CHAPTER I
INTRODUCTION TO RESEARCH

1.1 INTRODUCTION

The economic empowerment is the real measurement of any individuals’ wealth and welfare. The social needs of human beings are satisfied by the possession of wealth and regularity of income. The individuals’ economic contribution makes any family to survive with necessary and minimal materialistic life. In order to acquire the materialistic life, people are engaging in occupation related activities that generate income and financial security. The financial demands on the Indian families become fierce day by day. The increasing cost of living, expenses on education of children, cost of housing properties force every family to look for ways and means of increasing their household income. The civilized pattern of life system needs the support of viable economic resources and that can be brought by more than one earning in every family. In this aspect, families also demand the women employment.

A woman is considered to be the incarnation of Shakti and women power rules the society. The modern Indian women have shown themselves in making a separate identity for themselves. A woman plays a very crucial role in a society in terms of career and empowerment. Today women have become the prominent earning sources in families and they have become more centric in families by the way of covering and undertaking family responsibilities, family management and contributor on economic sources.

The changes in the socio economic pattern of society also envisage the development of women. In the last centuries, women had been identified as the slave
of family to perform family related activities but today the same women community has developed in terms of their educational background, empowerment, knowledge, social participation and so on. The changes in the pattern of life of every woman made them to undertake occupations in different fields. Women employment not only helps their family to attain materialistic welfare and also help woman to attain empowerment in terms of personal, economic, social and cultural backgrounds.

The woman in present day economy proves in all the aspects to the society that to capable of undertaking multi role in family, society and at work places. The recent economic proliferation paved the way for women to attain the identifiable responsibilities at their work places. But at the same time, the traditional beliefs and psychological perception on women still continue with the attitude that they are incapable, inefficient, and unable to perform hard jobs at work places. In addition to that, the male dominated society still demands the women to take care of their entire family responsibilities by the way of labeling them it is their moral responsibility to take care of family. In these circumstances, women are forced to focus on both family and work place environment. But unfortunately the system and structure of both family and work place will not be as easier as always, it carries different types of issues and unprecedented development at various situations in the level of personal, work, family, social, environmental, cultural and so on. Due to these attributes, the women undergo pressure on managing all these aspects and deliver the required efficiency both in family and work places. These aspects may not successfully looked after by every woman due to their individual nature, age aspects, background of education, nature, type of job, responsibilities, personality bases, perceptual turnouts and attitudinal backgrounds. In this aspect, the working women irrespective of their backgrounds encounter the situation of balancing work and life. The outcome of work life balance and imbalances causes different consequences and at the same time the circumstances in which work life balance and imbalances managed by women employees while compared to their counterparts are also differ. In addition to that the attitude of women employees in different work and family circumstances differ and influenced by various aspects.
Work life balance is the psychological process deals with the managing ability of individuals both work and family at various circumstances. The work life balance pattern of female differs sizably based on their individual background, family circumstances and nature of employment. Women are the sources of victims towards the balance of work life balance and imbalance related issues in modern day economic scenario. The question of work life balance comes to the picture due to the mass employment of women at work places. The avenues of researches are emerging in the aspects of work life balance due to the women employment in various sectors like manufacturing, trading, unorganized and services.

The employment of women in different sectors belongs to manufacturing, trade and business and services significantly differ in terms of total employment, volume, location and position. Even though the sectors have opened the employment sources to women while compare to manufacturing and trading, service is the core sector where employment of women is consistent and grow with phenomenal standards. Right from the day of tradition, the manufacturing and trading presume to believe with risk involvement and hardness in nature. These industries reluctant to extend the employment opportunities to women and even if it exist only with selective work places and specific position level.

But whereas the service sector, like education, communication, banking, healthcare, consultancies, care delivery and so on involve women at different work levels. Service is the kind of intangible attribute delivered to the ultimate beneficiary by the provider by completely involving themselves with the presence of beneficiary. It is the intangible process where production and consumption takes place simultaneously. The activities where people offer their knowledge and time to improve productivity, performance, potential, and sustainability. The basic characteristic of this sector is the production of services instead of end products. Services also known as intangible goods include attention, advice, access, experience, and discussion. It is observed that most of the service oriented jobs needed to be done with empathy, humility, cheerful, trustworthiness, patience and knowledge. Women are efficient economic actors, with greater managerial and
entrepreneurial skills. Due to these aspects, service industry generate quantum of employment to women.

The service industries and its contribution towards the day to day operation to public significantly differ. The sectors and its services are availed on the basis of regular, frequent, occasional and rare. Among these categories, the services which are core, regular and frequent are banking, healthcare and IT/ITES sectors. Banking sector is the blood for the wealth of individuals which caters the financial needs of individuals and has become part and parcel of day to day life. Human rejuvenation and activations are being taken care by health care sector includes hospitals, medical and its allied services. Today any form of manufacturing and service businesses are effectively operates with the support of IT/ITES sectors. Due to these circumstances, these services sectors are become indispensable in our day to day life. It is also additionally learnt that these sectors employ more women employees at different position ranges from technical, non-technical, selling, care, complaint management, transaction process and so on.

But due to the fierce competition in the sectors of banking, healthcare and IT/ITES sectors, the work load and work pattern are significantly changed in recent years. These sectors are occupied with private, public, government and foreign businesses demands better quality and customer retention. It forces the employees to generate productive and rent less work. In these aspects, the women employees working in banking, healthcare and IT/ITES sectors unable to cope up with work and family demands and thus cause work life balance related issues. Even though the women employees try to balance work life by personal, family and organizational supports, the problem prevails with relevance to work life balance. There is continuous research going in these fields, but the attitude of women employees at different occupational level in banking, healthcare and IT/ITES sectors related to work life balance needed to be addressed. By understanding these importances the particular study has been designed and carried out.
1.2 STATEMENT OF THE PROBLEM

Work life balance is the imperative instrument in the modern working life of any individual irrespective of their occupation. It is normally a challenging exercise among the occupants to manage work situations, family circumstances and the intervention of these two at different conditions. In addition to that the influence of predictable and extraneous factors relevance to work life balance and imbalances are countless. These influences of work life balance differ significantly based on gender differences. The consequences of work life balance related issues affect heavily among the women occupants while compare to male occupants because female occupants have to contribute more to the family and society. care, concern and curiosity are the natural attributes of a woman which are further reinforced by additional characteristics like empathy, flexibility and persistence. The family system of every women employee, the family members support, responsibility centre of women in family and the sources of income among the families make the women employees to encounter work life balance related consequences and which is also reflected by them at social and organizational level.

The women employees working in service sectors work under the condition of work pressure, inflexible working environment, huge complaint transaction and frequent customer interactions. In addition to that the women employees working in service sectors undergo the pressure of multi task and multi demand and command. The women employees in service sector face the situation of caring the work responsibilities to the home and at the home. These avenues encounter the imbalance among them to manage work and family. In addition to that in recent years, the customer interactions make them to attribute issues like loss of mutual trust among the spouse, unwanted disturbances after working hours stimulate the issues of work on family. The women employees by their nature, occupation background and personal causes lose their concentration at work places and even found to be unproductive workers. The service sectors carries heavy responsibility centers and accountability make women to encounter work life balance related issues. Attitude is the combination of cognitive, affective and behavior component
and its stability can be re-modified based on situation and environment. In connection to work life balance, the attitude of encountering individual also vary.

It is highly noticeable from the bases of banking, health care and IT/ITES sectors and which are termed as best recruiters of women employees on respective jobs. But due to the competition prevailing in the market, these sectors have become high demanding sectors in terms of productivity and delivery. Banking, Health Care and IT/ITES are the service oriented organizations which provide relentless service support to customers. Because of age, gender and family aspects, the women employees in banking, health care and IT/ITES also unable to cope with managing situations related to work life balances. This makes the women employees working in banking, healthcare and IT/ITES sectors to face the issues of work life balance. Attitude is the combination of cognitive, affective and behavior component and its stability can be remodified based on the situation and environment. In connection to work life balance, the attitude of encountering individual also vary.

Kanchipuram District is renowned for its tourism and industrial development. The growth of FEZs/EZs in and around Kanchipuram pave the way for the establishment of service sectors like banking and hospital of public and private sectors and IT/ITES based organizations. These sectors offer employment to women in various working avenues. But the working systems, the prevailing work culture, the impetus of needy economy sources cause work life imbalances among working women in this sector. In order to study these aspects the particular study has been designed.

1.3 NEED AND IMPORTANCE OF THE STUDY

The role and participation of women both in family and social lives are inevitable. The days of tradition where in which women were looking after the family related activities have been drastically changed in the modern day scenario, the need of economic empowerment of every family through women demands them to choose their capable occupation, in addition to that the changes in the socio economic pattern of women through their educational backgrounds, life styles also force them to engage any related occupation according to their personal and
qualification backgrounds. A woman as an employee arrive issues and opportunities from work places, society, family and individual backgrounds. But the level of issues, opportunities vary among them based on their nature of work and place of work. In addition to that, the attitudinal variation at work places made the managements of various organizations to offer responsible positions and jobs to women employees. These circumstances motivate the women to inculcate new dimensional work systems and family management. But the traditional family systems still do not encourage women to work independently either at family or at work places. In these circumstances women are envisaged to manage both work and family and its interventions. These aspects make the multi role and its in-ambiguity among the women employees.

Women employees working in service sector undergo insurmountable work pressure due to the prevailing competitions. In addition to that women employees need to focus their work to satisfy their customers through their devoted work systems. Especially women employees working in banking, healthcare and IT/ITES sectors are working in the modernized working systems and need to contribute timeless jobs for the organizational benefits. They are also need to undertake family care as like traditional women. These consequences lead to work life balance and imbalances among them. But the method of managing the work life and imbalances by the women employees in the selected study avenues differ based on their age, educational background, level of occupation, nature of family, family size, place and types of work. In addition to that the psychographic backgrounds of women like personality, individual values, perception also make them to possess differing attitudes about their work life balance and imbalances. These aspects need to contribute and understand the women employees’ attitude about their work life balance through the constructive research.

1.4 OBJECTIVES OF THE STUDY

1. To study the socio-economic profile of working women with reference to Banking, Healthcare and IT/ITES sectors in Kanchipuram District.
2. To brief the career profile of working women in Banking, Healthcare and IT/ITES sectors in the selected study area.

3. To understand women employees’ attitude about their work life balance in Banking, Healthcare and IT/ITES sectors.

4. To describe the women employees’ attitude towards the impact of work on family and family on work in Banking, Healthcare and IT/ITES sectors.

5. To evaluate the factors influencing work life balance/imbalance of working women.

6. To know the individual and organizational benefits of work life balance.

7. To understand the strategies employed towards work life balance at work and family.

1.5 HYPOTHESES OF THE STUDY

1. There is no significant difference exists in the respondents’ attitude about job satisfaction towards work life balance based on their marital status at 5% level of significance.

2. There is no significant difference exists in the respondents’ attitude about the aspects of family role towards work life balance based on their nature of family at 5% level of significance.

3. There is no significant difference exists in the women employees’ attitude about life satisfaction towards work life balance based on their educational qualification at 5% level of significance.

4. There is no significant difference exists in the respondents’ attitude about the attributes impact of work on family based on their designation at 5% level of significance.
5. There is no significant difference existing in the respondents’ attitude about the attributes impact of family on work based on their nature of family at 5% level of significance.

1.6 SCOPE OF THE STUDY

The study titled “Women employees attitude about work life balance with special reference to banking, healthcare and IT/ITES at Kanchipuram District” covers the aspects of women employees’ socio economic profile in the study area. It also focuses the aspects about their career profile which deals about their preference of present occupation, sources of influences of present jobs. The study also covered the opinion about their present jobs. It also focused the aspects related to their job roles, role clarity, job authority and its influences on their job. The women employees’ attitude about their job satisfaction and its influences on their work life balance has also measured in this study. It covered the attitude of women employees about their family role on work life balance and the impact of work on family and family on work. The study tried to address the women employees’ attitude about the impact of life satisfaction on work life balance. The women employees responses about the factors lead to work life balance and imbalance were also covered in the present study. The individual and organizational benefits obtained through work life balance and the women employees’ attitude about the various aspects were covered in the study. The study also covered the attitude of women employees about the strategies employed by them.

1.7 RESEARCH METHODOLOGY

1.7.1 Pilot Study

In order to identify and define the research problem of the study, pilot study has been carried out by the researcher. The panel groups of experts have been obtained from the category of academic, employees working in the study sector. Top level officials and government authorities have been contacted and a discussion about the purpose of the study was done. Through the panel discussion, the research
proposed problem has been identified and further research design for the selected study has been made.

1.7.2 Period of the Study

The study period has been confined between the period of 2010 and 2014. The secondary data collection covers a period of 20 years. The primary data have been collected for one year during the period of 2011 and 2012.

1.7.3 Sample Design

1.7.3.1 Study population

The population for the study has been selected from the working women of selected cadres in Banking, Healthcare and IT/ITES Sectors in Kanchipuram District.

1.7.3.2 Population frame

The population frame for the study has been obtained from the latest district census, official guide and respective departments in which the study organizations are composited.

1.7.3.3 Sampling unit

The sampling unit for the study has been chosen from the selected cadres where the women employees’ participation is higher in banking, healthcare and IT/ITES. In addition to that the sampling unit comprises of women employees with different age, qualification, monthly income and designation background.

1.7.3.4 Sampling frame work

The sampling frame work has been designed in such a way that of covering the women employees’ representation from different cadres and which can
be helpful to study the exact women employees’ attitude about work life balance and its related aspects.

1.7.3.5 Method of sample selection

Stratified disproportionate sampling has been used. The women employees working in the cadres of top, middle and lower levels in banking, healthcare and IT/ITES sectors have been obtained from each strata, the required sample of respondents have been arrived through disproportionate random sampling method.

1.7.3.6 Sample size

<table>
<thead>
<tr>
<th>Sector</th>
<th>Banks</th>
<th>Healthcare</th>
<th>IT/ITES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of sector</td>
<td>Nationalized</td>
<td>Private</td>
<td>Govt.</td>
</tr>
<tr>
<td>Number quantity</td>
<td>279</td>
<td>123</td>
<td>568</td>
</tr>
<tr>
<td>Total population of women</td>
<td>1464</td>
<td>506</td>
<td>777</td>
</tr>
<tr>
<td>Sample size</td>
<td>147</td>
<td>51</td>
<td>78</td>
</tr>
<tr>
<td>Total sample sector wise</td>
<td>198</td>
<td>318</td>
<td>182</td>
</tr>
<tr>
<td>Total sample size</td>
<td>698</td>
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</tbody>
</table>

1.7.4 Sources of Data

The researcher has collected the required data from both primary and secondary sources.

The primary data collected from the respondents belong to banking, healthcare and IT/ITES companies through personal interview and interview schedule.

The Secondary data required for the present study have been collected through the Previous Studies, Government Related Gazette, RBI bulletin,
1.7.5 Type and Nature of Questionnaire Design

The structured questionnaire used for the study is constructive and pre determined in nature. An equal importance has been given to all forms of questions like socio economic profile, career background, attitude about job role, job satisfaction, life satisfaction, factors related to work life balance, issues and consequences of work life balance, attitude about the ways and means of obtaining work life balance. The required data for the study has been obtained through attitude measurement scales comprised with graphical rating, itemized and Likert backgrounds. In addition to that open, closed and multi item scales have been used.

1.7.6 Pre testing of Questionnaire

The structured questionnaire for the study has been pre tested for its validity and reliability. For this a panel of experts with the likes of academician, top level representatives and women employees from selected cadres of banking, healthcare and IT/ITES sectors have been identified on judgmental basis. The selected representative samples have been interviewed through informal interview to obtain their opinion about the validity and reliability of the questionnaire, questions and scalings. Through the discussions and suggestions some modifications have been made in the questions related to opinion about the impact of their family on work and work on family. The scaling related to consequences of work life balance and imbalances have been redesigned. The restructured questionnaire has been employed for further data collection.

1.7.7.1 Content Validity of Interview schedule

The validity of the questionnaire has been done by choosing the judgmental group comprising of academicians, scholars, authorities and employees belonging to the selected study sectors. Based on the outcome of personal interview,
validity of the questionnaire has been tested in terms of its content, criteria and consistency.

1.7.7.2 Test of Reliability

The reliability of collected data through personal interview pilot testing panel comprised of representative from all the groups. The reliability aspects of ordinal, interview and rating scales have been tested, by applying reliability analysis. The cronbach Alpha value is obtained as 0.7348 close to 73% since the data had been reliable and further analysis was carried out.

1.7.8.a Quantification and Measurement of Variables and Construction of Scales

1.7.8.b Socio-economic (or) Demographic Variables

(1) Age (2) Educational Qualification (3) Marital Status (4) Monthly income (5) Nature of Family (6) Number of Children (7) Number of earning members in the family (8) Spouse Employment (9) Nature of residence

1.7.8.c Career profile Details related variables

(1) Type of Sector (2) Designation/ cadre (3) Location of Job (4) Total Experience

1.7.8.d. Occupational background related variables

(1) Choice of profession (2) Influencer (3) Mode of joining (4) Mode of work

1.7.8.e Work Life Balance related Variables (Attitude Measurement Scales)

1. Job Role variables
2. Job Satisfaction variables
3. Family Role variables
4. Life Satisfaction variables
5. Impact of Work on Family variables
6. Impact of Family on Work variables
7. Factors leading to Work Life Balance/ Work Life Imbalance variables
8. Individual Benefits towards Work Life Balance variables
9. Organizational Benefits towards Work Life Balance variables
10. Strategies employed for Work Life Balance variables

1.8 FRAME WORK OF ANALYSIS

The personal and career profiles like age, educational qualification, marital status, monthly income, nature of family, number of children, number of earning sources, spouse employment, nature of location, type of sector, cadres of employment, mode of work, work location have been analyzed with the help of percentage analysis. Percentage analysis also have been analyzed regarding job rotation, reporting system, awareness of job role, possession of authority, spending time with their family, preference of duration of spending hours of respondents belonging to banking, healthcare and IT/ITES sectors

The aspects like experience based on their designation, monthly income based on their total experience, sources of influence to join in the sector based on marital status, mode of joining based on type of organization, working hours based on their marital status have been analyzed and interpreted through cross frequency tables.

The aspects related to reason to choose the present profession, priority of available time with family activities, attitude about the attributes influencing towards individual benefits & organizational benefits, Factors affecting work life
balance have been compared and analyzed through Garrett ranking and simple weighted average methods.

The level of significance and association of attributes about their attitude towards work life balance have been tested and verified with the help of ANOVA. The attitude about the aspects of family role towards work-life balance based on nature of family, attitude about job satisfaction towards work life balance based on marital status, attitude about life satisfaction towards work life balance based on educational qualification, impact of work activities on family based on designation, impact of family activities at work places based on nature of family, have been tested and verified.

The factors induce impact on job satisfaction related attributes and life satisfaction related variables among the respondents in banking, healthcare and IT/ITES have been tested and verified through data reduction or factor analysis method.

Respondents’ opinion about the attributes impact of work on family and attributes impact of family on work in banking, healthcare and IT/ITES sectors have been tested and verified through multiple regression analysis.

The strategies employed by respondents in banking, healthcare and IT/ITES sectors in work and family towards work life balance have been verified and classified with the help of cluster analysis.

1.9 LIMITATIONS OF THE STUDY

1. The Kanchipuram District alone in Tamilnadu has been considered for studying the employees’ attitude towards Work Life Balance in banking, healthcare and IT/ITES sectors.

2. The descriptive aspects related to work life balance of women employees in banking, healthcare and IT/ITES sectors has been
studied and further attempts have not been made to explore the other factors leading to work life balance and imbalances.

3. The population design has been constituted based on the census and field data obtained during the time of study period.

4. As the study is based on the primary data collected through personal interview, the reliability depends on the true response of the respondents. However, adequate care has been taken to elicit true response through cross checks.

5. The aspects related to work life imbalances have been given less weightage in the study.

6. The detailed aspects on the influence of psychological, social, health aspects have not been covered for this study

1.10 CONCEPTS – OVERVIEW

**Attitude**- An attitude is an expression of favor or disfavor towards a person, place, thing, or event (the attitude object)

**Attitude measurement** Attitude measurement is used to uncover perceptions and opinions people may have about specific objects or products

**Bank** A bank is a financial institution and a financial intermediary that accepts deposits and channels those deposits into lending activities, either directly by loaning or indirectly through capital markets.

**Banking**- Banking engages in the business of keeping money for savings and checking accounts or for exchange or for issuing loans and so on.

**Conflict** - Conflict is the process by which parties with differing wishes believe that the other will act or is acting against them, and engages in activities to damage the other party.
**Empowerment**- Empowerment refers to increasing the spiritual, political, social, educational, gender, or economic strength of individuals and communities.

**Environment**- Environment is the totality of surrounding conditions.

**Family**- Family is a group of people of consanguinity, affinity, or co-residence.

**Free Trade Zone (FTZ) or export processing zone (EPZ), also called foreign-trade zone, formerly free port, is an area within which goods may be downloaded, handled, manufactured or reconfigured, and re-exported without the intervention of the customs authorities. Only when the goods are moved to consumers within the country in which the zone is located do they become subject to the prevailing customs duties.

**Health**- Health is the level of functional or metabolic efficiency of a living being. In humans, it is the general condition of a person's mind and body, usually to be free from illness, injury or pain.

**Healthcare**- Health care is the diagnosis, treatment, and prevention of disease, illness, injury, and other physical and mental impairments in humans. Health care is provided by practitioners in medicine, chiropractic, dentistry, nursing, pharmacy, allied health and others.

**Hospital**- A hospital is a health care institution providing treatment by specialized staff and equipment.

**IT- Information technology** (also referred to as IT) is the application of computers and telecommunications equipment to store, retrieve, transmit and manipulate data, often in the context of a business or other enterprise. The term is commonly used as a synonym for computers and computer networks, but it also encompasses other information distribution technologies such as television and telephones.
ITES - IT Enabled services (ITES), also called web enabled services or remote services or Tele-working, covers the entire gamut of operations which exploit information technology for improving efficiency of an organization. These services provide a wide range of career options that include opportunities in call centres, medical transcription, medical billing and coding, back office operations; revenue claims processing, legal databases, content development, payrolls, logistics management, GIS (Geographical Information System), HR services and web services.

Job role - A job is a regular activity performed in exchange for payment. A person usually begins a job by becoming an employee, volunteering, or starting a business. The duration of a job may range from an hour (in the case of odd jobs) to a lifetime (in the case of some judges). If a person is trained for a certain type of job, they have a profession.

Job satisfaction- Job satisfaction is how content an individual is with his or her job. Scholars and human resource professionals generally make a distinction between affective job satisfaction and cognitive job satisfaction. Affective job satisfaction is the extent of pleasurable emotional feelings individuals have about their jobs overall, and is different to cognitive job satisfaction which is the extent of individuals' satisfaction with particular facets of their jobs, such as pay, pension arrangements, working hours, and numerous other aspects of their jobs.

Life satisfaction- Life satisfaction is the way a person perceives how his or her life has been and how they feel about where it is going in the future. It is a measure of well-being and may be assessed in terms of mood, satisfaction with relations to achieved goals, self-concepts, and self-perceived ability to cope with daily life.

Quality of work-life – means the employees' level of happiness at work. Quality of work-life may come from salaries, flexibility in allowing employees to attend family events or other things.
**Society**- A society, or a human society, is a group of people related to each other through persistent relations, or a large social grouping sharing the same geographical or virtual territory, subject to the same political authority and dominant cultural expectations.

**Special Economic Zone (SEZ)** is a geographical region that has economic and other laws that are more free-market-oriented than a country's typical or national laws. "Nationwide" laws may be suspended inside a special economic zone. The category SEZ includes free trade zones (FTZ), export processing Zones (EPZ), free Zones (FZ), industrial parks or industrial estates (IE), free ports, free economic zones, and urban enterprise zones.

**Status**- The relative position or standing of things or especially persons in a society.

**Stress**- Stress is defined as an organism's total response to an environmental condition or stimulus, also known as a stressor. Stress typically describes a negative condition that can have an impact on an organism's mental and physical well-being.

**Women**- Women are female human. The term women are usually reserved for adults, with the term girl being the usual term for a female child or adolescent.

**Work–life Balance** - Work–life balance is a concept including proper prioritizing between "work" (career and ambition) and "lifestyle" (health, pleasure, leisure, family and spiritual development/meditation).

**Work-life** – Work-life exerts oneself by giving mental or physical work for a purpose or out of necessity.
1.11 CHAPTER SCHEME

**Chapter I** of the study deals with “Introduction to Research”. It covers statement of the problem, need of the study, objectives, hypotheses, scope, methodology, limitations of the study. It also covers concept overview along with selected references.

**Chapter II** on “Review of literature” aims to look at the reviews and previous studies related to meaning and basic concepts related to work life balance, women employees’ attitude about work life balance in service sector in general and banking, healthcare, IT/ITES sectors in particular. It also covers factors influencing work life balance and Imbalances, problems due to ineffective Work-life balance/Imbalances, consequences of work life imbalances and strategies employed by women employees to manage work life balance issues with selected study references. At the end of unit there is an analysis of gap study through collected reviews.

**Chapter III** deals with “profile of Banking, Healthcare and IT/ITES Sectors”. It takes up background factors about banking, healthcare and IT/ITES sectors, women employment in banking, healthcare and IT/ITES sectors. It also discusses the overview of banking, healthcare and IT/ITES, its operation methodologies in Kanchipuram District along with study references.

**Chapter IV** deals with “Women Employees attitude about work life balance of in banking, healthcare and IT/ITES Sector”. It is focused on work life balance, concept of work life balance, attitude of work life balance, profile of women employees in banking, healthcare, IT/ITES sectors and attitude of work life balance of women employees in banking, healthcare and IT/ITES sectors.

**Chapter V** is “Analysis and Interpretation” of personal profile, career profile and occupational background of women employees in banking, healthcare, IT/ITES sectors through simple percentage analysis, cross tables and Garrett Ranking.
Chapter VI is “Analysis and Interpretation” deals with opinion of women employees’ attitude about their job roles, job satisfaction, family role, life satisfaction, through selected bi-variant analysis like ANOVA and multi variant tools like factor analysis.

Chapter VII is “Analysis and Interpretation” deals with opinion of women employees’ attitude about attributes impact of work on family, attributes impact of family on work, opinion about and factors influencing work life balance/imbalance through percentage analysis, weighted average, ANOVA and linear regression.

Chapter VIII is “Analysis and Interpretation” of women employees’ attitude about the attributes influencing individual benefits and organizational benefits towards work life balance through Garrett ranking. The strategies employed by the respondents in banking, healthcare and IT/ITES sectors towards work life balance at workplaces and family have been verified and classified with the help of cluster analysis.

Chapter IX is summary of findings of the study obtained from analytical background, suggestions, conclusion and further scope for future research.
REFERENCES


