CHAPTER II

REVIEW OF LITERATURE

This chapter discusses the Literature Review on WLB and makes an assessment on the impact of work & personal life dimensions on the WLB of women employed in Banking, IT and other types of industries. An effective WLB is a major issue for employees and the organisations deal with this issue by implementing WLB practices. Since women are entrusted with the responsibility of developing healthy family environment, their efficiency and quality time in both places, i.e., personal environment and work environment becomes significant and it has an impact on the happiness of the family and family members and also on smooth functioning of an organisation. A working woman is indeed an invaluable asset for developing the standard of living of family as well as nation. Most of the studies have been done on Worklife conflicts and WLB practices. However, most of the researchers have given emphasis on working Hours, work load, job satisfaction, workplace issues including managing change, overlap of work and other dimensions of life, stress and burnout, ill-health, marital conflicts, productivity, etc. Many researchers focused on the WLB of BPO, insurance and IT sector women employees. So it becomes important to study about the WLB of managerial cadre women employees of Banking sector. The reviews collected for this research are summarized as follows.

Chassin et al. (1985) found three types of conflicts in their research on a sample of 83 dual worker couples with pre-school children. The types of conflicts they faced can be described as the conflict between demands of multiple roles, conflict between role expectations of self and spouse and conflict created by lack of congruence between expectation and reality of roles. The authors stated that self-role congruence in women leads to better mental health.

Kandel et al. (1985) studied the nature of specific strains and stresses among married women in their marital, occupational and house work roles. They found that strains and stresses are lower in family roles than in occupational and household roles among the married women. These have more severe consequences for the psychological well-being of women than occupational strains and stresses. Strains predicted distress through role-specific stress, with strains deriving from contribution of role-specific stress.
Schwartz (1989) found that women make career decisions, work extra hours, make sacrifices in their personal lives and utilise every opportunity for the sake of professional development. Professional success requires women to remain single or childless; if they do have children, they need to be happy for others to satisfy them.

Marshall (1993) analysed women managers and concluded that when a woman manager becomes a mother she tends to create a balance between the two roles to avoid leaving her senior management position.

Lewis (1997) found that Managerial careers in UK organizations are more difficult to maintain their work life balance since working hours tend to be longer and cultural expectations of time and commitment follow the “male model of working”, which include long, unpredictable working hours, geographical mobility and networking out of hours.

Kossek and Ozeki (1998) found that increased WFC is associated with decreased job satisfaction, and with decreased life satisfaction, and there is some indication that this association is stronger for women than it is for men. They suggested that where there is an access to work family policies, job satisfaction is increased. They also found few studies which look at HR policies, WFC and satisfaction, and suggest that this is an area requiring further research.

Konrad and Mangel (2000) concluded that the Work-life balance policies have a stronger positive impact on productivity when women comprised a larger percentage of the workforce and when a higher percentage of professionals were employed.

Allen and et.al. (2000) also found that as WFC increased, job satisfaction decreased among individuals of both genders in diverse professions, various career stages and from different countries. And also WFC increased, organizational commitment decreased, and that WFC is associated very highly with turnover or the intention to leave. Both physical and psychological stress have been associated with WFC, including ‘Psychological strain’, anxiety, ‘general life stress’, increased blood pressure, alcohol abuse, ‘burnout’, ‘work related stress’ and depression.
**Guest (2001)** points out that different aspect of an individual’s personality also add to the different perceptions of balance. Guest gives the example of workaholics who choose to work long hours even though they may not have to, and this is usually at the expense of other activities.

**Burke (2002)** concluded that women give more emphasis on work and family and both are equally important for them and both are the sources of their satisfaction. Especially, the former is more important. When work does not permit women to take care of their family, they feel unhappy, disappointed and frustrated. They draw tight boundaries between work and family and they do not like one crossing the other.

**Daniel Vloeberghs (2002)** denoted in his study that the Family and Business Audit (FBA) are being developed on behalf of the Flemish government to assist in work life balance. In accordance with this the attention to the social responsibility of companies has also increased. An important part being the daily combination of family life and business life, with which all families and companies are confronted.

**Parasuraman and Greenhaus (2002)** suggest that the consequences of work-family conflict have been investigated widely, finding high levels of conflict producing dissatisfaction and distress within both the work and family domains. However, the mutually enriching effects that work and family can have upon each other have been very rarely considered. They also suggest that there has been an over-emphasis on the impact of environmental and situational factors on WLB, at the expense of investigating individual differences, such as personality constructs.

**Batt and Valcour (2003)** suggested that the most effective organizational response to work-family conflict and to turnover are those that combine work-family policies with other human resources practices, including work redesign and commitment-enhancing incentives.

**Frone (2003)** provided a four-fold taxonomy of work-family balance that includes the separate components of work-to-family conflict, family-to-work conflict, work-to-family facilitation, and family-to-work facilitation.
Drew et al. (2003) male senior managers are finding it difficult to achieve their desirable work-life balance due to developments in information technology which mean senior managers can be expected to be “on call” at almost any time of the day or weekend. They also found that all of the senior managers they interviewed were opposed to the idea of working from home because they thought this would be required in addition to their already lengthy office work schedule.

Wentling, R.M. (2003) has shown that the twin roles of women cause tension and conflict due to social structure. In this study on working women in Delhi, it is shown that traditional authoritarian set up of Hindu social structure continues to be the same and hence women face problem of role conflict and it is suggested that change in attitudes of men and women according to the situation can help to overcome their problem.

Pocock (2003) has nicely explained the work/life collision theory in which he argued that the ever-increasing working hours leave the individuals with less time for themselves, and to pursue his hobbies or leisure activities. This hinders the growth of the person as an individual in terms of his personal and spiritual growth.

Judy de Villiers and ElizeKotze (2003) found that work-life balance is a personal issue that varies across time and situations and the underlying conflict experienced pertains to role overload and role interference. The most significant work-life conflict arises from complex workplace issues, including managing change, supervisory and technical competences, leadership, roles and accountabilities, and culture. The results suggest that leadership, supervisor/manager recognition and support for individuals and their needs, influence work-life balance and work life balance can be improved by nurturing individual balance-enabling skills as well as developing organizational balance-supportive capabilities.

Fisher and Layte (2003) consider three distinct sets of measures of work-life balance, viz. proportion of free time, the overlap of work and other dimensions of life, and the time spent with other people.
Amha and Ademassie (2004) believed that more than half of all women entrepreneurs in Ethiopia face gender-related challenges to establishing, operating and expanding their entrepreneurial activities.

Lingard and Lin (2004) studied 109 females and showed that women in the construction sector valued work-life balance policies because of the transparency and support and felt more commitment to such employers. They found that participants did not perceive construction careers as compatible with family life and felt forced to choose between work and family. Organizational commitment to work life balance was found to be a determinant of employee turnover, motivation and productivity for females.

Mattis (2004) ascertained the reasons for starting own business as childcare obligations; participation in community affairs; personal health concerns; elder care; and other family obligations and caring for family is a strong driver for women to become self employed. It is suggested that many female owned and managed SMEs may operate with the primary purpose of fulfilling the SME owner-manager’s personal needs.

Liz Doherty (2004) research conducted in the UK hospitality industry to explore the effectiveness of work-life balance initiatives in helping women progress to senior management. This research suggests that it is unlikely that much progress will be made in challenging the long hour’s culture until senior male managers are prepared to take a greater role in family responsibilities and participate actively in the challenge. Only then will the social costs of parenthood be shared more equally between men and women and more weight brought to the case for humanizing managerial hours for everyone. These are pointers that there are gender differences in coping with work family issues.

Herta Toth, (2005) analyzed the gendered nature of work-life balance dilemmas based on in Hungary. The results reveal that men and women have different perceptions of work-life balance and adopt different coping strategies to manage work and family commitments. Overall it is found that work-life balance is constructed as an individual, rather than a corporate responsibility and this also creates gendered inequalities and it suggests ways in which family-friendly initiatives can be introduced within the Hungarian organizational context.
Metcalfe and Afanassieva (2005) found that women managers did not want to compromise on their family roles. The unavoidable difficulties in trying to achieve this balance were interpreted as personal failures, thus frustration; stress and guilt feelings were often recalled in their stories.

Byron (2005) argues that family-interfering-with-work (FIW – family issues impacting upon the work domain) and work-interfering-with-family (WIF – work issues impacting upon the family domain) have different antecedents, namely that work variables tend to be associated with WIF and non-work variables with FIW, and therefore studies should take account of both types of conflict/interference.

Eileen Drew, Eamonn M. Murtagh, (2005) examined the experience of, and attitudes towards, work-life balance (WLB) by female and male senior managers in a major Irish organisation. The study found that the greatest obstacle to achieving WLB is seen as the “long hours” culture in which availing oneself of flexible option is incompatible with holding a senior management post. Many of the senior men have followed the “breadwinner” model by being able to delegate family and caring activities to their wives. This option has not been possible for the majority of women in senior posts. Hence, men seek WLB to resolve commuting/working time issues and women want to avail themselves of more flexible arrangements.

Imada and Ikeda (2006) observed that the majority of younger women quit their jobs during pregnancy. Therefore, supporting job continuity during pregnancy is important. In addition, only the childcare-leave system had no effects on female employee retention. Help from family and relatives and childcare center use are necessary.

Mesmer-Magnus and Viswesvaran (2006) conducted a meta-analysis and concluded that having a family supportive work culture is actually more important for WLB than having a number of WLB policies in existence. Negative relationships between WFC and supervisor support, co-worker support and work family culture were identified. They conclude that two components contribute to a Family Friendly Working Environment (FFWE); firstly work family programmers/policies/benefits e.g. flexible working, maternity leave, child care vouchers etc, and secondly a family friendly culture: the flexibility and supportiveness of managers and colleagues.
Babita Mathur-Helm (2006) examined the reality of the glass-ceiling phenomenon in South Africa’s four major retail banks with women managers and identified the growth barriers existing in their organizations, leading their women workforce towards a glass ceiling. The results indicated that the glass ceiling considered a myth by many was real and are nurtured by the organizational culture, policies and strategies besides women’s own inadequacies and concluded that only the most decentralized organizations, characterized by a culture that supports top positions of women top positions, will help in breaking down the glass ceiling, along with women’s own efforts to grow, develop and empower themselves through academic and career development.

D. Jamali, et al. (2006), made a study to explore the salience of glass ceiling type barriers in the Lebanese banking sector, based on the perceptions of a sample of Lebanese top and middle level women managers from 12 different banks. It is found that the common precepts of the glass ceiling theory were not supported in the context of Lebanese banks with overall positive inferences and perceptions reported by Lebanese women managers in relation to their work environment and daily work experiences. These findings were explained by the progressive evolution of the Lebanese banking sector over the past few decades.

Jeff Hyman, Juliette Summers, (2007) assessed the influence of different forms of organizational representation on the provision of work-life balance employment policies. The study found that employees do influence work-life balance issues in the financial services sector, and work-life balance initiatives had greater breadth, codification and quality where independent unions were recognized. It demonstrates that organizations and unions need to retain and develop a focus on work-life balance applications.

John Burgess, Lindy Henderson, Glenda Strachan, (2007) assessed the ability of formal equal employment opportunity (EEO) programmes and workplace agreement making to facilitate work and family balance for women workers in Australia. The study found that Formal EEO programmes and agreement making are limited in their ability to promote work and family-friendly arrangements at the workplace. Informal arrangements and managerial discretion are important in realizing work and care balance and concluded that formal mechanisms cannot achieve work and care reconciliation for women workers if they are built upon very limited
minimum requirements, are voluntary and are dependent upon a bargaining process at the workplace.

Moore (2007) found that managers expressed satisfaction with their work-life balance because, despite working long hours, they felt “indispensable” to the company.

Jennings and McDougald (2007) found that female entrepreneurs are more likely to make accommodations within the work sphere rather than the family domain. Jennings and McDougald also suggest female entrepreneurs are prone to greater levels of work-family conflict as a consequence of gendered role expectations and they priorities elder care and to scale back their business involvement.

Caroline Straub (2007) analyzed the work-life balance practices and policies in 14 European countries, and to test whether these practices actually enhance the career advancement of women to senior management positions. And it is found that there are certain differences in the provision of work-life balance practices and women’s participation in the labour force among European companies. A positive influence of work-life balance policies and practices on women’s career advancement into senior management positions was confirmed in only one case – the payment of an additional amount for maternity leave.

Fiona Moore (2007) clearly demonstrates that workers and managers have quite different issues and needs when it comes to work-life balance. The managers focus more on achieving status and the workers on personal satisfaction. The findings challenge assertions that “flexible” working practices are good for work-life balance, that managers are better able to maintain a good work-life balance than workers, and that the development of an appropriate work-life balance policy assists in ensuring company loyalty and positive attitudes to work.

Meghna Virick et al., (2007) examine how increased work overload of layoff survivors relates to their work-life balance and job and life satisfaction. The study examined work-life balance as a mediating mechanism through which role overload exerts its influence on job and life satisfaction and it is found that layoff survivors experience higher levels of workload which impact overall role overload that negatively affects work-life balance and it is concluded that
high workloads experienced by layoff survivors contribute to reduced job and life satisfaction through work-life balance as a mediating mechanism.

**Wendy C. Marcinkus et al, (2007)** analyzed the relationship of a network of social support for midlife women with their attitudes toward work-family balance and work outcomes and indicated that the women generally received more personal social support than work-based social support. Work-based social support was positively associated with job satisfaction, organizational commitment, and career accomplishment; personal social support was also associated with job satisfaction and organizational commitment. Midlife women can also get benefit by seeking and accepting assistance from organizations, family, and friends, thereby ending attempts to be a superwoman, who singly manages work and home responsibilities.

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

**Gunavathy and Suganya (2007)** in their study among married women employees of BPO companies traced the causes, consequences of work life imbalance and interventions for work life balance. The causes for work life imbalance were classified as organizational and personal factors. The organizational factors included work-related factors, time-related factors and relationship-related factors. The personal factors included lack of family support, marital conflicts and frequent change in sleeping patterns. According to the study, the three main consequences of work-life imbalance were stress and burnout, ill-health and poor work performance. The respondents also experienced guilt of not being able to spend time with family, anxiety about poor performance, displacement of negative emotions on family members and on co-workers.
Baker and Milligan (2008) found that job-protected maternity leave can increase the time mothers spend at home with their infants and the likelihood they return to their pre-birth employer. Some women come back to the workforce instead of permanently quitting to take care for their child. Another large share of mothers switch from taking new, mostly part-time jobs while their child is young to taking longer leaves before returning fulltime to the pre-birth employer. Nasurdirn & Hsia (2008) revealed that managerial support and spousal support have negative effects on work-family conflict. In addition, gender was found to moderate the relationships between both forms of support and work-family conflict.

Samantha J. Callan (2008) suggests for cultural revitalization as a generic principle of change rather than focusing on conflict, or reflecting on the polarization of opinion which can be common within organizations. Cultural change programmes with the aim of work-life integration would do well to appreciate the importance of values and correctly identify those which appear most resonant for employees, ensuring the promotion of a work-life balance agenda.

Samia Kargwell (2008) indicates that female managers give first priority to their families and secondary importance to their job. Married women managers who have children sought the assistance of others, (their extended families, servants, nannies and cooks). The priority married women managers give to their families play a negative role in their career progression and contributes to their under-representation at top management level. Female managers in senior posts have struggled to maintain their two roles. In effect they lost some of their training and promotional opportunities, which led to their dissatisfaction, or neglect of their biological role, or problems with their husbands.

Elizabeth Walker et al.,(2008) studied with Four-way comparisons investigating the dynamics of home-based business ownership between male and female operators and operators with and without dependents were made to seek to explore self-employment through home-based business ownership as a potential solution to the inter-role conflict experienced by women attempting to balance dual work and family roles. The Findings indicate that the attraction of home-based business ownership is driven predominantly by the flexibility afforded to lifestyle and the ability to balance work and family. However, women without dependents had stronger growth intentions.
Sara J. Wilkinson, (2008) study seeks to posit that it is vital to comprehend the levels of awareness of work-life balance issues within the surveying profession. The results showed reason to be both optimistic and pessimistic about work-life balance within the Australian and New Zealand qualified surveying profession. In terms of flexible working conditions most can work part time or remotely, take time off in lieu but are unable to job share, work in term time, take a career break or work compressed hours.

Skinner and Pocock (2008) investigated the relationship between work overload, work schedule control, work hours and their fit with preferences and work-life conflict among full-time employees. It was found that the strongest association with work-life conflict was demonstrated by work overload, followed by work schedule control, work hours and work hours fit. Time-based work life policies, procedures and interventions were found necessary, but not sufficient, for addressing work-life conflict. They called for effective management of work overload to support a healthy work-life relationship.

Margaret Deery, (2008) analyzed retention of good employees and the role that work-life balance (WLB) issues have in an employee’s decision to stay or leave an organization. The study also includes the need for minimum working hours, good role models at the workplace, flexible working hours and arrangements, sound recruitment and training opportunities and company family friendly work policies. The recommendations are made to assist organizations to retain their talented staff and to not only retain them but to provide a more holistic experience that includes a balance between their work environment and their home life.

Lakshmipriya and Neena (2008) stated that a great number of women work 40-45 hours per week and 53 percent of those are striving to achieve work life balance. Women consider their lives a juggling act that involves responsibilities at work (such as heavy meeting schedules, business trips, etc.) and managing the routine daily responsibilities of life and home. "Successfully achieving work/life balance will ultimately create a more satisfied workforce that contributes to productivity and success in the workplace".

Kreiner et al and Cohen et al. (2009) found that the women enacted a range of specific tactics to manage challenges associated with elder care and business ownership. These tactics
appeared to be a critical vehicle through which the women were able to exert control, reduce uncertainty and unpredictability, and where necessary restore a sense of orderliness to the work-family interface.

Lhufrw (2009) indicated that there are some historical and cultural problems as well as individual circumstances which make it difficult to combine work and family life. The study conducted in Austria, Denmark and the UK with women found that for balancing their work and life women take multiple roles as a complex challenge. Women need support from their family help from their partners and companies’ flexibility are identified as the most important things to reach a satisfactory work-life balance. This study concluded that women have to invest considerable personal resources, such as time and energy in order to achieve a satisfactory work life balance through their career life cycle. In addition, it is suggested that a satisfied work-life balance has a positive impact on work performance.

Knud Knudsen (2009) analyzed a large survey of Norwegian managers of men and women to explore how male and female managers may regulate their workload differently in response to conflicting job-home pressures. The study investigated this postulated link between managers’ gender and work-family conflict via their workload, based on a conceptual model. It is found that female managers have a lighter workload, more frequently perceive glass ceiling constraints and less often experience work-family conflict.

Y. P. S. Kanwar et al (2009) states the impact of work life balance in the context of the Information Technology (IT) and IT Enabled Services (ITES) industries and revealed that work-life balance and job satisfaction were positively related to each other. The IT group had lower work-life balance and job satisfaction, while it had higher meaninglessness, de-motivation and exhaustion compared to the ITES group.

Barbara Haddon and Andrew Hede (2009) analyzed a group of professionals (members of the Queensland Law Society) working as lawyers who are working long hours with very little flexibility. Results reflect that work interferes with home life more than home life interferes with work life, when it comes to time and energy. On the other hand, home life enables participants to regain energy lost from working.
Supriti Dubey et al. (2010) identified the impact of various personal factors like family support, proper health, diet, age on work life balance of working women. It is concluded that there is statistically significant relationship between fringe benefits provided by organization and women ability to balance work-life and there exist association between work life balance and age, training programmes, working environment of the female employees.

N. Krishna Reddy et al. (2010) analyzed several variables that influence the level of WFC and FWC. The variables are the size of family, the age of children, the work hours and found that Family–work conflict (FWC) and work–family conflict (WFC) are more likely to exert negative influences in the family domain, resulting in lower life satisfaction and greater internal conflict within the family.

Ronald J. Burke et al.,(2010) examined the relationship of the perceived presence of organizational practices designed to support women’s career advancement and their work attitudes and satisfaction and their psychological well-being with women in managerial and professional jobs working in a large Turkish bank. The organizational experiences considered were negative attitudes towards women, equal treatment, support, career barriers and male standards. It was concluded that supportive organizational experiences were practiced by women satisfied with their job and career and indicated greater levels of psychological well-being.

Valerie J. Morganson, et al.,(2010) identified the differences in work-life balance (WLB) support, job satisfaction, and inclusion as a function of work location with Web-based survey data were provided by 578 employees working at one of four locations (main office, client location, satellite office, and home). The results showed that main office and home-based workers had similar high levels of WLB support and job satisfaction. The findings suggest that work location explains significant differences in WLB support, job satisfaction, and inclusion. WLB support and inclusion impact differences in job satisfaction among workers at various locations.

Jennifer Tomlinson Susan Durbin (2010) aims to explore the career mobility, future career aspirations and work-life balance of women working as part-time managers. It is found that women are rather ambivalent about and somewhat frustrated with their ability to reconcile
work, employment prospects and their private lives. The majority were career focused, worked intensively and felt frustrated with their lack of mobility and career progression while working part-time. The majority worked in excess of their contracted hours and did not experience an appropriate reallocation of work when they reduced hours.

**Ronald Burke (2010)** examines the relationship of managerial and professional men’s perception of organizational values supporting work-personal life balance in their workplace and their work experiences, indicators of work and life satisfaction and psychological wellbeing. It is found that Managerial men reporting organizational values more supportive of work-personal life balance also report working fewer hours and extra hours, less job stress, greater joy in work, lower intentions to quit, greater job career and life satisfaction, fewer psychosomatic symptoms and more positive emotional and physical wellbeing.

**Aryan Gholipour (2010)** in his research, states the female entrepreneur’s situation and their share in labor market, as well as flexible methods of doing jobs especially job sharing method were analyzed with entrepreneurs of Azad University and their attitude to possibility of job sharing and its effect on female entrepreneurs at university was studied. The results of quantitative research show that they have a positive attitude towards job sharing and it is also noticed that job sharing does not lead in weakening the bargaining ability of female entrepreneurs.

**Barbara Beham, Sonja Drobnic (2010)** examined the relationships between various work demands and resources and satisfaction with work-family balance in a sample of 716 office workers from two service sector organizations in Germany. Perceived high organizational time expectations, psychological job demands and job insecurity were found to be negatively related to employees’ satisfaction with work-family balance. Social support at work and job control revealed positive relationships with satisfaction with work-family balance, but contrary to predictions this association persisted after controlling for work-to-family conflict.

**Millicent F. Nelson, Richard J. Tarpey (2010)** found that one of the areas of employee satisfaction for nurses is the availability of workforce scheduling that allows them to coordinate their professional and personal lives for work life balance. The results of this study indicate the
perceptions of fairness for the actual work schedules (distributive justice) as well as the process used to generate that schedule (procedural justice) are important for satisfaction with the assigned schedule.

**Julie A. Waumsley et al. (2010)** analyzed whether existing work-family and family-work conflict measures might be adapted to measure work-life conflict and life-work conflict for full-time female workers with and without children. Results suggest that a work-family conflict scale may not adequately measure the conflicts experienced by people who do not live within a family structure that involves children.

**Ronald J. Burke, Mustafa Koyuncu and Lisa Fiksenbaum (2010)** examined the relationship of the perceived presence of organizational practices designed to support women’s career advancement and their work attitudes and satisfaction and their psychological well-being with women in managerial and professional jobs working in a large Turkish bank. The organisational experiences considered were negative attitudes towards women, equal treatment, support, career barriers and male standards. It was concluded that supportive organizational experiences were practiced by women satisfied with their job and career and indicated greater levels of psychological well-being.

**Rincy V. Mathew and N. Panchanatham (2011)** revealed that role overload, dependent care issues, quality of health, problems in time management and lack of proper social support are the major factors influencing the WLB of women entrepreneurs in India. Although support network, quality of health and time management are positive predictors of WLB, dependent care issues and role overload are negative predictors. There exist significant variations in the perception of WLB among the various categories of women entrepreneurs, depending on age group, education level, income and marital status and thus work life conflicts have become a common feature of their lives.

**Thriveni Kumari. K (2011)** analyzed the impact of stress on women work life balance of BPO & Education sectors and shows that the factors affecting the women work-life-balance are role of stress, managing stress, type of diseases faced due to stress and the types of organization policies implemented to remove the stress. It is concluded that though there is
difference in their professions based on the work and life balance it is said that stress level among the women employees is different in different sectors.

**Frieda Murphy, Liz Doherty (2011)** analyzed work-life balance amongst senior managers, of Ireland at a time when the economy was moving from growth to recession. The findings show that it is not possible to measure work-life balance in an absolute way, because personal circumstances influence the way this is perceived. This study provides new insights into aspects of managerial work which impact on work-life balance – in particular the pressure to “choose” to work long hours, the role of technology, the negative impact of traveling time, and the need for more cultural support for a better work-life balance for managers.

**Bloom, Kretschmer, & Van Reenen, (2011)** identified the causes and effects of family-friendly workplace practices (FFWP) by considering a sample of more than 450 manufacturing firms in Germany, France, U.K., and U.S. The authors revealed that FFWP was positively correlated to firm productivity. Additionally, they found that firms having greater number of female managers and more skilled workers, as well as well-managed firms, tended to employ more FFWP.

**Preethi Vijaimadhavan and Dr.D.Venkatrama Raju (2011)** argued that 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 flexible working hours is to adopt an approach that is “conceptualized” as a two way process involving a consideration of the employees and employers. It is concluded that work life balance helps the organization to reduce labour turnover, increase pride and overall job satisfaction. And also helps the employers to offer part time, casual and telecommuting work.

**Prerna Patwa (2011)** found that the parameters for measuring the work-life balance are the number of working days in a week, daily working hours, travelling time to workplace, time spent with the family daily, botheration for work, bringing work home, feeling about work, measures taken to relieve stress out of work etc. The study concludes that, The governments are promoting the business and health benefits of work-life balance and have developed programs, policies, legislation and resources to address the needs of workers, to improve productivity, and
to reduce the work-life conflict. In almost all the industrial countries, employers are offered to provide these work life benefits.

S.M Shariq Abbas, Vandana Premi (2011) suggested that employees perceive flexible work arrangements as most importance WLB policy and their perception towards the implementation of work life balance policies in their respective organizations is negative. And it is revealed that males in public banks against females in private and public banks have a significant difference in perceived importance of work life balance policies. Findings reveal that there is no significant difference between males and females in private and public banks towards the implementation of work-life balance policies.

Prerna Patwa (2011) examined the balance between the personal life & the professional life of the working professionals from banking & insurance sector. The parameters that have been taken into consideration for measuring the work-life balance are the number of working days in a week, daily working hours, travelling time to workplace, time spent with the family daily, botheration for work, bringing work home, feeling about work and measures taken to relieve stress out of work. It is concluded that a variety of approaches are available to support work-life balance, ranging from promotional programs that emphasize the significance of balance and offer support.

Helene Mayerhofer (2011) found that female expatriates have converted the experiences of conflicts as enrichment faced during their international assignments. Both directions – the affect flowing from personal life to working life and vice versa – emerged as important factors for females. Four metaphors; airport, seesaw, stage, and harbor were presented to represent the main fields describing female expatriates’ experiences of balancing work and personal life. In general, long hours, travel, and other work-related factors intrude on personal lives and create stress for female expatriates and their families. It is suggested that the use of external help and being able to negotiate contracts with an employer that take account of the total life situation would be helpful when balancing work and private lives.

Dr. Muhammad Iqbal Saif, Muhammad Imran Malik & Muhammad Zahid Awan (2011) examined the relationship of employee work satisfaction (job satisfaction) and prevalence
of work life balance (WLB) practices in Pakistan with a sample of 450 layoff survivors. The results depict that no significant differences are found in employee satisfaction and balancing their work life activities at all the stages of management (Top, Middle and First Level). It is suggested that equal implementation of such policies should be ensured.

Khairunneezam Mohd Noor (2011) analyzed the relationship between perceived work-life balance satisfaction of academics in Malaysian public higher education institutions and their intentions to leave the organisation. The study revealed that job satisfaction and organizational commitment partially mediated the relationship between perceived work-life balance satisfaction and intention to leave and found that female managers give the first priority to their families and that their jobs are important but are put second.

Delecta. P (2011) revealed that if one has managed to allocate the required time for every aspect of life duly and not to reflect the problems in one part of life to another it means that he has been able to achieve work-family balance. The determinants of work life balance are individual, family, work and organization and social environment. Life as a whole is composed of many other aspects along with work. Those who have achieved a balance among these aspects are sure to achieve the life balance, which does away with any imbalance.

Dan Wheatley (2012) contends the underlying conflicts associated with current work-life balance and travel-to-work policies, as employed in organizations in the UK especially for women. The Findings reveal that (i) work-group cultures prevent employees, especially women, from achieving work-life balance; (ii) there is spillover between work and non-work activities, creating time allocation challenges, and stress, for dual career households attempting to achieve desired work-life balance. The findings highlight the need for a more holistic consideration of work-life balance, flexible working, and travel-to-work policies.

A.G.V. Narayanan and R. Lakshmi Narayanan (2012) focused on the work-life balance of software professionals working in IT sector. The study concludes that Work-life balance is an emerging phenomenon in the context of modern day organizations. Work timings, excess workload, long travel, routine meeting, work on holidays are largely influencing the life balance of software professionals. Similarly family care, child care, work timings, long travel,
routine meeting are affecting the work balance of the employees. The organizations have to pay increased attention on strengthening of human resource policies to augment its employees.

**DR. V. V. S. K. Prasad (2012)** suggested that striking a healthy work-life balance is not a one-shot deal. Creating work-life balance is a continuous process based on the individual’s family, interests and work life change. Work-life balance can be achieved by periodically examining the priorities and making changes if necessary.

**Ruchi Sao (2012)** stated that our life has four quadrants: Work, Family, Friends/community and self. To make one's life happy, it is very important in today's world to maintain a right balance between all the four quadrants. The individual can get the maximum level of satisfaction in oneself by giving proper and timely attention to each of the four quadrants. If an individual gives focus on these four areas as key components, they are not hard to implement. Effective work life balance is not only attracting employees but also retaining them for a long time.

**Rohini Shivananda and DR. Ashok H. S. (2012)** showed that married women mechanics have relatively a higher degree of psychological well-being, work life balance but also tend to have a higher degree of stress compared to those unmarried. Unmarried mechanics on the other hand tend to have external locus of control and a greater degree of family life satisfaction. It is found that a lower degree of stress has led to a higher degree of work-life balance and higher degree of psychological well-being and family life satisfaction accounts for the higher degree of work-life balance. An orientation towards extrinsic work-locus of control has led to a higher degree of work-life balance, psychological well-being, family life satisfaction and a lower degree of stress in the mechanics.

**T.S. Santhi; Dr. K. Sundar (2012)** measured the level of satisfaction as perceived by the women-knowledge employees on the varied determinants of work life balance, to identify the major factors that influence the work life balance among various categories of women employees in I.T. Industry and to measure the overall work life balance of women employees irrespective of cadres. The set of factors facilitating work life balance is different for different groups. The overall satisfaction of the respondents across the various work life balancing parameters points to
the fact that 55 per cent of the employees are highly satisfied with the current work life initiatives.

**Dr. Divya negi, Seema singh (2012)** focused on the private and public sector banks of Dehradun district. The study endeavors to explore the challenges associated with managing professional and personal life of employees of banking sector. It also tries to find causes and consequences of imbalance on the basis of gender, demographics, level of hierarchy at organizational level, welfare policies, growth pattern, family and societal commitments. The study concluded that work life balance has become a quest for professionals of banking industries and also that employees work better when they do make time for family and personal interests.

**V.Varatharaj; S.Vasantha (2012)** revealed that Women working in Service Sector with Reference to Chennai city. The relationship between personal and professional life for women working in service sector at Chennai, can be achieved through emotional intelligence. Better emotion management is necessary in order to accomplish day-to-day objectives of life. The findings of the study reveal the majority of the women Employees feel comfortable in their work place irrespective of their trivial personal and work place irritants. The secret to work-life balance will vary depending on field of work, family structure and financial position.

**B. S. Kadam (2012)** studied the work life balance of women bus conductors in the Maharashtra State Road Transport Corporation found that57 percent of women bus conductors are able to balance personal and work life and they expect that an employer should be sympathetic towards employees’ needs by providing work life balance policies and flexible working arrangements. It has been suggested that Women bus conductor should plan, prioritize and schedule as efficiently as possible for effective work life balance.

**Yong Han, Hongdan Zhao, (2012)** revealed that attitude of supervisors, training are the elements contribute to achieve a healthy balance between their professional and domestic lives of their employees. Other aspects are work-life balance policies, free transport and other welfare facilities.
P. Ashok kumar & K. Sundar (2012) identified the factors preventing women employees from aspiring for higher post and problems faced by women executives in public sector banks related to work performance. The variable stress resulting from Physical strain involved in exploitation ignorant customers confronting women executives. All the three factors are highly responsible for the problems experienced by the women executive in public sector commercial banks. Fear of transfer which disturbs family life and domestic peace Combining domestic work and office work leaves no time for making us fit for higher posts. Since the environment in public sector banks is more or less similar, these two factors may prove to be great hindrance to women executives working in public sector commercial banks. However the public sector banks scarify their career ambition for the sake of family.

Rana Zehra Masood & Seema Mahlawat (2012) found that the organizations, which neglect the recent trends & changes regarding demographic variables related to employee work-life balance, will end up with lower employee productivity. The suggestions include Workplace flexibility, Reduction of working time, Leave and benefits, dependent care initiatives & Work-life stress management reflect the importance of nurturing a supportive culture in terms of embracing Work-Life Balance concepts.

Sandeep Agarwal (2012) showed that overall the effectiveness of the Work Life Balance policies provided by Gujarat Refinery is satisfactory. Employees irrespective of age & category had a strong perception that WLB in organization have benefited their personal life & any requests for change in work pattern are received positively. The study concludes that to improve the organizational performance, WLB should be properly communicated to the employees & awareness regarding policies should be generated among the employees.

K. Santhana Lakshmiand S. Sujatha Gopinath (2013) indicated that modern organizations, especially educational institutions, should initiate a holistic approach for balancing the work life of women employees work life balance to achieve the effective performance. There are three components constitute this WLB. The first component has four factors with heavy loading, viz. marital status, working hours, requirement of flexibility, additional working hours and over time. The second component lists three factors, viz., and number of dependents, childcare and reason for overtime with heavy factor loading. The third
component contains 3 factors with heavy loading, viz. number of dependents, support of the functional head and ability to discuss freely the work life balance issues with the functional head. While the number of dependents is inversely related to work life balance problem, [i.e., larger the dependents lesser is the balance and vice versa], the supportive functional head can always help to minimize the work life balance related consequences.

**Manisha Purohit (2013)** examined the organizational polices and provisions regarding work-life balance of the employees, which was carried out among a cross-section of leading corporate entities in Pune representing equally the four industrial sectors, namely, Manufacturing, Information technology, Educational and Banking sector. The results reveal the commonalities and differences in work-life balance provisions across the four sectors. There is inequality in the distribution of opportunities for work-life balance both within and across workplace.

**Research Gap**

A vast amount of research has focused on the general topic of work life balance including work life conflicts and work life balance practices; however, very limited research has been directed towards the personal environment and work environment of an employee. The focus of this study is also to find out their expectations and satisfaction in both environments.