CHAPTER - I

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INTRODUCTION

The human influence plays a significant and vital role in the growth of any country. Past is fully abounding with the rise and fall of civilizations – mostly attributed to the quantitative and qualitative aspects of the human resource. Certain societies have emerged rich with a great potential for growth because they are endowed with people rich in drive, vision, ingenuity, creativity and the spirit of enterprise.

As Meier and Baldwin have put it, “development does not occur spontaneously as a natural consequence when economic conditions are in some sense ‘right’, a catalyst or agent is needed, and this requires people with the drive and vision.”¹ Therefore, human resources are to be developed, cherished and correctly prepared in order to bring about wealth in any country. It should be noted that growth is a reproduction of the excellence and effectiveness of the human force. Among the various factors of production, human resource is the serious and critical factor. Nothing can be turned out until the other issues of creation are stimulated into exploit by the human resource.

The situation has been most appropriately exaggerated by Curle Adam, an economist, who said that ‘if immature nations have continued immature it is mainly because the people area weak has had no opening to realize their concentrated potentialities². The extreme use of people and their potentialities is the key to the growth of nations. Ducker said while addressing the CIDS Conference in Tokyo a few years ago that the major difficulty in developing countries is the problem of under organization of resources, particularly the rich human resources in a country like India.³

Myrdal emphasized that lack of human resources of right quality is largely responsible for the backwardness of the otherwise rich nations.⁴ It should be noted that human resources are responsible for the alteration of outmoded economies into
modern manufacturing economies and also for the current levels of economic development in different countries. The remarkable economic development attained by a country like Japan, poor in its natural resources, can be credited to its rich human resources. In essence, ‘the difference in the level of economic growth of the countries is largely a likeness of the changes in quality of human resources. The key group in this process is that the values, approaches, general organization and quality of the people of a country control its economic development.\(^5\)

Human resource is the total knowledge, skills, creative abilities, talents and aptitudes of an organization’s work force, as well as the values, attitudes and beliefs of the person’s involved.\(^6\) The human resources have also been designated as human factors. According to Julius, the human influence mentions to a whole containing of inter-related, inter-dependent and interacting physiological, psychological, sociological and ethical mechanisms.\(^7\) The human aspects are personal and variable, qualitative and active varying with national and personal backgrounds, financial events and with the route of times definitely a difficult of confusing services.\(^8\) As seen from these observations, it is apparent that human cause is highly energetic in nature.

Human issue in governments also increased meaning due to the fact that most of the difficulties in the contemporary governments are human and communal in nature quite than physical, technical or economic. It is persons who can make a change and who can have an endless influence on the existence and purpose of group. Disappointment to know this reasons huge loss not only to the separate creativity but also to the complete financial system. To estimate Oliver Sheldon, who saw contemporary association as a deep of people, ‘“no manufacturing can be condensed well-organized so long as the simple fact remains unrecognized that it is mainly human. It is not a frame of technologies and practical procedures but an organization of men. It is not a difficult of substance, but a compound of mortality. It achieves its purposes not by quality of approximately careful force, but by human dynamism. Its body is not a complicated network of powered plans but an exaggerated anxious system”’\(^9\). Peters and waterman\(^10\) in their generally celebrated study work, ‘In study of excellence’, have found ‘proficiency through people’ as one of the important qualities that considered the most wonderful and innovative businesses in the United States. The instructions from excellent establishments propose a people concerned with
philosophy, the philosophy which middles around –‘treat people as adults; treat them as partners: treat them with dignity; treat them with respect. Treat them not as money spending on mechanization but as the main source of efficiency gainer’. As pointed by the well-known psychologist, McGregor, “many managements would agree that the efficiency of their establishments would be at minimum gathered if they might determine how to tap the unrealized possible current in their human resources.” As such, fruitful corporations are the ones who attain unexpected consequences through ordinary people. The disappointment to know this fact causes huge loss to the country, originality and the separate. It is true that efficiency is related evidently with the nature of human resources and their total atmosphere containing of inter-related, inter-dependent and inter-acting economic and non-economic(i.e. political, religious, cultural, sociological and psychological) factors. Thus, the meaning of human issue can be observed from at least two positions economic and non economic.

Firstly, the human resources undertake position from financial position at domestic level and at the level and at the level of separate initiative. They have been observed as a form of principal and as the creation of venture whereby manufacture is acquired. As Ginzeberg points out human resources are the way to financial development. However, they are being wasted through redundancy, disguised redundancy, uselessness of skills, lack of work chances, poor workers performs and the hurdles of adjusting to change. The human resources account for a large part of national output and there was wide scope for attractive efficiency through their good progress. The physical resources, viz., material, machine, money and energy are all important in achieving the efficiency of the association, but they will not give results unless the human resources are applied to them. In addition, provide a dynamic personality to the economy and to the individual enterprise.

Secondly, the importance of human resources arises from the non-economic factors. The concept of freedom of initiative and equality of persons indicate that individuals should have maximum freedom of opportunity to benefit of their potentialities. Thus, from the political standpoint, the human resources have a very obvious place in governments as their participants. Moreover the human resources are also of significance from spiritual view point. We find richness of spiritual works on the self-esteem of human beings which has influenced management thought
considerably. Thus, they are being considered ‘spiritual’ creates quite different from other resources. The popular motto ‘service to mankind is the service to god’, demonstrated the significance of human resources in this context. The human resources also become important from cultural and social viewpoints. Cultural values and social systems immensely influence human behavior in work situations and provide a separate value to them as related to physical resources. The human resource is also significant from psychological standpoint. They require a particular psychological location to work. The spirit of psychological environment is motivation which provides energy to these exclusive resources.

Administrations of today are producing products and services which were unidentified as the past and thus providing more substantial comforts in life than ever before. The significance of human factor is that all these securities are possible through the real operation of human resources. It is the human resources which should connect all other resources effectively. It is only the human resource which rises with time while all other resources undergo the process of decline. All the firms buy the same material and machines but it is the people in the firm who build the organization and make a difference in the final product. A device’s maximum value reaches the day it starts producing. Man never reaches an ultimate value throughout the life time at work, but is able to change, grow and enrich his value. Success of an organization mainly depends on the quality of its manpower and its performance.

Human Resource Management (HRM) is a new way of thinking about how people should be managed as employees in a workplace. The public sector, likewise, has an interest in effective management of employees, and standards and quality of public–sector services are highly helpless on employee’s motivation, skills, and service orientation. HRM, therefore, is about effective management of the employment relationship and applies to management activity in all administrative locations, even unpaid work. Human resource management is a strategic and intelligent approach to the management of an organization’s most appreciated assets the people working there who individually and collectively contribute to the achievement of its goals.
The importance of human resource management has increased these days because management can achieve the structural ideas only with the procedure of the people working in the organization. Without the efficient use of human resources, management can never accomplish organizational objectives. Therefore, creating and continuing a motivated workforce is the central responsibility of management everywhere\textsuperscript{18}.

HRM roles comprise

- Apply quality and productivity principles to improve HRM function.
- Make policies clear, consistent, and complementary or synergistic.
- Facilitate implementation of quality and productivity interventions.
- Attention to such functions as staffing, training, appraisal, and compensation to ensure fit with organization’s goals- if goals change, function need to change.

The training of HR implements and events gives the total of success or failures of policies and practices. Research of human resource management provides an understanding of practices, policies that are successful and those which are not, what changes are necessary and in what area of personal management. Management needs information on employee job satisfaction in order to make sound decisions, both in avoiding and solving employee problems. A distinctive process used is a job satisfaction analysis. It is process by which workers report their feelings towards their jobs and work environment\textsuperscript{19}.

**CONCEPT AND MEANING OF HUMAN RESOURCES DEVELOPMENT**

The human resource development field is in the process of finding and conversion. The search for the spirit of HRD and how to transport it is increasing. The arena is rather an enormous of multiple perspectives, in some case only loosely arranged. It can described as emergent, dynamic and molded by the settings, conditions and cultures in which it occurs. The source of the term ‘HRD’ dates back to 1960s, to Leonard Nadler at George Washington University, home of the first master’s degree programmer in HRD. Nadler coined the term HRD and developed a
modality that treats HRD as having three component parts, training, education and development. He defined HRD as organized learning experiences, provided by employers within a specified period of time to bring about the possibility of performance improvement and / or personal growth. The core of HRD is learning. There are many other HR areas in organizations, but its use of learning to reach the objectives of the individual and the organization. He relates training to current job, education of future job and development as having no direct relationship to the job. Nadler did not consider OD to be a part of HRD. Pat McLagen’s human resources move, based on research showed under the supports of American Society Training and Development lists three components parts of HRD. They are training and development, organizational development and career development.

Abraham defined HRD as activities and processes undertaken to promote the intellectual, moral, psychological, cultural, social and economic development of the individual so as to help him achieve his highest human potential as a resource for the community. In command words it means a total all round growth of the person so that he can donate his best to the communal and the nation. HRD can be defined as a set of regular and planned activities designed by an organization to provide its members with chances to learn essential skills to meet current and future job demands. HRD is the creative design and collecting of strategies, structures, systems technologies and human beings in way that encourage both individual as well administrative learning and builds as well as sustains organizational effectiveness.

Human Resource Development means developing or appointing secreted qualities in people in order to make them achieve new functions leading organizational and individual goals. Nadler defined HRD as, “an organized learning experience within a given period of time with the objective of producing the possibility of performance change.” According to Prof.T.V. Rao HRD is a process by which the employees of an organization are helped in a continuous and planned way to-

1) Obtain or sharpen capabilities required to perform various functions associated with their present or expected future roles.
2) Improve their general capabilities as individuals and discover and exploit their own inner potentials for their own and/or organizational developmental purposes.

3) Develop and organizational culture in which superior-sub-ordinate relationships, team work and collaboration among sub-units are strong and contribute to the professional well-being, motivation and pride of employees.

In short, HRD aims at helping people to acquire competencies required to perform all their functions effectively and make their organization do well.

**IMPORTANCE OF HUMAN RESOURCE DEVELOPMENT**

The group creations completed are becoming increasingly attentive of the position of human resources.\(^{27}\) this reaction is generated by realization of the fact that people sub-system is a critical element in organization effectiveness. The real life experiences authenticate the statement that no substance how cultured and modern the business activities of the organization becomes, it will find it extremely difficult to tolerate its growth and efficiency unless its human resources are complementary to its processes. This understanding has driven human resource management into a major field of study in recent year and this transformed interest which has further facilitated in developing fresher methods for managing human resource. Learning function is the most powerful differentiator and competitive advantage.\(^{28}\) Human Resource Development in the coming years will demand that learning occur faster in more diverse places, across more cultural and domestic boundaries with more productivity. The real challenge for HRD is to find new ways to implement learning skills that are efficient, effective and that deliver immediate strategic and powerful results.

People is the most important and appreciated resources every organization or institution has in the form of its employees\(^{29}\). Energetic people can build active organization. Effective employees can contribute to the effectiveness of the organization. Capable and motivated people can make things happen and enable an organization/institution to achieve its goals. Therefore, organizations should continuously ensure that the dynamism, competency, motivation and effectiveness of the employees remain at high levels. Human resource development is thus a
continuous process to ensure the development of employee competencies, dynamism, motivation and effectiveness in a systematic and planned way.

The new psychology has made us understand that all human ability is learned and the fact that some people become able and others do not depend much on the opportunities that they have encountered to become educated and trained than on their inherent prospective. Of course the new attitude does not reject that genetic difference exists and that sometimes they may even be crucial element for later mature presentation but the thrust of new concept with regard to skill achievement is that environmental opportunities embrace the significant. Substantial resource cannot be put to use unless there are qualified and motivated people to transform development programs into reality. The insistence and greatness of the task is only implicit when one considers that the body of knowledge especially in view of the growth and diversification of science and technology is rapidly growing at the same time rapidly becoming obsolete. The fast pace of scientific and technical development requires a constant expansion of knowledge and skills and a continuous consolidation of knowledge required.

In this regard the growth of a new discipline named Human Resource Development (HRD) during the past thirty years is significant. HRD basically aims at enhancing the abilities and motivation of people to positively contribute for superior performance at individual level; nurturing teamwork at group level and favorable climate for innovation, value addition and performance orientation at organizational level. HRD is growing fast both as a professional discipline and as an important management function in the modern organizations. Even at the national level, governments are realizing the importance of HRD and the Government of India has shown the seriousness in attaching importance to HRD by creating a separate Ministry. HRD is a multi-dimensional concept, which is still in the developing stage although man management is as old as human civilization.

HUMAN RESOURCE DEVELOPMENT IN INDIA

The origin of HRD discipline has two important sources namely American and Indian. The developments leading to the evolution of this discipline is almost concurrent in both the countries. In this connection Silver says that it is a extensively
known fact, but seldom openly acknowledged mainly for political reasons, that Human Resource Development is not an import into India.\textsuperscript{33} It is a philosophical, value concept developed by Dr.Udai pareek and his junior colleague Dr.T.V.Rao during the seventies, at the Indian Institute of Management Ahmedabad. A number of issues arising out of the experiences of the two men contributed to the emergence of an idea, which they called HRD. They worked on rural as well as corporate projects, in the educational and managerial fields, before they charted the new concept. Their preference for action, evident in the description of systems in meticulous detail in their influential book Manipulative and Managing Human Resource Systems was resulted in a number of companies in the private as well as public sectors adopting their systems model. Many researchers have opined that the HRD principles applied around the world have originated from the USA\textsuperscript{(Elliot,\textsuperscript{34} Harada,\textsuperscript{35})}

Cummings and Worley say that attempts to apply western methods without considering cultural factors for sound HRD practice are bound to fail.\textsuperscript{36} The clear implication is that to understand the context of HRD practices in different countries it is necessary to study cultural values of that country. The definition of HRD varies from country to country and the national differences are a crucial factor in determining the way in which HRD professional’s work.\textsuperscript{37}

**SIGNIFICANCE OF HUMAN RESOURCE DEVELOPMENT IN BANKS**

The success of today’s banking business highly depends on the human resources of the organization at all levels. Organization should have its procedures that it authorizes and adventures the skills and arrogances of employees in this changing environment. HRD acquires more importance in service organization like banks where Human Resource plays a crucial role. The creative abilities, capabilities and knowledge of Human Resource are significant in case of service organization, where the very nature of functioning needs all these qualities of employees.

The aspect of HRD also assumes importance in present day conditions in banks where there is severe competition among them as the spectrum of functions of these organizations are widening. The banks in particular are entering in to various innovative areas of services of their customers. This enlargement of jobs need enhancement of capabilities and potentialities of employees. Improved performance
of bank through enhanced capabilities of its employees leads to the improved social image of the bank. This in turn satisfies social needs of employees. So, employees are to be given a chance to develop their capabilities like skills and knowledge through various means like career planning and growth, training, work itself etc. Enhancement of capabilities lead to better performance of the job.

The emerging concerns about new values of humanism and humanization have also added to this curiosity in HRD. Organization researchers in the past have been able to bring about a better understanding of the concept of work and human behavior association with it. All the understanding of work and human behavior, based on experiential and empirical evidences point out that human systems is not static. The ever changing environment is continuously influencing it especially in banking industry it is unavoidable. HRD has to be viewed as a dynamic process in banking industry, which needs to be kept aligned with the changing realities in the environment. The underlying emphasis in HRD, therefore, would to be work for the appropriate fit between work and people from time to time.

Human resource development in the Banking Industry is a process by which the employees of the bank are helped in a continuous planned way to acquire or sharpen capabilities required to perform various functions associated with their present or expected future roles; develop their general capabilities and discover and exploit their own inner potentials for organizational development purposes; and develop the culture in which supervisor-subordinate relationships, team work and collaboration amongst sub-unit are strong and contribute to the professional well-being, motivation, and pride of employees. HRD is important because it refers to all those educational, training and developmental activities conducted by a business organization to improve human performance. It is a broad term, which includes all activities planned to get employees to work more effectively within a given organization.

Despite several mechanical encouragements and implements available as organizers for quick and efficient service, banking has remained as essentially people’s business i.e., managed by people. There is therefore, a very great need for paying much more attention to the availability of trained and motivated people to
achieve corporate goals and objectives. In the background by which people are assisted in a continuous and planned manner to develop their job competence, personality and other capabilities. It refers to the activities undertaken by a bank to promote the intellectual, social and psychological development of employees so as to help them in achieving their highest potential. It is the total all-round development of people so that they can contribute their best to the bank and the country. HRD is not merely a set of techniques but a process by which employees in a bank/branch are assisted in a planned manner to acquire or sharpen the skills required to perform their present and future roles effectively; develop the general capabilities to discover and exploit their potential for their own and organizational development and develop and organization culture that encourages teamwork, mutual trust and freedom to express one’s opinions and feelings so as to contribute to the professional well-being of employees and the organization.

In banking industry, HRD is a process not merely a set of mechanisms and techniques. The mechanisms and techniques such as performance appraisal, counseling, training and organization development interferences are used to initiate, facilitate and promote this process in a continuous way. Because the process has no limit, the mechanisms’ may need to be examined occasionally to see whether they are promoting or obstructing the process towards progress of banks. Organizations can facilitate this process of development by planning of it, by allocating organizational resources for the purpose, and by demonstrating and HRD philosophy that values human beings and promotes their development. The goal of HRD systems is to develop the capabilities of each employee as an individual; the capabilities of each individual in relation to his to her present role; the capabilities of each employee in relation his or her predictable future roles; the relationship between each employee and his / her supervisor; the team spirit and functioning in every organizational unit; collaboration among different units of the organization; the organization’s overall health and self-renewing capabilities; which in turn increase the enabling capabilities of individuals’, dyads team, and the entire organization.

Human resource development is influenced by trend in other disciplines, demographics, politics, technology and a number of other domains. In this joining the dangerous reservations challenging HRD are:
1. Competition for the expertise elite: HRD’s role in recruiting or developing increasingly competent and expert workers.

2. Globalization: HRD balance the boundaries of time, space, geography and culture while maintaining its focus on developing work place expertise.

3. Locus of Control: HRD strike a balance between ever demanding organizations and individuals.


5. Next Age: HRD assure that it is flexible enough as a discipline to respond effectively to the demands of a variety of ages and the priorities they will bring.

6. Technological explosion: the roles of HRD shift in the context of a highly automated technologically demanding work place.

There are significant changes taking place in the field of HRD Technology are now becoming a core driver of learning systems. Development of employees and business become both global and virtual in many of their operation. Classroom based training is declining as technology and other approaches to delivery of learning become more prevalent (i.e., mentoring, on the job training, action learning, problem based learning and job rotation). Globalization and technological revolution have changed the landscape of banking business and to address these turbulences require developing new organizational structure, and building culture that foster learning and innovation.

Service organizations play a vital role in our economy in terms of the creation of employment potential and contribution to the national income. The involvement and role of human resource of in-service organizations is very high as entire process of rendering service is their responsibility. As such improving HRD in service organization to secure best possible performance from employees has become very important.

Commercial banks are an important part of service organizations in countries like India. In a planned economy like ours the part played by banks is very significant. The commercial banks in India supply credit to the promotional and
developmental activities of the society and 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 spectrum of Commercial banks has grown remarkably especially in the post nationalization period. Commercial banks evolved various modes and instruments of financing moving away from traditional banking to social and from class banking to mass banking by responding to social-economic needs of the public. The commercial banks have to face challenges due to the liberalization policy. As such the banking industry needs human resources with intelligence, logical sense and quick grasping. Apart from these aspects, most importantly banking industry needs motivated personnel with entrepreneurial flair, financial wizard, technical brilliance, administrative efficiency etc. In fact, sound HRD enables the bank management to have such human resources. The study of HRD in commercial bank assumes greater significance in view of economic liberalization and need for qualitative human resources.

WORK LIFE BALANCE

The term “work” is being used here referring to paid work or employment. The term “Work life balance” is a contested term, with many alterations suggested, such as “work life integration”, Work life interface”, Work life Masonic”, Work life reconciliation”, or Work life coordination. As early as 1960’s researchers have begun to study and find some imbalance between work and personal life. Various studies on work life thereafter finds that what happened at the workplace have significant impact on individuals and their families. Work life balance means adjusting the pattern of work so that your employees can benefit from a better fit between their work and areas of their personal life and in long run hope to achieve sustainable development and profitability. The profitability and productivity of organization depends on two factors that are interrelated performance and commitment of employees. These factors depend on workforce of the organization. But every employee has two aspects of his/her being personal life and professional life. Both of these are difficult to separate and form a source of conflict. If an
organization wishes better productivity and more committed employees, then they have to be happy and satisfied. The balance is achieved when an individual’s right to a fulfilled life inside and outside paid work is accepted and respected, to the mutual benefit of the individual business and society. Work family balance is a form of inter role conflict in which role pressures from the work and family domains are mutually incompatible in some respect (Koizumi, 2000). The balance Empirical studies show availability of work life policies does not necessarily result in uptake by employees, and thus reduced work life conflict and enhanced performance, retention and reduced absenteeism. The concept of work-life balance is based on the notion that paid work and personal life should be seen less as competing priorities than as complementary elements of a full life. The way to achieve this is to adopt an approach that is “conceptualized as a two way process involving a consideration of the needs of employees as well as those of employers.” The work life balance can be defined as a balance between professional and personal life. The work-life balance can be defined as a relationship between paid work and people’s lives outside of their employment, and the equilibrium between these two can be obtained, based on personal needs, expectations, and aspirations of a person, work-life balance can be affected by work intensity, part time work, increased jobs in service sectors. The work life balance proves to be a necessity for the personal satisfaction. As, now women are also in the corporate world so work life balance has grabbed even more attention. This is so because for women, it’s quite difficult and important that they need to balance both their professional and the personal life... The effects of work life balance can be different, and they may be different for both men and women. With the increase in number of professional working hours or the increase in the social activities, work life balance is affected.

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 role and family role. Employees who experience high work-life balance tend to invest similar amount of time and commitment, to work and non-work domains. Work life balance is contingent on a number of factors particular to an individual. An individual’s value system, personality, socialization, attitudes, beliefs, expectations, motivation etc. can go a long way in affecting his or her perceptions of Work Life
Balance. On the other hand organizations also have a responsibility to see to it that wholesome practices which help maintain a satisfactory relationship between the worker and workplace are encouraged. So employers need to follow certain retention and attraction strategies to retain employees which can include provisions with regard to flexible work schedules, compressed work weeks, work sharing, telecommuting, provision of day care and elder care centers, part time work, enhanced job mobility, flexible leave arrangements, satisfaction surveys, training and development support, health & safety programs and other employee support programs. Past research has found Work Life Balance to be positively related to both organizational and individual outcomes. Giving the employees flexibility, support and financial assistance can improve the organization's financial performance and raise Employee Satisfaction, Labor Productivity etc.\textsuperscript{51}, Employee-organizational commitment and attachment, and organizational citizenship behavior, Work Life Balance is also expected to have a positive impact on employee engagement. Employee engagement is essential to obtain high individual and organizational performance.

World has become global village, people interact with each other from different regions during different period of time. Employers can communicate with their employees any time during 24 hours and can acquire their services as per the need of time\textsuperscript{52}. Work-life balance necessitates having some space for oneself each day; while at the same time ensure no short-falls in job compulsions. Work-life balance encompasses in six key areas which cannot be defined as a synonym to it however they play very important role in supporting the concept under discussion in the current study. These areas are:”Self-Management, Time Management, Stress Management, Change Management, Technology Management, Leisure Management”

In the new millennium, contemporary organizations are benefited from a global, diverse, technologically savvy and highly productive workforce but it is ironic that these workforces also find it difficult to have a good balance between their work life and family life\textsuperscript{53}. Work-life balance can be seen as the extent to which an individual is equally engaged in-and equally satisfied with his or her work role and family role\textsuperscript{54}. Businesses are facing increasing demands to raise efficiency and becoming more responsive to customers and employees. No longer is it just a matter of remuneration and promotional prospects; job seekers are increasingly making
employment decisions on how well their current or potential workplace can support a balance between personal lives and paid occupation. On the other hand, organizations, failing to make their work environments flexible, are beginning to see a brain drain and loosing highly skilled professionals to more flexible organizations.

The growing number of educated women in India— who are now participating in the urban, organized, industrial sector in technical, professional, and managerial positions— has been accompanied by a steady growth in dual career families. Research on career women in India shows that work and family dilemmas in India are often different from those reported by women. As compared to their complements in other parts of the world, Indian employees face a lot of difficulties in managing their work and life. For maintaining work-life balance, social support plays a very significant role for women managers. In societies where there is gender discrimination such as in India, spouse support is extremely important for women. In today’s world, work and family domains influence each other greatly. It is a proverb that work interferes with family as much as family interferes with work. In case of female employees, this is even correct, as the pressure of meeting societal expectations is more for them. There is indeed a critical linkage between career and family of the female executives. It is found that women employees’ involvements, demands, and accomplishments in the employment and family domains are mutually interdependent. Work life imbalance is one such issue. Work life imbalance is applicable to any individual and has no geographical limitations. The effect of work life imbalance effects not only the individual but also his family and the society at large. Unfortunately working women compared to men are often at a higher risk of work life imbalance. They not only need to cater to the requirements of work but also have to attend to the demands of family life. An attempt has also been made to elicit the organizational interventions to manage both work and life successfully.

**PROBLEMS IN PROFESSIONAL LIFE**

According to Hellmund (2012), due to the problems and stress in personal life, employees have been negatively affected which also affects the organizational performance. In addition to this Caparas (2008), stated that the connection of the employees with their families during the working hours breaks or disturbs the
connection of employees’ with their job duties. Employees’ communication with the family and friends during the office working hours sometimes causes serious tensions and stress in the employee. It reduces the efficiency and concentration level of the employees and they lack the sense of motivation to perform well in the organization. As a result the level of performance is sometimes below average. There can be also be cases where the employees are asked to work for longer hours, so in those cases the importance of work life balance is even more highlighted. For this situation in case of banks, the banks offer lucrative benefits to the employees, and the employees may want to get these benefits for the purpose of their promotions in ranks and reward. Those employees who work longer hours are considered as competent and dedicated regardless of the benefit gained by the organization in connection to their long working hours. For this reason, and the incentives offered to the employees, they seek to work for longer hours such that they can be considered for the promotion and for the increased reward for their services to the banks. Because of the increased working hours, the performance of the individual may diminish, and the individual may not be able to perform effectively for the extra time as compared to the standard time.

**PROBLEMS FACED IN SOCIAL LIFE DUE TO WORK**

Balance implies to the concept of equity and reasonableness, the workaholics work for longer hours, which is considered as misbalanced work life because of the lack of realization of the norms about where and how much time and energy is to be spent, in professional life resulting in conflicts between the professional and personal life. For the work life balance, an individual is required to consider the reasonableness of the time spent for his social life and personal life, and for this purpose, the general perception accepted in the society and professional bodies for working hours are to be considered as the touchstone for contrasting the average and exceptional working hours. The exceptional longer working hours may affect the work life balance if the social needs of a person are quite demanding, however if a person is not so social and doesn’t need much time for its personal life might have less problems. According to Richenda Gambles, Suzan Lewis, Rhona Rapoport (2006), nowadays the employees are providing 24 hours service where ever they are just to fulfill the job requirements and duties and in return they are been rewarded
various incentives. On one side, these facilities have helped employees in availing incentives, benefits, and bonuses through which they are meeting different financial needs and wants. In contradiction to this, Flechl (2010)\textsuperscript{66} states that these facilities have disturbed the family life of employees in negative ways. One is that just to get these financial rewards, the personal lives of the employees are disturbed as they don’t spend much of the time with their families. Hence, Family life has been found to be seriously affected with the merger and overlapping of work and social life. According to Julie Cohen (2009)\textsuperscript{67}, employees are working for the organizations even in their off timings and holidays. There is no doubt being rewarded by the organization as well, which ultimately helps employees, but there is no replacement of pleasant and satisfaction that one receives from his or her family. Similarly, social life also requires the deliverance of proper timing and attention for maintaining healthy relationship.

WORK-LIFE BALANCE MANAGEMENT

According to Paludi, Neidermeyer, (2007)\textsuperscript{68} organizations have found that it is not appropriate for an individual to dedicate their life completely to the organization and ignoring their personal lives. To have healthy relations and social life of employees help organization in improving and developing the personalities of employees in the organization. It is so because healthy social atmosphere gives an individual to think healthy. They will also be motivated to utilize their skills and knowledge in an effective and most appropriate way, which helps in the extraction of favorable outcomes for the organization itself. In order to have a healthy mind of employees, organizations are involved in providing different facilities to their employees such as the holidays, vacations, leaves, tours and other ways through employees get relaxed and have a healthy time with their families and it has also resulted positively.

WORK LIFE CONFLICT

Work and family have increasingly become antagonist spheres, equally greedy of energy and time and responsible for work-family interference. Work/non-work conflict is generally defined in the literature as occurring when the emotional and behavioral demands of work and non-work roles are incompatible, such that
participation in one role is made more difficult by virtue of participation in the other (Greenhaus and Beutell, 1985)\textsuperscript{69}. Work Family Conflict (WFC) takes place when the demands of work come in conflict with the time / attention given to family. Workplace characteristics like the number of hours worked per week, the amount and frequency of overtime required, an inflexible work schedule, unsupportive supervisor, and an inhospitable organizational culture create conflict between the work and family role.

Family-work conflict (FWC) is also a type of inter-role conflict in which family and work responsibilities are not compatible. Previous research suggests that FWC is more likely to exert its negative influences in the home domain, resulting in lower life satisfaction and greater internal conflict within the family unit. However, FWC can have spillover effects and affect an individual’s work space. Both WFC and FWC basically result from an individual trying to meet an overabundance of conflicting demands from the different domains.

**PERSONAL NATURE AND WORK-LIFE BALANCE**

It doesn’t only depend on organization’s policies for managing the work-life balance of employees, but it also depends over the nature of an employee that how much focused and determined they are with their own work. When an employee utilizes the facilities and favors provided by the organization negatively, the purpose would not be served of having the incentives to have a healthy social life.\textsuperscript{70} Employees should be detached from their personal lives during the working hours. They should not interact or communicate with their family members back at home because it creates divergence among the mind of employees and they are not to provide the outcomes expected from them by organization. Different alternatives are available for the organization and individuals for generating positive outcomes with efficiency and effectiveness, but it depends on both, the organization and the employee to choose and use the paths to maintain the work-life balance.

The study is aimed at helping the high level authorities to frame a suitable policy for recruitment of women employees on a large scale if the findings confirm that their innate traits influence significantly their work life imbalance efficiency. This study is expected also to focus on problems confronting women employees and the
steps that the management at the higher echelons can initiate to mitigate them so that they may function in a congenial workplace atmosphere with unflinching dedication for which womanhood is extolled from time immemorial.

WORK CULTURE

A.K. Purwar (2004)\textsuperscript{71}, 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".

Other challenges in HRM are

- Over manning
- Low man power productivity
- Employee unions

Focus on increasing employee productivity. Mapping and developing competency; identifying talent and proper grooming. Transforming staff from being "Transaction processors" to business professionals. Developing strong business orientation among employees through sales culture and customer centric approach. De-bureaucratization and creating a competitive work culture. Greater accountability and ownership. Managing transformational conflict and preparing people for change. Team building and Team work - Personnel policies of the bank should enable their employees imbibing strong sense of team work so as to reap rich and regular dividends. Job satisfaction - Ensuring job satisfaction would enable banks to retain their skilled employees.
WORK-LIFE BALANCE POLICIES AND PRACTICES

Business performance can be affected by number of ways but one of these is Work-life balance policies as in the present scenario of competitive labor market, employers can attract better recruits by offering Work-life balance policies with having competitive remuneration packages. However, work-life balance policies can enhance productivity; reduce cost by improving staff retention rates, decrease negative spill-overs, reduce extended hours and fatigue to reduce negative effect on productivity which further minimizes stress and contribute to a safer and healthier workplace. Bloom et al. (2007) stated that on average larger firms which are typically more globalize have better work-life balance practices and Employers are being encouraged to introduce work-life policies and make them more inclusive in order to enhance their business performance (Wise and Bond, 2003) as policies which help employees balance their work and non-work priorities have become increasingly popular among employers in recent years. However firms employing larger numbers of professionals are more likely to implement work-life policies being their scarcity, harder to attract, more valuable and more expensive to recruit and retain than less paid employees whereas there are least availability of work-life balance policies for low skilled workers especially those in generally low skill industries.

TRAINING AND CAREER DEVELOPMENT

Training is considered a form of human capital investment whether that investment is made by the individual or by the firm. Once employees are hired, training programs enhance employee job skills. Employees are expected to acquire new skills and knowledge, apply them on the job, and share them with other employees. Lauri, Benson and Cheney found that firms often delay training to determine whether workers are good matches and therefore have a lower probability of leaving the firm. Employees want good training opportunities’ to increase their marketability. The conventional wisdom used to be that if the company makes them marketable, employees will leave at the first opportunity. But today, companies are finding that the more training employees get, the more likely they are to stay. Indeed, when the training ends, the turnover tends to begin. A firm has the incentive to
invest in the human capital of its workers only if there is an expectation of a return on its investment. Increasingly, companies are strengthening development for talent, thorough competency analysis, input on individual interests, multi-source assessment of capabilities and development needs, and the formulation of action plans. According to Storey and Sisson, training is a symbol of the employer’s commitment to staff. It is also reflective of an organizational strategy based on adding value rather than lowering cost. Leading companies have acknowledged that providing employees’ with a comprehensive range of career and skills—development opportunities is the key to attracting and retaining the kind of flexible, technologically-sophisticated workforce that companies need to succeed in the digital economy.

Level of employee turnover and training are expected to be inversely related: the higher the level of turnover, the lower the amount of training. This expectation is based on the reasoning that the longer an employee stays with an employer; the higher will be the return to training. Recent study by Frazis et al. indicated that employees working in low-turnover establishments spent about 59 percent of their total training time in formal training, compared with 18 percent for employees in high-turnover establishment, it is likely to contribute to an increase in productivity at that establishment. Greater productivity at the establishment, in turn, will tend to raise a worker’s wage above what he or she would earn elsewhere, thus providing an incentive to stay. In other words, training can serve to lower turnover.

LEADERSHIP

Leadership is defined as the behavior of an individual that results in non-coercive influence when that person is directing and coordinating the activities of a group toward the accomplishment of a shared goal. Leadership is conceptualized in terms of four tasks that need to be accomplished in any organization: providing direction, assuring alignment, building commitment and facing adaptive challenges. Leaders are central to the process of creating cultures, systems, and structures that foster knowledge creation, sharing, and cultivation. Research findings suggested that leadership enhanced organizational commitment. Though there are differences between the transformational and charismatic leadership theories, scholars are now viewing them as sharing much in common and referring to this body of work as the
“new leadership” theory or “neo-charismatic” leadership theory. Transformational leaders are regarded as active leaders that have four distinguishing characteristics: charisma, inspiration, intellectual stimulation and individualized consideration.

Numerous leadership studies in a wide variety of organizations have examined the impact of transformational and charismatic leaders. And findings indicate that transformational and charismatic leadership styles “result in a high-level of follower motivation and commitment as well as well-above average organizational performance.”

Furthermore, several studies have identified high levels of peak performance under transformational leadership, high correlation between charismatic leadership and effectiveness. Transformational leadership is more highly related to employees’ perceived satisfaction and effectiveness than transformational leadership. Several researchers have highlighted the positive influence of transformational leaders in organizational outcomes which resulted in lowered intention to leave and increased organizational behavior and lead to stronger organizational commitment.

Therefore, based on the literature review, it appears that leadership behavior has a positive influence on organizational commitment and turnover intention.

COMMUNICATION AND CONSULTATION

Communication is what makes the world spin. It's how information is shared, news is spread and lives kept safe. Effective communication has an incredible impact on the productivity of Human Resource Management (HRM) because without it there are frustrated employees, confusion in the workplace and unhappy customers in the end. From hiring and firing to developing and enforcing company policy, communication is what a good HRM department is built on. The primary function of effective communication in HRM is to empower the employees. With the proper information, a rewards system and effective policies in place, employees feel empowered and motivated to do their jobs to the best of their ability. Communication keeps everyone in the know and dispels any wrong information or confusion Effective communication has emerged from the comprehensive literature review as an essential facet of people management be it communication of the organization’s goals, vision,
strategies and business policies or the communication of facts, and information and data communication structure\textsuperscript{97}. Effective communications strengthen employee identification with the company and build trust\textsuperscript{98}.

For business success, a regular two-way communication, particularly face to face with employees, was identified as an important factor in establishing trust and a feeling of being valued\textsuperscript{99} Essentially, a two way communication is regarded as a core management competency and as a key management responsibility. For example, the management responsibilities for effective communication include

(1) Ensuring people are briefed on key issues,

(2) Communicating honestly and as fully as possible on all issues affecting the people,

(3) Encouraging team members to discuss company issues and give upward feedback and

(4) Ensuring issues from team members are fed back to senior management and timely replies given\textsuperscript{100}

Research conducted by TNT revealed that successful organizations place great emphasis on communication channels that enable people at all levels\textsuperscript{101}. Many formal and informal communication mechanisms exist all designed to foster an environment of open dialogue, shared knowledge and information as well as a trust in an effective upward, downward, lateral and cross functional structure. Regular employee meetings and other updates allow employees to adjust their efforts to support company objectives. Opportunities for feedback give employees an avenue to influence their work and company policies. Grievance procedures provide a more formalized mechanism by which workers can be heard when they are dissatisfied with a decision or outcome\textsuperscript{102}. Supervisors and co-workers are therefore principally responsible for communicating role expectations and feedback about role performance\textsuperscript{103}.
Hence, organizations that carry out effective communications ensure that their internal communications help their employees make the connection between positive aspects of their workplace and effective management policies\textsuperscript{104}

**WORK STRESS AND WORK-LIFE IMBALANCE**

Mohan and Ashok (2011)\textsuperscript{105} explained that Stress is often developed when an individual is assigned a major responsibility without proper authority and delegation of power, interpersonal factors such as group cohesiveness, functional dependence, communication frequency, relative authority and organizational difference between role sender and crucial persons. Work stress and work-life imbalance are correlated with workaholic, regardless of gender (Aziz and Cunningham, 2008)\textsuperscript{106}. Supervisor support and work-family culture are related to job satisfaction and affective commitment (Baral and Bhargava, 2010)\textsuperscript{107}. Dealing with the work-family tension results the career as subject of social fascination and family as a factual task (Kasper et al., 2005)\textsuperscript{108} There are strong connections between dimensions of the workplace, stress and job satisfaction. However, there is an absence of theory to provide conceptual understanding of these relationships. (Fairbrother and Warn, 2003)\textsuperscript{109}. Work-family balance is associated with quality of life when there is substantial time, involvement, or satisfaction to distribute across roles (Greenhaus et al., 2002)\textsuperscript{110}. As conceptualized, work and family life are separate domains having no bearing on each other. However, it is now recognized that domestic identities and responsibilities sometimes spill over into the workplace and that organizational identities and responsibilities often cross into home life (Halford, 1997; Kanter, 1977)\textsuperscript{111}. Whereas personal or family lives, interfere with work are associated for fewer hours but work that interferes with life matters (Reynolds, 2005)\textsuperscript{112}. However, employees’ attitudes towards their hours of work, and perceptions and complaints about work-life imbalances actually deals with working time and complaints about time pressure which are unrelated to hours actually worked (Roberts, 2007). Moreover, the prevalence of management control of the work-life balance agenda and management’s discretion in the operation of work-life issues.\textsuperscript{113} Researcher, Buddeberg-Fischer et al (2008)\textsuperscript{114} stressed that a well-balanced integration of professional and private life is an essential goal for the new generation Moreover, informal arrangements and managerial discretion are important in realizing work and care balance\textsuperscript{115}
SATISFACTORY WORKING ENVIRONMENT

The aspect most meaningfully disturbing workforce obligation is administrations credit of the importance of personal and family life\textsuperscript{116}. For some workers; personal significances or situations make the difference between separation and staying. Individuals will stay with a company that clearly deliberates and cares for their career priorities (life stage needs), health, location, family, dual-career and other personal needs\textsuperscript{117}. For example, many companies are providing flexible schedules and work arrangements and are trying with other ways to help individuals manage their work and personal life issues\textsuperscript{118}.

Gumbus and Johnson had recognized the development to many work-life creativities aimed at a business culture based on presentation and employee commitment. She says, ‘we believe in a healthy, well-balanced workplace that treats the employee as an individual, a family member, and a member of the community. ‘Therefore many companies have successfully created an employee friendly situation by participating particular work schedules such as flexible hours, telecommuting, and family-leave help to support employees in creating a work/life balance.

Some researchers advise that for positive work experiences to increase commitment significantly, workers must believe that such work experiences are a result of effective management policies. So parlaying a constructive culture into increased commitment might depend on how well managers succeed at getting employees to credit good management for their positive experiences.

Previous research in organizational behavior and human resource management has shown that an organization’s commitment to its employees tends, in turn, to create a more commitment and responsible workforce. Therefore, it appears that the person/environment – fit hypothesis assumes that, as employees amass positive work experiences, affective commitment raises accordingly\textsuperscript{119}.
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