal behavior, including employee turnover and some sort of indiscipline or absenteeism. In the present global scenario every business organization is trying to maintain specific standards and quality to attain reputation and recognition for their products along with customer satisfaction in terms of quality of services, products, reasonable price etc. To achieve the targets and to withstand in the global market the organizations were expecting and demanding more work from their employees and also imposing to learn new skills and the latest technology. On the other hand employees are also demanding more from their employers to improve their social life. They want more time, resources, and support from their employers to enrich their life, particularly other than on their work spot. In the process of attaining preset targets, work schedules create more burdens, stress and strain to the employees which imbalances their work and family life and even create fear and frustration.

Work - Life Balance assumes greatest significance when the demands of one’s work and life aspects seem equally critical at the same point of time. The need for Work - Life Balance comes in Public Sector banks in spite taking care of their employees by providing Work life provisions like promotions, rewards, amenities, creating a healthy work environment, monetary and non-monetary benefits at all levels to increase their productivity and performance. But there are few studies with regard to Work - Life Balance in the banking sector. To know the facts, which contributed to the success of the State Bank of India located in Rayalaseema region and assist their employees for a better work-life apart from their productivity and performance inspired the researcher to take up the study on “Work - Life Balance in banking industry”. It has been observed that a few studies on Work - Life Balance in
banks paid attention mainly in the areas of the work environment, communication, training and career development, leadership practices, work culture, remuneration and Recognition, personal factors, personal and family conflict, Hours worked and appreciative inquiry. Hence the topic Work - Life Balance in state bank of India is taken up in 4 districts of the Rayalaseema region of Andhra Pradesh. A modest attempt has been made in this research work to analyze not only opinions of female employee’s but also feedback has been taken from a male employee’s to see both sides of the coin.

Hence the present study has been undertaken to examine “Work - Life Balance of Women Employees in State Bank of India” (with special reference to Rayalaseema region).

**SCOPE OF THE STUDY**

The present study focuses on “Work - Life Balance of women Employees in State Bank of India” (with special reference to Rayalaseema region). From the various public sector banks, The State bank of India is taken for the study. Further the study is conducted in 4 districts of Rayalaseema Region. Among the districts, urban, semi-urban and rural area branches are chosen as primary data source. The study specifically focuses on various aspects related to Work - Life Balance such as-

- Bank Policies
- Work - Life Balance Practices
- Initiatives for better work life
- Indicators of Bank Performance
- Work Environment
- Communication Networks
- Training & Career Development
- Leadership Practices
- Work Culture
- Remuneration & Recognition
Personality Factors-WLB
WLB-Personal & Family Conflict
Work at home
Hours worked in a Standard working week
 Longer than Standard Hours
Payment for overtime
Hours of overtime worked during an average week
Willingness to work on overtime/Unpaid job related work
Achievement of work related milestones
Key factors for personal WLB
Current personal WLB

OBJECTIVES OF THE STUDY

1. To critically examine the Work life balance of women employees in State bank of India.

2. To evaluate the effect of policies and practices of State bank of India on Work life balance.

3. To evaluate the impact of employee critical factors on their Work life balance.


5. To offer constructive suggestions to State bank of India based on the findings of the study to improve Work - Life Balance.

HYPOTHESIS

1. \( H_0: \) Bank policies and practices do not affect Work - Life Balance
   \( H_1: \) Bank policies and practices effects Work - Life Balance

2. \( H_0: \) Employee critical factors do not influence Work - Life Balance
**H₁**: Employee critical factors influence Work - Life Balance


**H₁**: Work - Life Balance impact performance of Bank

**PERIOD OF THE STUDY**

The present study is spread over 4 years from 2011-2012 to 2014-2015. During 2011-12 the researcher has visited various libraries of different universities and institutions and reviewed the literature on Bank Policies, Work - Life Balance - Practices, Initiatives for better work life, Indicators of Bank Performance, Work Environment, Communication Networks, Training & Career Development, Leadership Practices, Work Culture, Remuneration & Recognition, Personal Factors-WLB, WLB-Personal & Family Conflict, Work after coming home, Hours worked in a Standard working week, Longer than Standard Hours, Payment for overtime, Hours of overtime worked during an average week, Willingness to work on overtime/Unpaid job related work, Achievement of work related milestones, Key factors for personal Work - Life Balance (WLB), Current personal Work - Life Balance (WLB). After that the efforts are made to prepare structured questionnaire and had been administrated in the selected sample organization during 2013-2015. Then onwards the tabulation of the questionnaire data, Interpretation and Analysis of the data has been undertaken.

**RESEARCH METHODOLOGY AND SAMPLING**

The primary data is collected through discussions with the employees and also by distributing questionnaires to the employees, Managers of the bank and staff of four districts i.e., Anantapuramu, Kadapa, Chittoor, Kurnool. The questionnaire is having 109 questions in total.

The secondary data is collected from Bank reports, circulars of bank, available at the main branches and their regional offices, Websites, Journals, Articles, Newspapers and also from the doctoral works.
**Sampling**

State Bank of India is the largest Public Sector Bank in the Indian Banking Industry. It consists of 16,333 number of Branches with 2,13,238 Employees throughout the country. Hence SBI has been selected for the study. For the present study, Branches located in Rayalaseema Region have been selected. From the Four districts of STATE BANK OF INDIA, convenient samples of 523 employees are taken for the study. This number represents 20% from urban, semi-urban and rural areas. Further, from this sample, male female categories are chosen in specific ratios depending upon the number of women employees in that district. Table 3.1 shows the total sample taken from districts, and Table 3.2 shows male female sample.
<table>
<thead>
<tr>
<th>DISTRICT</th>
<th>AREA</th>
<th>OFFICERS STAFF</th>
<th>CLERICAL STAFF</th>
<th>TOTAL OFFICERS &amp; CLERICAL STAFF</th>
<th>20% SAMPLE TAKEN FROM OFFICERS &amp; CLERICAL STAFF</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>URBAN</td>
<td>93</td>
<td>106</td>
<td>199</td>
<td>38</td>
</tr>
<tr>
<td>ANANATHAPURAMU</td>
<td>SEMI-URBAN</td>
<td>75</td>
<td>88</td>
<td>163</td>
<td>29</td>
</tr>
<tr>
<td></td>
<td>RURAL</td>
<td>20</td>
<td>21</td>
<td>41</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td>TOTAL</td>
<td>188</td>
<td>215</td>
<td>403</td>
<td>81</td>
</tr>
<tr>
<td></td>
<td>URBAN</td>
<td>83</td>
<td>145</td>
<td>228</td>
<td>48</td>
</tr>
<tr>
<td>KADAPA</td>
<td>SEMI-URBAN</td>
<td>58</td>
<td>105</td>
<td>163</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td>RURAL</td>
<td>36</td>
<td>53</td>
<td>89</td>
<td>17</td>
</tr>
<tr>
<td></td>
<td>TOTAL</td>
<td>177</td>
<td>303</td>
<td>480</td>
<td>96</td>
</tr>
<tr>
<td></td>
<td>URBAN</td>
<td>187</td>
<td>220</td>
<td>407</td>
<td>92</td>
</tr>
<tr>
<td>CHITTOOR</td>
<td>SEMI-URBAN</td>
<td>123</td>
<td>174</td>
<td>297</td>
<td>68</td>
</tr>
<tr>
<td></td>
<td>RURAL</td>
<td>88</td>
<td>118</td>
<td>206</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td>TOTAL</td>
<td>398</td>
<td>512</td>
<td>910</td>
<td>182</td>
</tr>
<tr>
<td></td>
<td>URBAN</td>
<td>142</td>
<td>200</td>
<td>342</td>
<td>86</td>
</tr>
<tr>
<td>KURNOOL</td>
<td>SEMI-URBAN</td>
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<td>223</td>
<td>367</td>
<td>54</td>
</tr>
<tr>
<td></td>
<td>RURAL</td>
<td>46</td>
<td>69</td>
<td>115</td>
<td>24</td>
</tr>
<tr>
<td></td>
<td>TOTAL</td>
<td>332</td>
<td>492</td>
<td>824</td>
<td>164</td>
</tr>
<tr>
<td>TOTAL</td>
<td>1095</td>
<td>1522</td>
<td>2617</td>
<td>523</td>
<td></td>
</tr>
</tbody>
</table>

SOURCE: RECORDS OF SBI DISTRICT HEAD QUARTERS
### TABLE-3.2: SAMPLE TAKEN FROM TOTAL EMPLOYEES IN RAYALASEEMA REGION

<table>
<thead>
<tr>
<th>DISTRICT</th>
<th>TOTAL OFFICERS &amp; CLERICAL STAFF</th>
<th>20% SAMPLE TAKEN FROM TOTAL EMPLOYEES</th>
<th>SAMPLE TAKEN FEMALE EMPLOYEES</th>
<th>SAMPLE TAKEN MALE EMPLOYEES</th>
</tr>
</thead>
<tbody>
<tr>
<td>ANANTHAPURAMU</td>
<td>403</td>
<td>81 (80:20)</td>
<td>65</td>
<td>16</td>
</tr>
<tr>
<td>KADAPA</td>
<td>480</td>
<td>96 (80:20)</td>
<td>76</td>
<td>20</td>
</tr>
<tr>
<td>CHITTOOR</td>
<td>910</td>
<td>182 (75:25)</td>
<td>136</td>
<td>46</td>
</tr>
<tr>
<td>KURNOOL</td>
<td>824</td>
<td>164 (50:50)</td>
<td>82</td>
<td>82</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>2617</td>
<td>523</td>
<td>359</td>
<td>164</td>
</tr>
</tbody>
</table>

**SOURCE:** RECORDS OF SBI DISTRICT HEAD QUARTERS

**Sampling Population:** The sample chosen for the study is the employees working in the four districts (Anantapuramu, Kadapa, Chittoor, Kurnnol) of Rayalaseema Region.

**Sampling Method:** The sampling method adopted for this study is convenience sampling. The researcher has chosen sample employees as per convenience and availability by permissions, contacts with the employees.

**Data Collection Instrument:** Questionnaire method was adopted to get the responses from the respondents. Well structured questionnaires were personally distributed among the sample. The Questionnaire has been divided into Part A & Part B.
Part A Contains the Demographic Information of Employees.

Part B Contains the statements on variables of Work Life Balance of Employees.

**Statistical Tools Used:** The data are analyzed by using statistical tools like weighted average, chi-square, correlation, regression for hypothesis testing with the help of Microsoft Excel and statistical package for the Social Sciences (SPSS) 20.0 version for windows.

**INTERPRETATION OF DATA**

To analyze the quantitative data, statistical package for social Sciences (SPSS) was used. Firstly, all the responses from the employees were entered into an excel sheet, then they were promoted to the SPSS data sheet. A well designed questionnaire with Likert’s five-point scale is distributed among the respondents. The data, thus collected has been analyzed by calculating mean scores and statistical technique chi-square has been used for testing hypothesis.

**LIMITATIONS OF THE STUDY**

1. The study is limited to the front office employees of sample selected organization.

2. In spite of the hard efforts made to collect the information employees were not very co-operative due to their busy schedules.

**PRESENTATION OF THE STUDY**

The study is presented in seven chapters.

**Chapter – I: WORK LIFE BALANCE-AN INTRODUCTION**

This chapter deals with the importance of Human resource management and Human resource development and Work life balance in general and particularly in the banking industry.
Chapter – II: STATE BANK OF INDIA- EVOLUTION AND GROWTH

This chapter deals with the History and growth of the State Bank of India as a whole, and particularly in 4 districts of rayalaseema region.

Chapter – III: RESEARCH METHODOLOGY

This chapter provides the details regarding the need of the study, objectives, hypothesis, research design, methodology adopted, data sources, sampling design and data collection instrument, data Analysis plan, and limitations of the study. It also provides an overview of the literature relating to work life balance and its impact on employee performance.

Chapter – IV: POLICIES AND PRACTICES - WLB

This chapter examines the Bank Policies and practices of Work - Life Balance along with testing the hypothesis.

Chapter – V: EMPLOYEE CRITICAL FACTORS - WLB

This chapter examined the Employee critical factors for Work - Life Balance along with testing the hypothesis.

Chapter – VI: IMPACT OF WLB-PERFORMANCE OF SBI

This chapter deals with the Impact of WLB on Performance of bank along with testing the hypothesis

Chapter – VII: FINDINGS AND SUGGESTIONS

This chapter deals with the findings and suggestions drawn from the analyzed data.
REFERENCES


33. Wu, Hwei Ming Self-Efficacy, Work-Family Conflict, Social Support, Gender Role Attitude and Role Model as Antecedents of Career Aspiration among


51. VM Kumbhar (2009) "Alternative banking: A modern practice in India" the Indian banking sector has witnessed major transformation during the last 40 year. It has passed through various phases. In the process, it has embraced superior technology, new products and services that are customer centric.


Web sites:

www.sbi.org.in
www.bankersindia.com
www.indiainfoline.com
www.iba.org.in