CHAPTER V

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

Women employees working in banking sector both in urban and rural areas were selected for the study. Factors of life-work balance and factors of work-life balance are analysed in depth in the previous chapter. Important aspects of factors of life-work balance and factors of work-life balance were analysed. Influence of demographics on life-work balance and work-life balance were explored. Relationships between personal life satisfaction with life-work balance and relationships between work life satisfaction and work-life balance were established. The study includes 600 selected women employees working in banking sector have participated and expressed their views over life-work balance and work-life balance. Women employees were selected and the responses were collected in the form of well structured questionnaire and personal interviews were conducted to get their opinions. The results found in the previous chapter are recapitulated in this chapter.

5.1 SUMMARY OF FINDINGS

- Most of the women employees (37.0 %) working in banking sector are Deputy/Assistant Managers.
- Most of the women employees (35.7 %) have rendered their services between 1-10 years.
- Majority of the women employees’ monthly salary (39.3%) is between Rs.20, 001 and Rs.30, 000.
- Majority of the women employees (76.3%) working in banking sector were married.
- Majority of women employees (47.8%) working in banking sector are having one child.
- Majority of the women employees (41.2%) family sizes are between 3-5 members.
- Most of the women employees (39.3 %) working in banking sector are having up to one dependent.
- Majority of the women employees (56.5 %) are working in Nationalised banks.
- Factor structures of life-work are confirmed and the Goodness of fit for Family support, Child care/Dependent care and Self management are 0.901, 0.889 and 0.901 respectively, which shows good fit.
• Factor structures of work-life are confirmed and the Goodness of fit for Work life balance policies, Work support, Work load and financial assistance are 0.891, 0.921, 0.909 and 0.910 respectively, which shows good fit.

• “Purchasing vegetables purchased by me or by my spouse”, “Cutting vegetables in the evening” and “Maintaining kitchen clean” are the important aspects of support given by the family and “Spouse equally concentrates on children studies”, “Cup of coffee/tea at least once in a day” and “Tasty food with family once in a day” carries least importance in support given by the family to the women employees working in urban area banks.

• “Taking leave to give attention to dependent” and “Taking leave when the child is ill” are the important aspects of Child care/Dependent care and “Taking care of aged parents” and “Chat and play with kids” carries least importance in Child care/Dependent care of women employees working in urban area banks.

• “Spend time for self development” and “Sufficient time to take care of myself” are the important aspects of Self-Management and “Engage in my leisure activities” and “Do prayer either in the morning/evening” carries least importance in Self management of women employees working in urban area banks.

• “Purchasing vegetables purchased by me or by my spouse”, “Spouse shares household activities” and “Cutting vegetables in the evening” are the important aspects of support given by the family and “Spouse equally concentrates on children studies”, “Support from paid maid for cleaning vessels” and “Spouse pays school fees to my kids” carries least importance in support given by the family to the women employees working in rural area banks.

• All the aspects under Child care/Dependent care plays equal role.

• “Enough time to think, plan for daily activities” and “Sufficient time to relax myself” are the important aspects of Self-Management and “Do prayer either in the morning/evening” and “Engage in my leisure activities” carries least importance in Self-Management of women employees working in rural area banks.

• “All the employees are aware of WLB policies” and “Specific WLB has been established” are the important aspects of Work-Life balance policies and “Organization provide family-friendly policies” and “Various programmes offered by organization”
carries least importance in Work-Life balance policies of women employees working in urban area banks.

- “My attention for urgent family or personal issues”, “I receive good quality of supervision” and “Good understanding with my team members” are the important aspects of Workplace Support and “High degree of respect & fair treatment from my boss”, “Encouragement to take own decisions” and “Open discussion for work life balance with my superior” carries least importance in Workplace Support got by the women employees working in urban area banks.

- “My responsibility at work increases my workload”, “My job keeps me away from my family too much” and “I will always finish my work without pending ” are the important aspects of work load and “I am ready to take too many tasks at a full stretch”, “I plan my work and perform orderly without any delay” and “I get disturbed when there is delay in completion of work” carries least importance in Work load faced by the women employees working in urban area banks.

- “Organization provides good compensation for my work” and “I get stressed often due to my income level” are the important aspects of Financial Assistance and “I can assist my family to buy household appliances” and “Repayment of loans is easier for me through my good package” carries least importance in Financial Assistance offered to the women employees working in urban area banks.

- “Specific WLB has been established” and “Employees expected to attend training programmes” are the important aspects of Work-Life balance policies and “All the employees are aware of WLB policies” and “Organization provide family-friendly policies” carries least importance in Work-Life balance policies of women employees working in rural area banks.

- “My attention for urgent family or personal issues”, “Organization support for both professional & family life” and “Open discussion for work life balance with my superior” are the important aspects of Workplace Support and “Good understanding with my team members”, “Superior gives me more guidelines to perform my job” and “I receive good quality of supervision” carries least importance in Workplace Support got by the women employees working in rural area banks.
“I prepare work schedule to fulfill my personal commitment”, “My job keeps me away from my family too much” and “I will always finish my work without pending” are the important aspects of Work load and “I am ready to take too many tasks at a full stretch”, “I plan my work and perform orderly without any delay” and “I get disturbed when there is delay in completion of work” carries least importance in Work load faced by the women employees working in rural area banks.

“Organization provides good compensation for my work” and “I get stressed often due to my income level” are the important aspects of Financial Assistance and “Repayment of loans is easier for me through my good package” and “I can assist my family to buy household appliances” carries least importance in Financial Assistance offered to the women employees working in rural area banks.

• Significant influence of women employees’ age on family support is not observed.
• Significant influence of women employees’ age on child care/dependent care is not observed.
• Significant influence of women employees’ age on self management is not observed.
• Significant influence of women employees’ age on personal life expectations is not observed.
• Significant influence of women employees’ age on personal life satisfaction is not observed.
• Significant influence of women employees’ designation on family support is observed. Officers are having more family support and Managers are having less family support.
• Significant influence of women employees’ designation on child care/dependent care is not observed.
• Significant influence of women employees’ designation on self management is not observed.
• Significant influence of women employees’ designation on personal life expectations is not observed.
• Significant influence of women employees’ designation on personal life satisfaction is not observed.
• Significant influence of women employees’ service on family support is not observed.
• Significant influence of women employees’ service on child care/dependent care is not observed.
• Significant influence of women employees’ service on self management is not observed.
• Significant influence of women employees’ service on personal life expectations is not observed.
• Significant influence of women employees’ service on personal life satisfaction is not observed.
• Significant influence of women employees’ monthly salary on family support is not observed.
• Significant influence of women employees’ monthly salary on child care/dependent care is not observed.
• Significant influence of women employees’ monthly salary on self management is not observed.
• Significant influence of women employees’ monthly salary on personal life expectations is not observed.
• Significant influence of women employees’ monthly salary on personal life satisfaction is not observed.
• Significant influence of women employees’ marital status on family support is observed. Women employees living as single are getting good family support than the married women employees.
• Significant influence of women employees’ marital status on child care/dependent care is not observed.
• Significant influence of women employees’ marital status on self management is observed. Married women employees are good in self management than the women employees living as single.
• Significant influence of women employees’ marital status on personal life expectations is observed. Married women employees’ Personal life expectations are more as compared with women employees living as single.
• Significant influence of women employees’ marital status on personal life satisfaction is not observed.
• Significant influence of women employees’ family size on family support is not observed.
• Significant influence of women employees’ family size on child care/dependent care is not observed.
• Significant influence of women employees’ family size on self management is not observed.
• Significant influence of women employees’ family size on personal life expectations is not observed.
• Significant influence of women employees’ family size on personal life satisfaction is not observed.
• Significant influence of women employees’ number of dependents on family support is not observed.
• Significant influence of women employees’ number of dependents on child care/dependent care is observed. Women employees with more than two dependents are concentrating more on child care/dependent care and the women employees with up to one dependent are concentrating less on child care/dependent care.
• Significant influence of women employees’ number of dependents on self management is not observed.
• Significant influence of women employees’ number of dependents on personal life expectations is not observed.
• Significant influence of women employees’ number of dependents on personal life satisfaction is not observed. Women employees having up to one dependent are more satisfied in personal life and the women employees having more than two dependents are less satisfied in personal life in banks in urban area.
• Significant influence of women employees’ type of bank on family support is observed. Women employees working in Nationalised Banks are getting good support from their families than the women employees working in Private Banks.
• Significant influence of women employees’ type of bank on child care/dependent care is not observed.
• Significant influence of women employees’ type of bank on self management is observed. Women employees working in Private Bank are good in self management as compared with the women employees working in Nationalised Banks.

• Significant influence of women employees’ type of bank on personal life expectations is observed. Women employees working in Nationalised Banks are having more expectations in their personal life as compared with the women employees working in Private Banks in urban area.

• Significant influence of women employees’ type of bank on personal life satisfaction is not observed.

• Significant influence of women employees’ age on family support is not observed.

• Significant influence of women employees’ age on child care/dependent care is not observed.

• Significant influence of women employees’ age on self management is not observed.

• Significant influence of women employees’ age on personal life expectations is observed. Women employees with age of 41-50 years are having more expectations in personal life and the women employees with age of 30-40 years are having fewer expectations in personal life.

• Significant influence of women employees’ age on personal life satisfaction is observed. Women employees with age above 50 years are having more satisfaction in personal life and the women employees with age below 30 years are having less satisfaction in personal life.

• Significant influence of women employees’ designation on family support is not observed.

• Significant influence of women employees’ designation on child care/dependent care is not observed.

• Significant influence of women employees’ designation on self management is observed. Chief Managers are more comfortable in self management and the Officers are less comfortable in self management.

• Significant influence of women employees’ designation on personal life expectations is observed. Managers are having more expectations in personal life and the Deputy/Assistant Managers are having fewer expectations in personal life.
• Significant influence of women employees’ designation on personal life satisfaction is observed. Chief Managers are having more satisfaction in personal life and the Managers are having less satisfaction in personal life.
• Significant influence of women employees’ service on family support is not observed.
• Significant influence of women employees’ service on child care/dependent care is not observed.
• Significant influence of women employees’ service on self management is observed. Women employees with above 20 years of service are more comfortable with self management and the women employees with less than one year service are less comfortable with self management.
• Significant influence of women employees’ service on personal life expectations is observed. Women employees with 11-20 years of service are having more expectations in personal life and the women employees with 1-10 years of service are having fewer expectations in personal life.
• Significant influence of women employees’ service on personal life satisfaction is not observed.
• Significant influence of women employees’ monthly salary on family support is not observed.
• Significant influence of women employees’ monthly salary on child care/dependent care is not observed.
• Significant influence of women employees’ monthly salary on self management is not observed.
• Significant influence of women employees’ monthly salary on personal life expectations is not observed.
• Significant influence of women employees’ monthly salary on personal life satisfaction is observed. Women employees with monthly salary of above Rs.40, 000 are having more satisfaction in personal life and the women employees earning monthly salary Rs.20, 001-30,000 are having less satisfaction in personal life.
• Significant influence of women employees’ marital status on family support is observed. Married women employees are getting more support from their families than the women employees living as single.
- Significant influence of women employees’ marital status on child care/dependent care is not observed.
- Significant influence of women employees’ marital status on self management is not observed.
- Significant influence of women employees’ marital status on personal life expectations is observed. Married women employees are having more expectations in personal life than the women employees living as single.
- Significant influence of women employees’ marital status on personal life satisfaction is not observed.
- Significant influence of women employees’ family size on family support is not observed.
- Significant influence of women employees’ family size on child care/dependent care is not observed.
- Significant influence of women employees’ family size on self management is not observed.
- Significant influence of women employees’ family size on personal life expectations is observed. Women employees with family size of 3 - 5 members are having more expectations in personal life and the women employees with family size of above 5 members are having fewer expectations in personal life.
- Significant influence of women employees’ family size on personal life satisfaction is not observed.
- Significant influence of women employees’ number of dependents on family support is not observed.
- Significant influence of women employees’ number of dependents on child care/dependent care is not observed.
- Significant influence of women employees’ number of dependents on self management is observed. Women employees with more than two dependents are more comfortable in self management and the women employees with up to one dependent are less comfortable in self management.
- Significant influence of women employees’ number of dependents on personal life expectations is observed. Women employees with exactly two dependents are having
more expectations in personal life and the women employees with more than two dependents are having fewer expectations in personal life.

- Significant influence of women employees’ number of dependents on personal life satisfaction is not observed.
- Significant influence of women employees’ type of bank on family support is observed. Women employees working in Nationalised banks are getting more support from their families than the women employees working in Private Banks.
- Significant influence of women employees’ type of bank on child care/dependent care is not observed.
- Significant influence of women employees’ type of bank on self management is observed. Women employees working in Private Banks are more comfortable than the women employees working in Nationalised Banks towards self management.
- Significant mean influence of women employees’ type of bank on personal life expectations is observed. Women employees working in Nationalised Banks are having more expectations in personal life than the women employees working in Private Banks.
- Significant mean influence of women employees’ type of bank on personal life satisfaction is not observed.
- Significant influence of women employees’ age on Work life balance policies is not observed.
- Significant influence of women employees’ age on Work place support is not observed.
- Significant influence of women employees’ age on Work load is observed. Women employees with age above 50 years are having more work load and the women employees with age 41-50 years are feeling that their work load is less.
- Significant influence of women employees’ age on financial assistance is not observed.
- Significant influence of women employees’ age on Work expectations is not observed.
- Significant influence of women employees’ age on Work satisfaction is not observed.
- Significant influence of women employees’ designation on Work life balance policies is not observed.
- Significant influence of women employees’ designation on Work place support is observed. Women employees working as Deputy/Assistant Managers are getting more
support from the work place and the Chief Managers are getting less support in their work places.

- Significant influence of women employees’ designation on Work load is observed. Chief Managers are having more work load and the Deputy/Assistant Managers are having less Work load.
- Significant influence of women employees’ designation on financial assistance is not observed.
- Significant influence of women employees’ designation on Work expectations is observed. Managers are having more expectations in work and the Deputy/Assistant Managers are having less Work expectations.
- Significant influence of women employees’ designation on Work satisfaction is not observed.
- Significant influence of women employees’ service on Work life balance policies is not observed.
- Significant influence of women employees’ service on Work place support is observed. Women employees having service less than 10 years are getting more support from the work place and the women employees having more than 20 years are getting less support from the work place.
- Significant influence of women employees’ service on Work load is observed. Women employees with more than 20 years of services are feeling that they are having more work load and the women employees having 11-20 years of experience are feeling that they are having less work load.
- Significant influence of women employees’ service on financial assistance is not observed.
- Significant influence of women employees’ service on Work expectations is not observed.
- Significant influence of women employees’ service on Work satisfaction is not observed.
- Significant influence of women employees’ monthly salary on Work life balance policies is not observed.
- Significant influence of women employees’ monthly salary on Work place support is observed. Women employees with monthly salary of Rs. 30,001 – 40,000 are getting
more support from work place and the women employees with monthly salary above Rs.
40,000 are getting less support from work place in banks in urban area.

- Significant influence of women employees’ monthly salary on Work load is observed. Women employees with monthly salary of above Rs. 40,000 are having more work load and the women employees with monthly salary of Rs.30, 001- 40,000 are having less work load.
- Significant influence of women employees’ monthly salary on financial assistance is observed. Women employees with monthly salary of Rs. 30,001 – 40,000 are getting more financial assistance and the women employees with monthly salary above Rs. 40,000 are getting less financial assistance in banks in urban area.
- Significant influence of women employees’ monthly salary on Work expectations is not observed.
- Significant influence of women employees’ monthly salary on Work satisfaction is observed. Women employees with monthly salary of Rs. 30,001 – 40,000 are having more satisfaction towards their work and the women employees with monthly salary above Rs. 40,000 are having less satisfaction towards their work.

• Significant influence of women employees’ marital status on Work life balance policies is not observed.
• Significant influence of women employees’ marital status on Work place support is not observed.
• Significant influence of women employees’ marital status on Work load is not observed.
• Significant influence of women employees’ marital status on financial assistance is not observed.
• Significant influence of women employees’ marital status on Work expectations is not observed.
• Significant influence of women employees’ marital status on Work satisfaction is not observed.
• Significant influence of women employees’ family size on Work life balance policies is observed. Women employees with family size of up to 3 members are more comfortable with the work life balance policies and the women employees with family size above 5 members are less comfortable with the work life balance policies.
• Significant influence of women employees’ family size on Work place support is observed. Women employees with family size up to 3 members are getting more support from the work place and the women employees with family size above 5 members are getting less support from the work place.
• Significant influence of women employees’ family size on Work load is observed. Women employees who have family size of above 3 members are feeling that they are having more work load and the women employees with family size of above 5 members are feeling that they are having less work load.
• Significant influence of women employees’ family size on financial assistance is not observed.
• Significant influence of women employees’ family size on Work expectations is not observed.
• Significant influence of women employees’ family size on Work satisfaction is not observed.
• Significant influence of women employees’ number of dependents on Work life balance policies is observed. Women employees having up to one dependent are more satisfied towards the work life balance policies and the women employees having more than two dependents are less satisfied towards the work life balance policies.
• Significant influence of women employees’ number of dependents on Work place support is observed. Women employees having up to 1 dependent are getting more support in work place and the women employees having more than two dependents are getting less support in work place.
• Significant influence of women employees’ number of dependents on Work load is observed. Women employees having more than two dependents are feeling that their work load is more and the women employees having up to one dependent have accepted that their work load is less.
• Significant influence of women employees’ number of dependents on financial assistance is observed. Women employees with up to one dependent are more comfortable with the financial assistance and the women employees with more than two dependents are less comfortable with the financial assistance offered by the banks.
• Significant influence of women employees’ number of dependents on Work expectations is not observed.

• Significant influence of women employees’ number of dependents on Work satisfaction is observed. Women employees having up to one dependent are more satisfied towards their work and the women employees having more than two dependents are less satisfied towards their work in banks.

• Significant influence of women employees’ type of bank on Work life balance policies is observed. Women employees working in Nationalised Banks are more satisfied with the work life balance policies and the women employees working in Private Banks are less satisfied with the work life balance policies.

• Significant influence of women employees’ type of bank on Work place support is observed. Women employees working in Nationalised Banks are getting good support in their work place and the women employees working in Private Banks are getting less support in the work place.

• Significant influence of women employees’ type of bank on Work load is observed. Women employees working in Private Banks are facing more work load than the women employees working in Nationalised banks.

• Significant influence of women employees’ type of bank on financial assistance is observed. Women employees working in Nationalised banks are more satisfied with the finance assistance offered by their banks than the women employees working in Private Banks.

• Significant influence of women employees’ type of bank on Work expectations is not observed.

• Significant influence of women employees’ type of bank on Work satisfaction is observed. Women employees working in Nationalised Bank are having good satisfaction towards their work than the women employees working in Private Banks.

• Significant influence of women employees’ type of bank on Work life balance policies is not observed.

• Significant influence of women employees’ age on Work place support is observed. Women employees with age of 41-50 years are getting more support in work place and the women employees with age above 50 years are getting less support in work place.
• Significant influence of women employees’ age on Work load is observed. Women employees with age above 50 years are having more work load and the women employees with age 41-50 years are having less work load.

• Significant influence of women employees’ age on financial assistance is observed. Women employees with age 41-50 years are more satisfied with the financial assistance offered by the banks and the women employees with age above 50 years are less satisfied with the financial assistance offered by the banks.

• Significant influence of women employees’ age on Work expectations is not observed.

• Significant influence of women employees’ age on Work satisfaction is observed. Women employees with age of 41-50 years are having more satisfaction towards the work and the women employees with age above 50 years are having less satisfaction towards the work.

• Significant influence of women employees’ designation on Work life balance policies is not observed.

• Significant influence of women employees’ designation on Work place support is not observed.

• Significant influence of women employees’ designation on Work load is observed. Chief Managers are having more work load and the Managers are having less work load.

• Significant influence of women employees’ designation on financial assistance is observed. Managers are more satisfied with the financial assistance offered by the banks and the Chief Managers are less satisfied with the financial assistance offered by the banks.

• Significant influence of women employees’ designation on Work expectations is not observed.

• Significant influence of women employees’ designation on Work satisfaction is observed. Managers are more satisfied with their work and the Chief Managers are less satisfied with their work.

• Significant influence of women employees’ service on Work life balance policies is not observed.

• Significant influence of women employees’ service on Work place support is not observed.
• Significant influence of women employees’ service on Work load is not observed.
• Significant influence of women employees’ service on financial assistance is not observed.
• Significant influence of women employees’ service on Work expectations is not observed.
• Significant influence of women employees’ service on Work satisfaction is not observed.
• Significant influence of women employees’ monthly salary on Work life balance policies is not observed.
• Significant influence of women employees’ monthly salary on Work place support is not observed.
• Significant influence of women employees’ monthly salary on Work load is not observed.
• Significant influence of women employees’ monthly salary on financial assistance is not observed.
• Significant influence of women employees’ monthly salary on Work expectations is not observed.
• Significant influence of women employees’ monthly salary on Work satisfaction is not observed.
• Significant influence of women employees’ marital status on Work life balance policies is not observed.
• Significant influence of women employees’ marital status on Work place support is observed. Married women employees are getting good support from work place than the women employees living as single.
• Significant influence of women employees’ marital status on Work load is observed. Women employees living as single are feeling more work load than the married women employees.
• Significant influence of women employees’ marital status on financial assistance is observed. Married women employees are getting good financial assistance than the women employees living as single.
- Significant influence of women employees’ marital status on work expectations is observed. Married women employees are having more expectations in work than the women employees living as single.

- Significant influence of women employees’ marital status on work satisfaction is observed. Married women employees are having more satisfaction towards their work than the women employees living as single.

- Significant influence of women employees’ family size on work life balance policies is not observed.

- Significant influence of women employees’ family size on work place support is not observed.

- Significant influence of women employees’ family size on work load is observed. Women employees with family size of above 5 members are getting more work load and the women employees with family size of up to 3 members are getting less work load.

- Significant influence of women employees’ family size on financial assistance is not observed.

- Significant influence of women employees’ family size on work expectations is not observed.

- Significant influence of women employees’ family size on work satisfaction is not observed.

- Significant influence of women employees’ number of dependents on work life balance policies is not observed.

- Significant influence of women employees’ number of dependents on work place support is not observed.

- Significant influence of women employees’ number of dependents on work load is observed. Women employees with more than two dependents are getting more work load and the women employees with up to one dependent are getting less work load.

- Significant influence of women employees’ number of dependents on financial assistance is observed. Women employees having up to one dependent are more pleased with the financial assistance offered by the banks and the women employees having more than two dependents are less pleased with the financial assistance offered by the banks.
• Significant influence of women employees’ number of dependents on Work expectations is not observed.
• Significant influence of women employees’ number of dependents on Work satisfaction is observed. Women employees with up to one dependent are having more satisfaction towards their work and the women employees with more than two dependents are having less satisfaction towards their work.
• Significant influence of women employees’ type of bank on Work life balance policies is observed. Women employees working in Nationalised Banks are comfortable with work life balance policies than the women employees working in Private Banks.
• Significant influence of women employees’ type of bank on Work place support is observed. Women employees working in Nationalised Banks are getting good support from work place than the women employees working in Private Banks.
• Significant influence of women employees’ type of bank on Work load is observed. Women employees working in Private Banks are getting more work load than the women employees working in Nationalised Banks.
• Significant influence of women employees’ type of bank on financial assistance is observed. Women employees working in Nationalised Banks are more pleased with the financial assistance offered by the Banks than the women employees working in Private Banks.
• Significant influence of women employees’ type of bank on Work expectations is not observed.
• Significant influence of women employees’ type of bank on Work satisfaction is observed. Women employees working in Nationalised banks are more satisfied with their work than the women employees working in Private Banks.
• Significant difference between satisfaction level and the expectations level in personal life of women employees working in urban area banks. Satisfaction levels in personal life of women employees are not fulfilled up to their expectations level in the urban area banks.
• Significant difference between satisfaction level and the expectations level in work life of women employees working in urban area banks. Satisfaction levels in work life of women employees are not fulfilled up to their expectations level in the urban area banks.
• Significant difference is observed between satisfaction level and the expectations level in personal life of women employees working in rural area banks. Satisfaction levels in personal life of women employees are not fulfilled up to their expectations level in the rural area banks.

• Significant difference is observed between satisfaction level and the expectations level in work life of women employees working in rural area banks. Satisfaction levels in work life of women are not fulfilled up to their expectations level in the rural area banks.

• The expectations are not fulfilled for the employees working in the rural area banks.

• Positive significant correlation is observed between personal life satisfaction and family support (r = .561). Good family support will result in good personal life satisfaction.

• Positive significant correlation is observed between personal life satisfaction and child care/dependent care (r = .513). Child care/dependent care enriches personal life satisfaction.

• Significant positive correlation is observed between personal life satisfaction and self management (r = .443). Self management increases satisfaction level in personal life.

• Positive significant correlation observed between family support and child care/dependent care (r = .415). Child care/dependent care is done by good family support.

• Significant positive correlation is observed between family support and self management (r = .264). Family support helps to maintain self management.

• Significant correlation is not observed between self management and child care/dependent care (r = .051). Self management and child care/dependent care is accepted at 5% level.

• Positive significant correlation is observed between personal life satisfaction and family support (r = .587). Good family support will result in good personal life satisfaction.

• Positive significant correlation is observed between personal life satisfaction and child care/dependent care (r = .613). Child care/dependent care enriches personal life satisfaction.

• Significant Positive correlation is observed between personal life satisfaction and self management (r = .458). Self management increases satisfaction level in personal life.
• Positive significant correlation observed between family support and child care/dependent care (r = .571). Child care/dependent care is done by good family support.

• Significant correlation is not observed between family support and self management (r = .122).

• Significant correlation is not observed between self management and child care/dependent care (r = .095).

• Positive significant correlation is observed between work life satisfaction and work life balance policies (r = .731). Good work life balance policies improve work life satisfaction.

• Positive significant correlation is observed between work life satisfaction and work place support (r = .729). Good support from work place brings good level of work life satisfaction.

• Significant negative correlation is observed between work life satisfaction and work load (r = -.721). Lesser work load will improve the work life satisfaction.

• Significant Positive correlation is observed between work life satisfaction and financial assistance (r = .621). Financial assistance offered by the banks improves the level of work satisfaction.

• Positive significant correlation is observed between work life balance policies and work place support (r = .712). Work life balance policies provide the way for good support from the work place.

• Significant negative correlation is observed between work life balance policies and work load (r = -.601). Good and improved work life balance policies will decrease the work load.

• Significant positive correlation is observed between work life balance policies and financial assistance (r = .612). Good work life balance policies helps to get financial assistance from their banks.

• Significant negative correlation is observed between work place support and work load (r = -.709). Work place support will reduce the work load considerably.
• Significant positive correlation is observed between work place support and financial assistance ($r = .707$). Support from work place helps to get financial assistance from their banks.

• Significant correlation is not observed between work load and financial assistance ($r = .127$). Work load and financial assistance” is accepted at 5% level.

• Positive significant correlation is observed between work life satisfaction and work life balance policies ($r = .415$). Good work life balance policies improve work life satisfaction.

• Positive significant correlation is observed between work life satisfaction and work place support ($r = .718$). Good support from work place brings good level of work life satisfaction.

• Significant negative correlation is observed between work life satisfaction and work load ($r = -.744$). Lesser work load will improve the work life satisfaction.

• Significant Positive correlation is observed between work life satisfaction and financial assistance ($r = .725$). Financial assistance offered by the banks improves the level of work satisfaction.

• Positive significant correlation is observed between work life balance policies and work place support ($r = .420$). Work life balance policies provide the way for good support from the work place.

• Significant negative correlation is observed between work life balance policies and work load ($r = -.391$). Good and improved work life balance policies will decrease the work load.

• Significant positive correlation is observed between work life balance policies and financial assistance ($r = .412$). Good work life balance policies helps to get financial assistance from their banks.

• Significant negative correlation is observed between work place support and work load ($r = -.716$). Work place support will reduce the work load considerably.

• Significant positive correlation is observed between work place support and financial assistance ($r = .720$). Support from work place helps to get financial assistance from their banks.
• Significant correlation is not observed between work load and financial assistance (r = 0.089).
• Family support serves as predictor variable for personal life satisfaction of women employees working in urban area banks.
• Family support and Child care/ Dependent care serves as predictor variables of personal life satisfaction of women employees working in rural area banks.
• Work place support and financial assistance serves as a significant predictor for personal life satisfaction of women employees working in banks in urban area.
• Work load serves as a significant predictor for personal life satisfaction of women employees working in banks in rural area.
• Work life balance policies, work place support, work load and financial assistance are the predictor variables of work satisfaction of women employees working in urban area banks.
• Work place support, work load and financial assistance are the predictor variables of work satisfaction of women employees working in rural area banks.
• Family support serves as the predictor variables of work satisfaction of women employees working in urban area banks.
• Family support and self management serves as the predictor variables of work satisfaction of women employees working in rural area banks.

5.2 SUGGESTIONS

The balance between personal and professional life vary from person to person. The best individual work-life balance will vary over time. The worklife balance strategies differ for single, married women and women with children.

Based on the findings of the study the following suggestions are drawn.

❖ The banks are advised to establish a Work life balance cell at their branches in order to analyze the level of their employees’ expectations and perception on the worklife balance concept. Then only they can ensure the well being of to their employees and try to maximize the employees’ satisfaction. Since the banks are facing high competition in the
banking industry, in order to increase the productivity and morale of the employees, the banking authorities are advised to focus on the main key dimensions of worklife balance.

- In urban area banks, married women having family size as 3 to 5 members with 11 to 20 years of experience, working in nationalised banks are having more expectations in personal life. But their satisfactory level is not fulfilled upto their expectations, they can prepare a list of work activities and personal life activities, prioritise them and perform accordingly. The incidents which are abnormal in experience (difficult or met hindrances to perform) could be made as a record in diary, the ideas and suggestions (to overcome the situation) could be implemented in future. The individual employees can schedule their time by estimating time needed for work activities and life activities. These activities can be scheduled for normal working day and holidays. On normal working days, both activities should be given equal importance. On Holidays, more or full time may be allotted for life activities and few or less hours may be spent for work activity, if necessary. This estimation must be filled in a monthly calendar and followed. Any discrepancies faced during the actual implementation will be accumulated and at the end of the month those discrepancies will be considered as exceptional areas to give more time for these activities for the next time.

- The women employees working in urban area with one dependent are less comfortable in their self management. The expectations are also not fulfilled for them in both personal life as well as in worklife. They may check their worklife balance index on their Birthday day or Wedding Anniversary day or on any other significant day every year and they can improve their balance by checking the worklife balance score every year. They can improve their balance in this manner and get their expectations fulfilled.

- The women working in private banks having less than 10 years of experience get less support from both family and workplace. But they are good in their self-management. On the other hand, the chief managers are more satisfied with personal life and less support from workplace. Their workload is also more. These employees can outsource any of
their time consuming household chores. They can purchase the things by online, if it is possible. They can classify their activities in the schedule activities as both essential and urgent and essential or urgent. According they can perform the activities. The women working in private banks are having less family support with more than 20 years of experience have get this more than Rs40,000 salary less support from workplace. They can utilize technological development and adopt new methods for performing their household activities to manage their time efficiently.

- The women employees of private banks in Rural areas working as chief Managers and single with more than 50 years of age have less satisfaction towards their work and feel less comfortable with the work life balance policies. These banks can list out the work life balance policies and make them to have clarity in the policies. They can conduct training programs to understand them properly by creating healthy and communicative work environments so that their satisfaction towards work will get increased.

- The women employees with more than twenty years of experience and chief managers in urban area banks and women employees with more than fifty years and chief managers working in rural area can engage themselves in their learning process and they may acquire knowledge to develop themselves. By this continuous learning process they may ensure Psychological well being. Regular health check-up could be arranged by the banks to ensure the physical well being of the employees.

5.3 CONCLUSION

The present study concludes that the level of women employees’ satisfaction on work life balance in personal and work life satisfaction is higher for the women employees of nationalised banks than in private sector banks. They are more comfortable with the WLB policies and get good support from the workplace. They are more pleased with the financial assistance with less workload and thus they are more satisfied with the work environment both in urban and rural
areas. Good family support, better child care and dependent care, self management increases the level of satisfaction both urban area and rural area women employees in their personal environment. Family support plays major role in good child care, dependent care and self management. However their level of satisfaction is not fulfilled up to their expected level in personal environment.

The WLB policies provide way for good support from workplace, decrease the work load i.e., give pleasure of doing work and assists to get good financial assistance from banks. The workplace support reduces the workload and helps to get financial assistance. Ultimately, the level of satisfaction in the work environment of both urban and urban area is increased by good work life balance policies, good support from workplace lesser workload and better financial assistance. The workplace support along with WLB policies plays significant role in getting work life satisfaction for the employees of banking sector.

The predicator variables for personal life and work life satisfaction of women employees in urban area are family support, and workplace support, WLB policies, workload and financial assistance. The predicator variables for personal life and work life satisfaction of women employees in rural area are family support, child care, dependent care, self management, workplace support, workload, and financial assistance.

Work life balance schedules are different for each and every individual. The Worklife balance programme suited for one person may not suit for other person. In order to create a healthy environment around an employee, it is more significant to make the employees to attain proper Worklife balance, because the ultimate intention of human beings is well being and life satisfaction. In banking sector, the personal life satisfaction of the women employees depends upon family support, work place support, workload and their work satisfaction depends upon work place support, workload and financial assistance. The personal life satisfaction also leads to work satisfaction.

5.4 Scope for further Research
In the present scenario, most of the women are employed. They have to take care of both personal life and working life. Thus the concept of work life balance has become inevitable in their life. The present study ascertains the perceived life work balance and worklife balance in the personal environment and work environment respectively. The model created in the study may help the women employees of Banking sector to attain personal life satisfaction as well as
work satisfaction especially those of the Banking industries at Chennai and Tamilnadu. The study also attempts to measure the expectations and satisfaction of the women employees in their personal environment and work environment. This study can be conducted with the women employees of other states or on international basis. The study can be conducted for both male and female employees in order to get generalized results.

The development of Worklife balance programmes and awareness of worklife balance, lifework balance and some areas which are not covered in this study are interesting and needed to be explored. In addition to this, the limitations and shortcomings of this study also provide implication for future research. Future research could be done in several sectors of the current study. The research findings could be enhanced and validated by utilising more diversified random samples. The main limitation of the current study is quantitative data collection. This represents the number of samples that restricts the development of findings. The study could be conducted with more number of samples and different findings could be drawn. However, the results of the present study are based on both qualitative and quantitative methods and large sample size may not affect the conclusions derived from this research. The hurdles for implementing Worklife balance policies in rural branches could be elaborately studied in future researches. A comparative study on worklife balance of women employees in new and old private sector banks may be done in near future.