CHAPTER – II
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2.1 INTRODUCTION

The modern day organizations irrespective of their business accommodate to the culture of workforce diversity. The work force in service sectors are insulated with different age, gender, qualifications, marital status, nature of family, occupation and personal aspects. The major difference occurs among the work force in terms of their contribution are through their gender background. The women employees in service sectors are expected to contribute on a par with for the benefits and survival of their organizations. But in comparison with male employees, female employees in service sectors delineate their efficiency and productivity by coping with personal, family, social, environmental and work place issues and opportunities. The influence of work on family and family on work are more encountered highly by women employees in comparison with men. In sectors of banking, healthcare and IT/ITES, the work pressure and work place relationship, work culture, job design and nature of work of women employees have profound influence on their family, the family status, composition, economic well being and caring. It is imperative to undertake longitudinal researches in these aspects, where special focus should be given to know about the impact of work life balance on the work and family related aspects of women employees. The opinion and attitude of women employees in service sector in general and avenues like sensitizing services sectors like banking, health care and IT/ITES should be studied. The researcher has undertaken such a study. The earlier studies related and relevant to this topic have been viewed, cited and analyzed. The reviews for the present study have been covered from the cited published journals, periodicals and previous research reports. The reviews for the present study have covered the following aspects and through
the critical evaluation. The gap needed to be addressed for the present study has been identified.

1. Basic concepts related to work life balance
2. Employees Attitude about Work Life Balance
3. Women employees Attitude about Work Life Balance
4. Women employees Attitude about Work Life Balance in service sectors
5. Women employees Attitude about Work Life Balance in Banking, Healthcare and IT/ITES sectors
6. Factors influencing work life balance and Imbalances
7. Problems due to ineffective Work-life balance
8. Consequences of work life balance and imbalances of women employees in Banking, Healthcare and IT/ITES sectors
9. Strategies employed by women employees towards work life balance and imbalance issues

2.2 BASIC CONCEPTS RELATED TO WORK LIFE BALANCE

The reviews analysed in the following chapter deal with the basic understanding about work life balance. The concept of work life balance is viewed by the authors with different notations based on the content and applications. In these aspects, the concept of work life balance in terms of its definition, overview are reviewed and analysed in this chapter. The author’s interpretation about work life balance aims to arrive at the conclusion about the concept, but it differs slightly based on the purpose of defining on their studies.

Kofodimos (1993) in his work titled “Balancing act: how managers can integrate successful careers and fulfilling personal lives” said that WLB as
“finding the allocation of time and energy that fits your values, making conscious choices about how to structure your life and integrating inner needs and outer demands and involves honoring and living by your deepest personal qualities, values and goals”. Whatever be the context, balancing work and family domains is a difficult task for various employees and they are concerned about the boundary between their work and non work lives.

**WHOQOL Group (1998)** defines Quality of life as the individual’s perception of his position in life in the context of his culture and the value systems of the society in which he lives compared to his objectives, expectations, standards and concerns. Quality of life among women involves a variety of everyday activities, such as work, taking care of home, children and other activities like spending time on leisure activities.

**Judge et al., (1993)** in their article titled “Another look at the job satisfaction-life satisfaction relationship” said that life satisfaction means desire to change one’s life; satisfaction with past; satisfaction with future; and significant other’s views of one’s life. It represents how satisfied people feel with their life generally, as contrasted with positive effect, sometimes called just ‘happiness’, which represents how they feel at a single point in time. That is, life satisfaction involves people thinking about their life as a whole, including factors such as whether they are achieving their goals, are doing as well as other people around them, and are happy generally rather than just right now. Life satisfaction is thus a longer-term measure than affect and a measure of well-being.

**Clark (2000)** in his research paper “Work/family border theory: a new theory of work/family balance” said that work-family balance is “satisfaction and good functioning of employees at work and at home, with a minimum of role conflict”. It is examined while achieving work-life balance in their lives. The classic and current approaches to multiple roles introduce a typology of WLB based on the synthesis of theoretical foundation. The types of WLB include beneficial, harmful, active, and passive. The employees belonging to each type are expected to differ
qualitatively from each other in relation to psychological functioning and role engagement.

**Hobson, Delunas & Kesic (2001)** in their article titled “compelling evidence of the need for corporate work/life balance initiatives: results from a national survey of stressful life-events” that work/life conflict is a form of inner role conflict in which the role pressures from the work and other life domains, such as family, are mutually incompatible in some respect, whereby participation in one role is made more difficult by the virtue of participation in the other. Initially the concept of work/life conflict has focused on the impact of family demands on work. It now extends to the impact that work has on individual stress, relationships and family wellbeing. Work/life conflict may be characterized by a lack of fit between employees and their life responsibilities, and the goals of the organization. Work/life conflict may include issues such as difficulties faced related to child-rearing, other kinship responsibilities or stressful life events.

**Fisher-McAuley et.al., (2003)** in their paper titled “Modelling the relationship between work life balance and organizational outcomes” explain role as the totality of formal tasks, informal tasks and acts as organized by an individual. Each individual is a member of social systems and the expectation as well as demand of one may put pressure on the other. There are two role systems: Role Space and Role Set. Both have a built-in potential for conflict and stress. It may be expected that organizational role stress will operate in interaction with the general ill-being and well-being. There is an expected high relationship of organizational role stress with these two. The stress diathesis model essentially says that the effect of stressors on illness and wellness is not absolute, but a function of moderating factors like inner strength and coping techniques.

**Sandrick (2003)** in his study titled “Putting the emphasis on employees as an award-winning employer, Baptist healthcare has distant memories of the workforce shortage” highlights that the quality of work life (QWL) is a wide term covering an immense variety of programmes, techniques, theories and management styles through which organizations and jobs are designed.
so as to grant employees more autonomy, responsibility and authority than is usually
done. To improve employee-satisfaction, strengthening workplace learning and
helping employees to have high quality of work life are essential for organizations to
continue, to attract and retain them.

Supriti Dubey, Ruchi Saxena & Neetu Bajpai, (2010)\(^8\) in their article
titled “Work life balance: can women be both bearer and manager” put forth
that WLB is about people having measure of control over when, where and how
they work. The core of WLB could also be summed as achievement with enjoyment.
WLB can lead to a healthy synergy in the working environment of an organization
and its employees. A balanced life is one where the employees spread their energy
and efforts through emotional, intellectual, imaginative, spiritual and physical levels
on the key areas of importance. Work-life 'imbalance' has over a period of time
attracts concern because of increasing problems related to employee’s health,
monotony at workplace, declining levels of productivity and efficiency at the
employees’ level.

Munshi and Nisar (2010)\(^9\) in their research work titled “A comparative
analysis of job satisfaction level of management teachers of MBA colleges in
Gujarat state” narrated Job satisfaction is regarded to one’s feelings or state of
mind regarding the nature of their work. Job satisfaction can be influenced by a
variety of factors e.g. quality of ones relationship with their superiors, quality of
physical work environment, salary and timings of work.

Channel Source for work culture at workplace with special reference to IT
employees in India” state work culture is the image building process for any
organization and to its employees, the prevailing work culture in an organization
will make employees put their contribution towards the work and responsibilities
and help the organization to move towards its desired objectives and mission. The
work culture either in practice or in policies needs the real involvement and support
of employees to transform it in work spots. A simple romantic picture of work
culture in terms of work, delegation, superior and subordinate relationship, existing
communication, rewards, punishment, achievement may not be executed without the employees’ involvement, interest and commitment. But an employee in an organization will be really committed when he faces an ideal work life balance. For the success of any organization over the future time is needed an identical work culture and that should be supported by the employees.

Vijaya U. Patil & Rukmini S (2011)\textsuperscript{11} in their article “Life Satisfaction among Asha Workers” narrates that life satisfaction is an overall assessment of feelings and attitudes about one’s life at a particular point in time ranging from negative to positive. It is one of three major indicators of well-being: life satisfaction, positive effect, and negative affect.

Pratibha Barik (2011)\textsuperscript{12} in his article “Quality of Life of Female Professionals: A Comparative Study Of Male Vs. Female” said that quality of life refers to the quality of life of individuals in their working organizations-commercial, educational, cultural, religious, and philanthropic or whatever they are. as typical indicators of quality of working life, including: Job satisfaction, Job Involvement, Work role ambiguity, Work role conflict, Work role overload, Job stress, Organizational commitment, Turn-over intentions.

Vanitha & Meenakumari (2011)\textsuperscript{13} in their study entitled “Family Vs Work Conflict among Working Women in India with Special Reference to IT, Education and Banking Sector” state that conflict as the incompatibility faced by an individual among themselves and with other objects in various situations. The consequences of conflict normally cause psychological and physical illness among the individuals. The level of impact due to conflict will differ between men and women, because of their physical and psychological pack up.

Ramanathan & Vanitha (2011)\textsuperscript{14} in their research article titled “A study on teachers’ attitude about their work-life balance in India with special reference to secondary grade level” say that WLB is the source of motivational package for the effective performance of human at work place. Especially in today’s
fast changing scenario, changes in social webbing bring WLB among employees continuously.

Hegde and Sandeep Vasudeo (2012) in their research work entitled “Challenges posed by job satisfaction and security for employees of selected voice process call centers in Mumbai” defined Job Satisfaction is a pleasurable or positive emotional state resulting from the appraisal of one’s job or job experiences. Job satisfaction is how people feel about their jobs and different aspects of their jobs. It is the extent to which people like (satisfaction) or dislike (dissatisfaction) their jobs.

The World Bank Institute (2012) in their Training Program for Parliamentary Staff entitled “Changing Attitudes for Gender Equality” explained Attitudes involve feelings, beliefs and behaviors that are formed, nurtured and perpetuated by society, institutions, religions and families, among others. They form the basis of one’s perception of what is right or wrong, the way men and women relate to each other within the home and in society, reflect the beliefs and behavior on children growing up and receive as instruction at school, in religious organizations or the workplace. People begin developing attitudes as children when they see the man as the head of the household, to make decisions on behalf of the household, or in the workplace, schools, religious institutions, and public service delivery. It is evident that attitudes form the basis of gender inequality and any change towards equality will need to focus on changing attitudes that society has about different groups.

The World Bank Institute (2012) in their Training Program for Parliamentary Staff entitled “Changing Attitudes for Gender Equality” stated an attitude is comprised of three elements: feelings, beliefs and behavior, then the change can occur at any one or all of the levels. According to psychological theory, feelings and beliefs are much easier to change than behavior. Individuals learn and can change behaviors by watching the choices of people who remind themselves. Attitudes can change due to changing circumstances that forcing people to discard old beliefs and behavior, for example if a woman is more easily employable than a
man, the man may assume the domestic duties, even if that is not his original desire. On the other hand, change could occur spontaneously when the benefits of change are made sudden.

Manisha Purohit (2013)\textsuperscript{18} in her research article titled “A comparative study of work life balance in various industrial sectors in pune region” tell that WLB is a concept including proper prioritizing between "workaholics" (career and ambition) on the one hand and "lifestyle" (Health, pleasure, leisure, family and spiritual development) on the other. It is the term used to describe practices in achieving a balance between the demands of employees’ family (life) and work lives. The increasing prevalence of work life conflicts and increasing concern about work life issues in the corporate arena present both a challenge and opportunity for Human Resource (HR) Professionals.

2.3 EMPLOYEES ATTITUDE ABOUT WORK LIFE BALANCE

The attribution leads to work life balance and imbalance differ at work places among the employees irrespective of their socio economic, personal and family backgrounds. The reasons for work life balance and imbalances among employees especially women employees differ in Indian industries. These aspects are reviewed and analyzed in the following chapter. For these, the reviews cited in different articles, research papers have been covered and the content of those output has been critically viewed and analyzed.

Hammer et al. (1997)\textsuperscript{19} in their research work titled “Work family conflict in dual earner couples: within individual and crossover effects of work and family” have collected the data from 399 dual-earner couples and have found that work family conflict has strong crossover effects on both males and females, indicating that individual’s level of work family conflict is a significant predictor of their partner’s level of work family conflict.

Study: Results from the Employees’ Survey” identified attitudes towards the issue of work-life balance also varied by occupation type. Employees in managerial and professional occupations (74 per cent) were less likely to agree that everyone should be able to balance their work and home lives in the way they want, than employees in clerical and manual (81 per cent) or operative and unskilled occupations (83 per cent). However, employees in clerical and manual occupations (38 per cent) and operative and unskilled occupations (38 per cent) typically down play the responsibility of the employer in helping people balance their work with other aspects of their life.

Hsieh et al. (2005) in a study titled “Spillover between work and personal life balance for lodging managers” conducted among randomly drawn sample of 631 employed adults (278 men and 353 women) show that work to family conflict is more prevalent than family to work conflict, as the family boundaries are more permeable to work demands than are work boundaries to family demands. It is also found that work interfered with family more than the family interfered with work in a study of 41 full time working parents (13 men and 28 women). The work and family boundaries are asymmetrically permeable and work to family conflict being significantly more prevalent than family to work conflict.

Wesley and Muthuswamy (2005) in their study titled “Work-family conflict in India- An empirical study” state that work to family conflict is more prevalent than family to work conflict, thus indicating that permeability of work into family is more than the permeability of family into work. The results indicate that interference from work to family is more prevalent than interference from family to work among both sexes. However, there have been no gender differences in experiencing either work to family or family to work conflict.

Marcinkus et al (2007) in the work titled “The relationship of social support to the work family balance and work outcomes of midlife women” convey that the home working can lead to greater flexibility and independence, but it can make people work for longer periods of time, including weekends and evenings.
Home environment also plays a very important role in the quality of life. Home working could be stressful, if young children have to be managed.

Stewart Forsyth and Andrea Polzer-Debruyne (2007) did a survey of 1187 employees of organizations in New Zealand entitled “The organizational pay-offs for perceived work–life balance support” and found that employees’ perception that employers were providing support for WLB improved their job satisfaction and reduced work pressures. This, in turn, reduced their intentions to leave. The study provided evidence that initiatives which staff interpreted as supporting their WLB would have consequences for the organization. Staff turnover was likely to reduce intention to leave.

Kinnunen and Mauno (2007) in their article titled “Antecedents and outcomes of work family conflict among employed women and men in Finland” state that on assessing work family conflict/ WLB among employees in various settings the two types of perceived work family conflict (work interference with family and family interference with work) are clearly separable and relatively independent of each other. The people perceive less family interference with work than work interference with family.

Ishaya and Ayman (2008) in their article titled “Predicting work-family conflict via perceived Involvement and overload. Boston” described that the increasing workloads have pressurized employees to demonstrate their commitment to work in more obvious ways. Consequently, a larger part of them have tended to be present at their work place for longer periods of time, thereby reducing the time for which they are available at home. The internet and mobile phones have made it possible for the organizations to keep in constant touch with the employees both during the day and at night. This has further intensified the work demands on employees. Consequently, there are growing reports of stress and work imbalance.

Rajadhyaksha and Ramadoss (2010) in their work titled “Test of a causal model of work-family conflict in India” come out with an integrative
model of work family interface using a sample of 372 employed adults who are married and/or parents, the findings support the indirect reciprocal relation between work to family and family to work conflict. Family to work conflict is found to have indirect influence on work to family conflict via work distress and work overload. Work to family conflict has indirect impact on family to work conflict via increased parental overload.

Susi & Jawaharran (2011) in their article titled “Work-Life Balance: The key driver of employee engagement” narrated that the workplace culture comprises the employee's attitudes, belief systems, value systems, work ethics, behavior which characterize the functioning of a group or organizations. Workplace culture includes the beliefs, attitudes, practices, norms and customs that characterize a workplace.

2.4 WOMEN EMPLOYEES ATTITUDE ABOUT WORK LIFE BALANCE

The present content related to WLB of women employees in India has been critically viewed and analyzed on the women employees’ status in Indian industry, particularly in service sector. The status of women employees’ works life balance and imbalances and the causes are also reviewed and evaluated. The content focuses on women employees’ WLB and imbalances in India with selected study units of banking, healthcare, IT/ITES.

Khanka (1998) in his work titled “Woman entrepreneurship in India” tells that Indian women have started becoming entrepreneurs in sizeable numbers only recently, partly due to the formation of various self-help groups (SHGs), support from NGOs, higher levels of education and economic liberalization. However, despite all this support for women, female entrepreneurs are still far from on par with men in India.

Mathur (2000) in his study titled “Women Family and Work” analyzes the motivational level of the professionals, their decision to seek
employment, the implications of dual role and the problems and conflicts they experience. The study shows that among the many problems faced by women professionals, the most common problems are: - work overload, burden of domestic chores, inability to cope with both roles simultaneously and the consequent problem of role conflict. It is found that role conflict is directly related to the pressure of young children and a ‘home oriented’ personality while, it is inversely related to level of motivation, spouse support and supportive attitude of colleagues. The study also shows that women professionals curtail their occupational role around 30 percent, domestic role around 18 percent and both roles around 15 percent due to role conflict.

Konrad & Mangel, (2000)\textsuperscript{31} in their research article titled “The impact of work-life programs on firm productivity” describe that the number of employees with responsibilities for the care of family members continues to increase. The increasing participation of women in the workforce creates increasing pressure for diversity management and WLB strategies. Although work/life, and particularly work/family, conflict is well-recognized as an issue for both sexes, it continues to place additional responsibilities on working women, as they have tended to experience the major responsibility for domestic matters.

Arora (2003)\textsuperscript{32} in her research work with the title of “Professional Women: Family conflicts and stress” states that merging a full time demanding job, with family and child care responsibilities is not a smooth sailing option. Even though the professional holds a very positive opinion about themselves, in being able to manage all areas with relative success, the experience of role conflict is inevitable.” She tells that the problems arising from the dual role of women originated from the patriarchal ideology of our society, where the demands of the family are expected to be the top most priority for women.

Shukla, (2003)\textsuperscript{33} in his research paper titled “Problems of Women-Education and Employment in India” informs that women in India are facing various problems. These problems encircle their lives, their livelihood, and their relationship with elders, their husbands and their colleagues when they work outside
their homes. The working women still find them in a very difficult position to adjust with the work and home, since each one demands greater attention. The problems regarding pregnancy and maternity leave still enrage many office bosses. Sometimes they find it an excuse for sacking their female staff. Sexual exploitation and harassment are also bigger problems in big and small cities of India. The raising of children and education of the children demand greater time and energy. The office going women are unable to cope with these demands.

Francese Peter (2003)\(^{34}\) in her research paper titled “Working Women” shows that the socio economic condition of women is evaluated with the help of a number of indicators like social, economic and educational. It has been observed that the socio–economic condition of women belonging to the lower stratum is miserable. This is partly due to the social system and partly due to the women in society. Indian society is primarily a male dominated society where little or no change is expected or allowed. Even if a change is introduced, women show their inability to adjust to such changes. The lack of clarity among women about their status leads to exploitation and economic deprivation.

Francese Peter (2003)\(^{35}\) in her research paper titled “Working Women” says that among women who are working due to utter economic necessity are dissatisfied with the time they spend with their children and the time they allocate to their home. 57 percent of working women have alternate arrangements for their children going for mother-in-law or a maid to look after their children. The age of the children is an important factor in generalizing the women’s role conflict because a mother’s personal attentions are most essential when they are small. Another cause can be the family size. Women with larger number of family members may feel the conflict than the women with members small in number. The other factor associated with this is the nature of job and the time amount spent outside the house. Some who do not feel any role conflict are school teachers, lecturers and those who are in independent professions.

International Labour Office (2004)\(^{36}\) “Global Employment Trends for Women, 2004” states that women work due to economic needs on the one hand
and due to national necessity for increased production on the other hand. They further continue to state that a sense of vocation influences the desire of women to continue their work after marriage and some are inspired by the feeling of social responsibility and so they continue to be in labour force.

Parker & Arthur (2004)\textsuperscript{37} in their research work titled “Giving voice to the dual-career couples” put forth that most of the working women apt for job out of the gross economic necessity (50 percent), followed by the urge to raise economic status (23 percent), to make use of education (11 percent) to have independent income (9 percent) and the remaining due to miscellaneous motives. Wife’s income is essential to raise family’s standard of living. 18 percent women are widows, divorcees and separated. Another 24 percent are single. All these women work to support themselves and their children. In addition to this, women whose husbands’ incomes are inadequate are compelled to seek employment.

Loy (2005)\textsuperscript{38} in his research work entitled “Competing Devotions-Career and Family among women executives” tell that the career paths of women financial executives try various approaches to balancing career and family. The professional level these women have attained requires a huge commitment of time, energy, and emotion that looks natural to employers and clients, who assume that a career deserves single-minded allegiance. Meanwhile, these women must confront the cultural model of family that defines marriage and motherhood as a woman’s primary vocation. The above study focuses on the social and cultural forces that create women’s identities and shape their understanding of what makes life, worth living.

Singh (2005)\textsuperscript{39} in his paper titled “Women workers in Unorganized sector” conveys that the extended family, in India, is slowly disappearing. Small nuclear families have come to stay, where both the spouses go to work. In addition, there are an increasing number of single parent households due to increase in divorces. Although this problem is not as serious in India as in the West, it could become a serious issue sometime in the future. Participation by women in employment continues to grow since the past decade. In spite of more women going
out to work, there has been little change in patterns of household responsibilities. Women continue to undertake a major share of domestic chores, and child rearing.

**Neelima Desai C(2007)** in her research on **“continuity and change in work–life balance choices”** deals with the ways in which the work–life balance choices made by heterosexual couples differ in different generations, how such choices are gendered, and the extent to which 'individualization' provides an adequate conceptualization of the effects of social change on heterosexual couples. Their findings support the contention that processes of individualization are more apparent amongst younger generations than older and that, because of changes external to the family, there is more negotiation and pragmatism amongst younger generations about work–life choice.

**Vijay Laxmi (2008)** in her research on **“working spouses fine with their work life balance”** states that getting married is no more a reason for dissatisfaction in the work life. Married working couples in India appear to manage the work-life tightrope well. The continued difficulties for women looking to re-enter the workforce after child birth and the high unwillingness to move to cities to follow their spouses' careers are the challenges for women spouses in the Indian workplace. There is evidence that such programs are not a significant drain on company profitability. Since firms similar to those in this study can expect to realize gains in retention of employees and continued profit growth, it would benefit them to adopt certain types of work/life balance policies.

**Family Friendly Working Hours Taskforce (2009)** in their report **“Flexible Working: working for families, working for business”** identified that Women are still the primary careers in our society and, as a result, face the greatest difficulties in reconciling their caring responsibilities with the demands and expectations of full time work. There has been a net increase of 1.5 million women in the UK labour market since the last recession in the 1990s. Combined with the increase in the proportion of lone mother households, this means that women’s wages are more important than ever to the family budget.
Ronald et al. (2010) in their work titled “Organizational practices supporting women’s career advancement and their satisfaction and well-being in Turkey” shows that the qualified women are entering professional and managerial ranks within organizations; they continue to have difficulties in advancing their careers. It has been suggested that the biggest obstacle to women’s career advancement lies in the attitudes, biases and prejudices of their male colleagues and their organizational cultures. This paper examines the relationship of perceptions of organizational bias among managerial and professional women and their work satisfactions and levels of psychological well-being. Data has been collected from 215 women, a 67 percent response rate, using anonymously completed questionnaires. Respondents work for a large Turkish bank that has offices in several cities. Women reporting greater perceptions of bias indicate less job satisfaction, lower levels of work engagement and higher levels of job stress; perceptions of bias are not related to intentions to quit. In addition, women reporting greater perceptions of organizational bias indicate higher levels of exhaustion but these perceptions are unrelated to levels of self-reported psychosomatic symptoms. Interestingly, more educated women report higher levels of perceived organizational bias.

Rincy V. Mathew & N. Panchanatham (2011) in their work titled “An exploratory study on the work-life balance of women entrepreneurs in south India” state the work-life balance (WLB) issues faced by women entrepreneurs of South India and important factors influencing the WLB of these women entrepreneurs. Data has been collected by area sampling (cluster-random) paired with semi-structured interviews and a questionnaire. It shows 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. Furthermore, even though the vast majority of the entrepreneurs examined in this study suffer from WLB issues, there are significant differences in the level of WLB issues faced by the various categories of women entrepreneurs.
Vanitha (2012) in her research article entitled “A study on Job satisfaction of women employees in unorganized sector with special reference to Tamilnadu” states that the women working in unorganized sector are living a life far below from satisfaction. The low earning of these women cannot meet with their daily needs. They do marry, bear children, and get old but under these phases of life, they live the same life. They live under unhygienic environment which results in dangerous diseases. They work more than men as they have to play a dual role working both in and outside the home.

### 2.5 WOMEN EMPLOYEES ATTITUDE ABOUT WORK LIFE BALANCE IN SERVICE SECTOR

The reviews in the following content analyze the work life balance and imbalance of women employees in service sector in India. The reviews collected related to the area deal with the impact of nature of service on work life balance/imbalance. It also focuses the role of family, society, personal and other aspects on the WLB of women employees in service sector.

Rajgopal (2007) in his research “work to live, don’t live to work: A cross-sectional study of the work-life balance of higher managers” shows that work-life balance is currently in vogue among governments, organizations as well as researchers. Managers in organizations all over the world are exposed to significant pressures in their jobs, which further influence the balance between their work and private lives, job satisfaction and overall well-being. The key findings in terms of the factors influencing higher managers are reported. They suggest that the individuals are influenced by several aspects. The responsibility for personal work-life balance does not only lie on individuals, themselves but the organizations and governments play an important role in treating this issue as well.

Gunavathy and Suganya (2007) in their study among married women employees of BPO companies show the causes, consequences of work life imbalance and interventions for WLB. More than two-thirds of the respondents’ state the experienced work-life imbalance is primarily on account of works
interference with personal life. The causes for work life imbalance are classified as organizational and personal factors. The organizational factors include work-related factors, time-related factors and relationship-related factors. The personal factors include lack of family support, marital conflicts and frequent change in sleeping patterns. According to the study, the three main consequences of work-life imbalance are stress burnout, ill-health and poor work performance. The respondents also experience guilt of not being able to spend time with family, feel the anxiety about poor performance, displacement of negative emotions on family members and on co-workers.

Rincy and Panchanatham (2010) in their study “Development of A psychometric instrument to measure work life balance” using by factor analysis procedure have employed the principle components method for extraction with varimax option to come out with four factors. The final Cronbach alpha for the four factors are in the order IPLW (Intrusion of personal life into work) = 0.97, IWPL (intrusion of work into personal life) = 0.98, WEPL (work enhancement by personal life) = 0.81 and PLEW (personal life enhancement by work) = 0.97. The reliability estimated and factor loading schedule of the items finally result in a four factor instrument for measuring the WLB of service sector employees with a total of 42 items. In order to critically assess the interface between work and personal/family life in the Indian context, more statements are included in IWPL and IPLW sections. Similarly, the scale developed in the study has provisions to extensively measure the positive spillover (enhancement) in both the directions namely toward work and personal life. Finally, the four factors, 42 items instrument developed in the present study are intended to measure the WLB status of service sector employees. The scale not only explores the WLB level of the employees but also could gives insights of the employees’ perceptions and concepts about WLB. These insights could be utilized by the organizations to develop WLB provisions and programmes. It may also be utilized as an effective tool to monitor the impact and effectiveness of WLB programmes implemented by the organizations, which in turn could help the policy makers and human resource managers to take corrective measures if necessary.
Vanitha (2011) in her article titled “A study on Work Life Balance of IT employees through Emotional Intelligence with special reference to Indian context” states that the degree to which work and personal life activities are prioritized as neither is neglected. High ratings on these behaviors are associated with the emotional intelligence measures of social responsibility, impulse control, and empathy. It gives the impression that the employees of IT sector are balanced. Employees who are in IT field, if they have Emotional Intelligence, can control their impulses and anger, withstand adverse events and stressful situations, happy with life, and become a cooperative member of the group. These employees are more likely to be seen as participative, composed, and balanced.

Vanitha & Meenakumari (2011) in their study entitled “Family Vs Work Conflict among Working Women in India with Special Reference to IT, Education and Banking Sector” state that the women in India in the status of working have to play multi role both at family and work places and those roles execute multi tasks at different levels and every working women cannot escape from that situation, in this aspect conflict is an unavoidable human devaluation which must be faced by every woman. The level of conflict will cause both positive and negative impacts.

Santhana Lakshmi & Santhosh Kumar (2011) “Work life balance of women employees – with reference to teaching faculties” state that career women are challenged by the full-time work and at the end of each work-day in a private Educational Institution they carry more of the responsibilities and commitments to home. A majority of women work 40-45 hours per week and 53% are struggling to achieve work/life balance. Women report that their life has become a juggling act as they have to shoulder multiple responsibilities at work and home. Modern organizations, especially educational institutions, should address the work-life balance related issues among their staff, specifically women and take a holistic approach to design and implement policies to support the teaching staff to manage their work/life balance which would add to the performance of these staff members. The results also indicate that the WLB is a challenge for the lower level staff than the higher level staff in educational institutions. There needs to be a periodical
review of additional working hours that could be assigned to lower level staff, as otherwise, they would be subjected to severe stress.

**Ramanathan & Vanitha (2011)** in their research article titled “A study on Teachers’ attitude about their Work-Life Balance in India with special Reference to Secondary Grade Level” state that the teaching community particularly teachers at secondary level in India face heavy work life imbalances in some circumstances due to inflexible work load and work hours, students’ behaviour, modification and personal issues. Some of the teachers because of their experience, psychological match up can manage WLB but the female teachers at secondary school levels in India face work life imbalances.

**Sophia Ali (2011)** in her work titled “Challenges facing women employees in career development: A focus on Kapsabet Municipality, Kenya” shows the challenges facing women in career development in Kapsabet Municipality, Kenya. She has found that most of the women employees are dissatisfied with career development programmes and women are discriminated in career development opportunities. The study recommends that organizations should strive to ensure that career development programmes are set to enhance career development amongst women employees. Top management should also be committed to the career development of women, and organizations should also introduce affirmative action to urgently address career development of women.

**Vanitha & Meenakumari (2011)** in their study entitled “Family Vs Work Conflict among Working Women in India with Special Reference to IT, Education and Banking Sector” state that the participation of women employees in modern organizations ranges from priority to service based augments every year in Indian industrial climate. In addition to that women have to play multifaceted roles at family, society and at work places with unprecedented pressures at different climate. The unbalanced co-ordination and support belatedly indulge both family and work conflicts and it also mutually influences each other. The impact of these influences impetus with work and family problems and sometimes leads to undesirable consequences. In these circumstances women because of their
educational background, logical thinking and emotional balances try to balance both work and family related conflicts. Still the supports extend by family, society and organization means women should become productive asset and able employees to any organization to which they belong.

Santhana Lakshmi et al., (2012)\(^{55}\) in their research article entitled “Analysis of Work Life Balance of Female Nurses in Hospitals - Comparative Study between Government and Private Hospital in Chennai” have put to test the regression equation fitted for identifying the determinants of stress among nurses in government hospital, implying that the dependent variables included in the equation together explained 86 percent of the variation in stress. This is also found to be statistically significant as confirmed by the significant value. Among the independent variables, if senior’s behavior is not favorable to them, their stress goes up. If nurses are affected by stress, the level goes. Even for those who have children and adults in their family, stress is also bound to go up. Whenever there is a conflict amongst their team members, the stress level of burnout goes up. It is found that their stress rises while working with doctors. It is also found that their stress level would come down, when they successfully handle patient related issues. When doctors and other senior staff do not appreciate their contribution in the existing team, the stress would go up. Also, if the other team members fail to understand their needs, they would lose their interest to work and due to this their stress goes up.

2.6 WOMEN EMPLOYEES ATTITUDE ABOUT WORK LIFE BALANCE IN BANKING, HEALTHCARE AND IT/ITES SECTORS

The reviews deal with WLB of women employees in banking, healthcare, IT/ITES. It also covers the aspects of magnitude for WLB of women employees with relevance to organizational, working environment and personal context. It also focuses on the aspects leading to WLB, their impact, outcome due to WLB of women employees in banking, healthcare and IT/ITES.
Rout (1995) in his research paper titled “Stress among general Practitioners and their spouses: a qualitative study’, Medline;” has identified specific pressures at work and at home experienced by general practitioners and their spouses and has concluded that a female physician’s workload and decreased interest in her family are important stressors that affect her entire family unit. Other stressors include time pressure, hours on call, lack of support, and amount of paper work. Many women bring work home, and spend time away from home at meetings, and family life is constantly interrupted by telephone calls. This study also identifies role conflict as a major stressor for female general practitioners.

ILO survey report (2001) titled “Labour in the New Economy : The case of the Indian Software Labour Market” says that women in the IT sector are still a minority in India with a clear trend towards clustering at the lower ends of the job hierarchy leading to feminization of certain service activities. Issues related to mobility and growth of women professionals are caught up in the gender trap as in other service sectors or in traditional sectors. The tradeoff for women who opted for a career vis-à-vis the gender roles ascribed to them as care givers in the absence of adequate social security measures and other support mechanisms leave women professionals with an ‘either-or’ situation. It is observed that the IT industry’s attitude is one of benign statistical discrimination of women by accepting the gender constraints of women.

Kilmartin (2002) in his work titled “The Balancing Act Key Issues in the Lives of Women General Practitioners in Australia” states that the challenges of female medical practitioners in Australia, London and Denmark tell that the key issues that affect the professional and personal lives of women include job satisfaction, balancing work and personal life, autonomy, availability of flexible work hours, fair remuneration, and having a voice in decision making. Key personal issues include self-care, time for relationships with a partner, children, family and friends, and time management to allow pursuit of non-medical interests. These conflicting demands on female professionals diminish their job satisfaction and lead to stress and imbalance in their lives. A supportive family, an understanding work environment, and changes in culturally based self-expectations of female
professionals could lead to more fulfilling and well-balanced professional and family lives for women.

Bharat (2008)\textsuperscript{59} in his research paper titled “\textbf{Longer working hours for computer software engineers, India}” tells that the recent past is a witness to changes in work schedules. A larger part of the sector is moving from a standard eight-hour a day to operating twenty four hours a day for seven days a week. Many employees need to work on Saturdays and Sundays too. Moreover, there is a changing pattern in the working hours which is quite different from the standard one, which normally operates from 9 am to 5 pm. While some employees work in the standard time some others need to be available for work that normally starts early in the evening and continues well through the night. Sometimes they need to even work beyond the normal eight hours.

Venkata Ratnam et al., (2009)\textsuperscript{60} in the work titled “\textbf{Work-Life Balance: Review of Literature}” state that there is more innovation in conceiving work-life balance policies and practices in IT and IT enabled services whether they are multinational or Indian companies-because of the preponderance of gender balance and resultant increased awareness and concern about family responsibilities. Interestingly, as Wipro’s website puts it, the emphasis is on work balance towards life rather than life balance towards work.

Mohan et al., (2010)\textsuperscript{61} in their research article “\textbf{work life balance through flexi work arrangements: empirical study on bank employees}” tested correlation co-efficient to identify whether there was any correlation between the flexi work arrangement and balancing of work and family life. This survey correlated with relative three broad WLB measures and flexi work arrangements with their corresponding benefits. The correlation value in this study was +0.6875 and research showed that ‘work life balance’ and ‘flexi work arrangements’ were proved to be significantly correlated with each other. The calculated value (11.95) was greater than the table value (5.99). Therefore there was existing relationship between employee performance and work life balance. Likewise another test was performed with the hypothesis of the significant relationship between employees’
performance and flexi work arrangements. Here also the calculated value (6.98) was
greater than the tabulated value (3.84), therefore it was significant. It was concluded
that through these two chi-square tests, the WLB and flexi work arrangements were
one among the same and employees’ performance and both were correlated.

Ramanathan & Vanitha, (2011) in their research article titled “Work-
Life Balance-A primitive Channel Source for work culture at workplace with
special reference to IT employees in India” state the work pattern of IT sector.
The professional employed at various levels in IT sector undergo various changing
issues in terms of organizational policy and individual commitment. The growing
competition among various companies in this sector, the job shift, recent economic
slowdown, and the market rehabilitation strategies adopted by the companies want
the employees of IT sector to contribute more at work places irrespective of time
schedule in the form of job expansion, work load enrichment and customer
satisfaction. Due to these changes the WLB of IT employees deviates and leads to
mismanagement of various overlapping factors among individuals in terms of work,
family, social, development and personal. The result of poor WLB leads to
ineffective work culture at organizational level. The ineffective work culture affects
the individual organizational relationship, individual family and social relationship.

Sonal Pathak and Anil Sarin (2011) in their work titled
“Management of Stress Among Women Employees in BPO Industry in India: A Contemporary Issue” points out that the need for extra income for family
coupled with the demand for labour from industry is the greatest incentive for
female workers. The availability of gadgets makes household work light and less
time consuming and enable women to work.

Sakthivel Rania, Kamalanabhanb and Selvarania (2011) in their
study entitled “Work / Life Balance Reflections on Employee Satisfaction” analyze the relationship between employee satisfaction and work/life balance. The
study was conducted on a total of 210 respondents working in IT organization. The
driving force of organization was employee satisfaction. There was strong
relationship between work/life balance and employee satisfaction. Today’s human
resource has come to a conclusion that there is a relationship between the employee satisfaction and business results. This realization has intensified the organization to focus and develop corporate policies and programs on work/life issues. Changing, developing and promoting the human resource are quite well – planned in this organization in order to meet the future uncertainty.

Lalita Kumari (2012) in her research study titled “Employees’ perception and work life balance and its relation with job satisfaction in Indian public sector banks” tell that the relationship between WLB and job satisfaction among employees exists. To test that Karl Pearson correlation test is used, ignoring the possible effect of all other influences. It is however, also useful to consider the extent to which a dependent variable like overall satisfaction is related to a number of independent variables as a group. The coefficient of correlation not only describes the value but also direction. The direction of correlation is positive and degree of correlation is significant. It means that WLB has positive impact on job satisfaction. The results signify (p < 0.01) that WLB significantly is related to job satisfaction. Work life factors Psychological distress, organizational changes, working hours, managerial style, non-job responsibilities, work overload, work life conflict and personal financial problems have been proven to affect or indicators of job satisfaction. It can be concluded from the data, that the overall WLB policies correlate significantly with level of job satisfaction.

Narayanan & Lakshmi Narayanan (2012) in their study entitled “An Empirical Study on Factors Affecting Work-Life Balance of IT Professionals” show that work-life balance is questionable in the field of information technology. Six factors of the work-life balance issues of software professionals are workplace rigidity, family circumstances, personal commitments, job content, situational issues and time management. The reliability of factor analysis is tested through Cronbach Alpha and it ranges from 0.92 to 0.97. The factor analysis shows that all 42 variables are the prominent work-life balance issues to the software professionals.

Vanitha (2012) in her work “A study on Work-life Balance of employees in Health care industry with reference to Kanchipuram district” tells
that the employees of health care sector should be balanced in their physical, psychological, family, social and environmental interactions. If the interactions are balanced they lead to efficiency and productivity. In order to maintain work efficiency among the work force at different work grounds, the satisfaction and WLB are imperative aspects and which also undergo frequent changes and trouble. It is also obvious to understand that these two aspects encounter troubles among the individuals at different circumstances.

Narayanan and Lakshmi Narayanan (2012) in their study titled “An Empirical Study on Factors Affecting Work-Life Balance of IT Professionals” state the factors influencing work balance and life balance of software employees are work timings, excess workload, long travel, routine meeting, work on holidays. The problems shown are ineffective work-life balance policies on employees, stress and illness followed by failure in family care and dissatisfaction in life that are consequential issues in inappropriate work-life balance policies. There is an association between the demographic profile and their satisfactory level with the work-life balance measures taken by the company. There is an impact on the satisfactory level of employees.

Santhana Lakshmi, et al., (2012) in their research article titled “Analysis of Work Life Balance of Female Nurses in Hospitals - Comparative Study between Government and Private Hospital in Chennai” carried out T-Test among the independent samples to ascertain whether the stress level of nurse who were working in both government & private hospitals. The result (0.853) indicates that there is no significance difference among nurses.

Divya Negi and Seema Singh (2012) in their research article entitled “Work Life Balance for Banking Employees: A Comparative Study” studied private and public sector banks of Dehradun district. The study endeavors to explore challenges associated with managing professional and personal life of employees of banking sector. It states the 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 concludes that WLB
has become a quest for professionals of banking industries and employees work better when they do find time for family and personal interests.

Santhi and Sundar (2012)\textsuperscript{71} in their research article titled “A study on the Work Life Balance of women employees in Information Technology Industry” state the aspects like the level of satisfaction perceived by the women-respondent employees on the varied determinants of WLB. The major factors that influence the WLB among various categories of women employees in I.T. Industry are support system, child care, benefits, alternate working hours, relocation, recreation and work environment. The various life programmes implemented by I.T. firms in Chennai show that work life programmes implemented satisfy different categories of employees differently. In other words, the set of factors facilitating WLB 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.

Vanitha and Meenakumari (2013)\textsuperscript{72} in the work titled “A study on Identification of factors influencing Work-life Balance among employees in service sector with special reference to IT” state the factors affecting Work-Life Balance of IT employees. 37 percent of the employees inform monetary packages are affecting work-life balance with relevance to work-related factors. Regarding family related factors, 34 percent of the employees inform that economic condition of the family affects work-life balance. About social factors, 42 percent of the employees inform that interaction with the society is the critical factor influencing WLB. Regarding personal factors, 46 percent of the employees state that lifestyle of the employees affect work-life balance. 23.5 percent of the employees state that attitude affects the WLB with relevance to psychological factors.

2.7 FACTORS INFLUENCING WORK LIFE BALANCE AND IMBALANCES

The aspects leading to work life balance and imbalances differ among the individuals based on their individual background and organizational context. The
impact of every element relevant to work life balance and imbalances significantly differs and its outcome attributes a category of results. These aspects are highly relevant to working women based on the nature of job and industry they work. These aspects are critically reviewed in the following content.

2.7.1 Work Related Factors

Parasuraman et al. (1996)\(^{73}\) in his article titled “Work and family variables, entrepreneurial career success, and psychological well-being” stated that a job-related factor that drew increasing research attention recently was job flexibility. Job flexibility reflects the autonomy and/or control one has regarding time schedule and work location. It is said that high flexibility at work facilitates job-family compatibility and thus reduces work-life balance. A highly flexible job (such as working at home) may allow women to shift between their domestic and work roles easily to manage their time.

Loscocco (1997)\(^{74}\) in his paper entitled “Work family linkages among self-employed women and men” states that the people with considerable control over their work lives construct and experience work family connections. The data has been collected through in-depth interviews of 30 self-employed people. The results show that self-employed people have considerable control over their work lives and this helps them to curb the intrusion of work into family life. However, women emphasize the importance of flexibility more than men.

Carlson and Kacmar (2000)\(^{75}\) in “Work-family conflict in the organization: Do life role values make a difference?” state that work centrality makes a difference to the way work-life balance is experienced. It is found that when work is highly central to the individual, antecedents from the family domain have a significant impact on family interference with work and when family is valued more, the work domain antecedents have a greater impact on work interference with family.
Hill et al. (2001)\textsuperscript{76} in “Finding an extra day a week: The positive influence of perceived job flexibility on work and family life balance” show the perceived influence of job flexibility in the timing (flex time) and location of work (flex place) on work family balance. Data has been taken from a 1996 International Business Machines (IBM) work and life issues survey in the United States (n=6,451). The results indicate that paid work hours negatively correlated and perceived flexibility is positively correlated with work family balance. It is also found that employees with perceived flexibility in timing and location of work could work longer hours before work family balance becomes difficult.

White et al., (2003)\textsuperscript{77} in “High performance management practices, working hours and work-life balance” state the negative correlation between the work hours and WLB. They have analyzed the effect of selected high performance practices (appraisal systems, group-working practices, performance related pay) and working hours on work-life balance. The data has been collected from two representative surveys of the employed and self employed in Great Britain, aged between 20-60 years. The results showed that negative job-to-home spillover has increased with additional hours worked and to a similar degree for both men and women. High performance practices are also found to be a source of negative run over. It is further found that taking part in a flexible hour system significantly reduces negative spillover for women but not for men. Working from financial necessity is significantly linked to negative spillover for women. Dual earners report less negative spillover than those in single earner situations.

Frye and Breaugh (2004)\textsuperscript{78} in their paper titled “Family friendly policies, supervisor support, work family conflict and satisfaction” state the number of work hours, the use of family-friendly policies, and reporting to a supportive supervisors are predictive of work-family conflict. Family friendly policies and reporting to a supportive supervisor are found to have negative correlation with work-family conflict whereas hours worked is positively related. With regard to family-work conflict, reporting to a supportive supervisor is predictive of such conflict and is negatively related.
Butler et al. (2005) in their work entitled “Extending the demands control model: a daily diary study of job characteristics, work family conflict and work-family facilitation” surveyed 91 parents employed in non-professional occupations for 14 days about their job characteristics and work family conflict. Results showed that there was significant daily variation in work to family conflict (WFC) and work to family facilitation (WFF) that was predictable from daily job characteristics. Greater daily demands were associated with increase in daily levels of WFC and higher levels of daily control at work were associated with decrease in daily levels of WFC. Daily skill levels used at work were not related to daily WFC. It was further seen that greater demands at work were associated with decrease in daily levels of WFF and greater daily control and skill level at work were associated with increase in daily levels of WFF. Work schedule flexibility had been found to be negatively associated/related with WLB/work family conflict. Higher the flexibility lower was the work family conflict.

Butler et al. (2005) in “Extending the demands control model: a daily diary study of job characteristics, work family conflict and work-family facilitation” found task autonomy to be associated with work family conflict. They examined different types of work domain pressures as sources of work family conflict among working couples. The results showed that work role stressors (role conflict and role ambiguity) accounted for a significant portion of the variance in time based and strain based conflict for both men and women. The task characteristics (autonomy and complexity) were found to be associated with work family conflict and were somewhat stronger for women than for men. Work schedule characteristics were found to be generally unrelated to work family conflict. Among women, it did not explain significant portion of variance in either time based or strain based conflict and among men, it was related to only strain based conflict.

Drew and Murtagh (2005) in their research work titled “Work/life balance: Senior management champions or laggards?” examined the experience and attitude of female and male senior managers towards WLB. The study was undertaken in a major Irish organization, for which WLB was a strategic corporate
The finding of the study was that greatest obstacle to achieving WLB was the “long hours” culture, in which availing oneself of flexible options (flexi-time/working from home) were incompatible with holding a senior managerial cadre. Many of senior men could delegate family/caring activities to their wives, which was not possible for majority of women in senior positions. Hence men sought WLB to resolve commuting/work time issues. Both men and women in senior management recognized that their own careers would be seriously jeopardized by taking up WLB arrangements.

Schieman and Glavin (2008) in their research article titled “Trouble at the border? Gender, flexibility at work, and the work home interface” examined the effects of schedule control and job autonomy on two forms of work home role blurring: receiving work related contact outside of normal work hours and bringing work home. It was found that schedule control and job autonomy were associated more positively with work home role blurring in the form receiving work related contact, and these patterns were much stronger for men. Schedule control was associated positively with bringing work home among men only, whereas job autonomy was associated positively with bringing work home, similarly for men and women. It was also found that schedule control and job autonomy were negatively associated with work to home conflict. However, the negative effects of schedule control and job autonomy were slightly correlated by their positive associations with work home role blurring. In analysis of interaction effects, it was observed that positive association between receiving work related contact and work to home conflict was positive and significant among workers who had lower levels of job autonomy. Further, bringing work home was associated positively with work to home conflict among individuals who reported more schedule control.

Mayo et al. (2008) in “Enabling managers to achieve work-family balance: A demands- control model of housework behaviour and family satisfaction” focused on the effects of three forms of managerial work demands – time spent at work, travel and number of subordinates, on the involvement of both partners in household labour activities. They also tested the interactive effects of two organizational practices, time flexibility and task autonomy, with three forms of
managerial workloads, to predict the division of household labour between spouses. It was found that as time demands increased, managers with low time flexibility contributed less than their spouses in household work than managers with high time flexibility. Further it was also found that as travel demands increased, managers with low task autonomy were less engaged than their spouses in household work than managers with high task autonomy.

Macky and Boxall (2008)\textsuperscript{84} in their research report entitled “High involvement work processes, work intensification and employee well being: a study of New Zealand worker experiences” stated that employees working longer hours were slightly more likely to report a greater imbalance in the work life relationship. The five high involvement variables (power to make decision and act autonomously, information provision, rewards, knowledge of the job and team working) were found to be negatively correlated to work life imbalance. It was also found that increasing the availability of WLB policies for employees did not improve the relationships when pressure to work longer hours was higher, and employees felt greater work life imbalance.

Steiber (2009)\textsuperscript{85} in his article titled “Reported levels of time-based and strain-based conflict between work and family roles in Europe: A multilevel approach” stated that time-based work demands were strongly associated with the experience of work-life balance both among women and men. Long working hours, working non-day schedules or at weekends and having to work overtime at short notice (‘unpredictable work hours’) showed an aggravating effect on conflict, with long and unsocial hours being more strongly related to time based conflict than to strain based conflict. Strain-based work demands were also found to be instrumental in the creation of conflict. The more people felt that they had to work hard in their jobs (‘work pressure’); the higher was their perceived level of conflict. It was also found that a high degree of control over how one’s daily work was organized (‘job autonomy’) helped people to better co-ordinate the time demands of their work and family roles, though such an effect was found only for women. Further, a higher level of job skill was found to increase women’s and men’s feeling that their job prevented them from giving more time to their partners and families (time based
conflict), and was also related to strain based conflict, i.e., the feeling that one was often too tired after work to engage in non-work activities.

2.7.2 Family Related Factors

Suchet and Barling (1986) in “Working mothers: Inter-role conflict, spouse support and marital functioning” told that family related variables such as spouse support, spouse work hours, couple’s employment status, number of children, parental responsibilities, and home responsibilities were related to WLB. Inter role conflict, spouse support and marital functioning, support from one’s husband may assisted employed mothers to cope with their own inter role conflict, as husbands’ supportive behavior and attitude helped in reducing the opposing role demands on, and unrealistic role expectations of employed mothers.

Aryee and Luk (1996) in a study titled “Balancing two major parts of adult life experience: work and family identity among dual-earner couples” interviewed 207 dual earner couples in Hong Kong and found that men significantly identified more with the work role, had more experience in the workforce, and perceived more spouse support. In contrast, women significantly, identified more with the family role, had main responsibility for childcare, spent more time per week with the children and perceived more need for family responsive policies. In addition, the results showed that women balance their work and family identity by trading off one for the other.

Parasuraman et al., (1996) in their research paper titled “Work and family variables, entrepreneurial career success, and psychological well-being” showed that the family orientation was an attitudinal factor that led to work life imbalances. It was postulated that working women who had stronger identity with familial roles were likely to feel the incompatibility between work and family life. Owing to the traditional sex-role ideology, women were socialized to have a stronger orientation to and greater involvement in the family than men. For working wives, role strain and time conflict occured more frequently as a result of dual commitment to employment and to the family.
Adams et al., (1996) in “Relationships of job and family involvement, family social support, and work-family conflict with job and life satisfaction” developed and tested a model of the relationship between work and family. The results conveyed that higher levels of family emotional and instrumental support were associated with lower levels of family interfering with work. The family related support (spouse & other family members) reduced family to work conflict by reducing family distress and parental overload.

Aryee et al. (1999b) in “Role stressors, inter role conflict and well being: the moderating influence of spousal support and coping behaviours among employed parents in Hong Kong” examined the relationship between role stressors, inter role conflict, and well-being and the moderating influences of spousal support and coping behaviours among a sample of Hong Kong Chinese employed parents in dual-earner families and found that role stressors (work overload and parental overload) and spousal support set significantly explained the variance in both work family conflict (WFC) and family work conflict (FWC). Spousal support was found to be a negative predictor of WFC while parental overload was a positive predictor. Spousal support was found to moderate the effect of parental overload on FWC. FWC was negatively related to job and life satisfaction, but neither WFC nor FWC was related to family satisfaction.

Frye and Breaugh (2004) in their research paper “Family friendly policies, supervisor support, work family conflict and satisfaction: A test of a conceptual model” stated the work family conflict in relation to parental demands. The women experienced greater work to family interference than men, and interference was highest when the children were young, and lowest in families with older children. Further, women reported significantly higher levels of family interference with work than men in early years, but interference levels were comparable to men’s in the third life cycle stage.

Frye & Breaugh (2004) in his work of research titled “Family friendly policies, supervisor support, work family conflict and satisfaction: A test of a conceptual model” found that having child care responsibility was
predictive of family- work conflict and showed a positive relation to such conflict. From the studies reported above, it is concluded that higher the parental demands are higher is the work family conflict and higher the spouse support, lower is the work family conflict.

Kinnunen and Mauno (2007)\textsuperscript{93} in their study titled “Antecedents and outcomes of work family conflict among employed women and men in Finland” examined the prevalence, antecedents and consequences of work family conflict. Family domain variables (presence of children and employment status of spouse) mainly explained the family to work conflict and showed 9\% of variance for men and 22\% for women. Work domain variables (full time job, poor leadership relations and low levels of job security) were found to be the best predictors of work to family conflict, but only for women. Family to work conflict was found to have negative consequences on family well being, and work to family conflict on the well being at home as well as at work.

2.7.4 Work-family factors

Loerch et al. (1989)\textsuperscript{94} in “The relationships among family domain variables and work family conflict for men and women” examined the relationships among family domain variables and three sources of work family conflict (time, strain and behaviour based) for both men and women. Family domain variables included time based (number of children, spouse work hours per week, couple’s employment status) strain based (conflict within family, spouse support, quality of experience in spouse or parent role) and behaviour based antecedents, family intrusions (parental, marital, home responsibilities) and role involvement. The results indicated that the time based antecedents (number of children, spouse work hours, couple’s employment status) were not significantly related to any form of work family conflict for men or women. Strain based antecedent, conflict within family, was found to have a positive relationship with work family conflict. However, the negative relationship of other strain based antecedents (spouse support, quality of spouse and parental experiences) and work family conflict was
not supported. The behaviour based antecedent, role congruity, was not significantly related to any form of work family conflict.

Aryee (1992) in his work titled “Antecedents and outcomes of work-family conflict among married professional women: Evidence from Singapore” examined the impact of five antecedent sets of work and family domain variables on three types of work-family conflict (job-spouse, job-parent and job-homemaker) and the impact of these types of work family conflict on well being and work outcome measures. Antecedents studied included life role salience, family stressors (parental demands, responsibility for household chores, lack of spouse support), work stressors (task variety, task complexity, task autonomy, role conflict, role overload, role ambiguity) and work schedule stressors (hours worked per week, work schedule inflexibility). Results indicated that married professional women in the study experienced moderate amounts of each type of work-family conflict. It was found that number of hours worked per week rather than work schedule flexibility affected work family conflict. Role stressors explained the most variance in job spouse and job-homemaker conflicts while task characteristics explained the most variance in job-parent conflict. Task autonomy emerged as a negative and significant predictor of all three types of conflict. Task variety was positively and significantly related to job-parent and job-homemaker conflicts. Spouse support showed a significant negative relation with job-spouse conflict and parental demands were significantly positively related to job parent conflict. However, household responsibility was not found to be related to any type of conflict. The three types of work-family conflict explained only modest amount of the variance in the well-being and work outcome measures.

Williams and Alliger (1994) in “Role stressors, mood spillover, and perceptions of work family conflict in employed parents” through a study of 41 full time working parents (13 men and 28 women) found the extent to which work interfered with family for a given day was found to be positively related to self reported job involvement for that day.
Williams and Alliger (1994) in their research work titled “Role stressors, mood spillover, and perceptions of work family conflict in employed parents” stated that women reported more work interference in family than men, despite spending about same number of hours in paid work as men. Although women spent more hours in family work than men, they reported the same level of family interference in work. They also found that overflow of unpleasant moods occur both from work to family settings and from family to work though evidence for the pour out of pleasant moods was weak. Both family to work and work to family spillovers were stronger for women than men. Further, it was found that extent to which work interfered with family for a given day was found to be positively related to self reported job involvement for that day. Extent to which family interfered with work on a given day was found to be positively related to distress in family roles during the day, family intrusion into work during the day and self reported family involvement for that day.

Saltzstein et al. (2001) in “Work-family balance and job satisfaction: The impact of family-friendly policies on attitudes of federal government employees” studied the relationships between work and family demands, family friendly policies, satisfaction with work family balance and job satisfaction for diverse groups of employees with different personal and family needs. The findings indicated that a variety of family friendly policies and practices were used to varying degrees by these diverse groups of employees. Further, the job related factors (job demands, job involvement) were found to be the most significant determinants of satisfaction with work family balance and job satisfaction. In addition, it was found that organizational understanding had more impact on both satisfaction with work family balance and job satisfaction than all family friendly policies.

Kim and Ling (2001) in their research work entitled “Work-Family conflict of women entrepreneurs in Singapore” studied the sources and types of work family conflict among 102 married Singapore women entrepreneurs. The antecedents included work hours, work schedule inflexibility, work stressors, number and age of children and family support. The outcomes included job
satisfaction, life satisfaction and marital satisfaction. Results indicated that number of hours worked, work stressors (role conflict and worries about financial health of business) and work schedule inflexibility were positively related to work-family conflict. Spouse emotional and attitude support were found to have a significant negative relation with work family conflict. The outcome variables of job satisfaction, marital satisfaction and life satisfaction were found to be negatively correlated to work-family conflict.

**Voydanoff (2004)** used a differential salience approach to examine the effects of work demands and resources on work to family conflict and facilitation. The data was obtained from the 1997 National Study of Changing Workforce (NSCW) and consisted of 1,938 employed adults living with a family member. The mode included within domain work demands and resources and boundary spanning resources as sources of work to family conflict and facilitation. The results showed that time based demands (work hours and extra work without notice) and strain based demands (job insecurity and time pressure) were positively associated with work to family conflict. It was found that enabling resources (autonomy and learning opportunities) and psychological rewards (respect and meaningful work) were positively related to work to family facilitation. These resources (except learning opportunities) showed negative relation with work to family conflict. Time based family support policies (parental leave and time off for family) and work family organizational support (supportive work family culture and supervisor work family support) showed negative association with conflict, and positive relationship to work to family facilitation.

**Luk and Shaffer (2005)** in “Work and family domain stressors and support: within- and cross-domain influences on work-family conflict” developed and studied the work family interface that considered both within and across domain influences on conflict emanating from the work and family domains. The results of the study on 248 couples with children showed that work domain stressors, time commitment to work and work role expectations were significant positive predictors of work interference with family (WIF). Work role expectations were found to be a significant negative predictor of family interference with work
(FIW) whereas no significant effects were found for work time commitment. Family domain stressor, family role expectation, was found to be a negative predictor of WIF whereas parental demand was found to be a positive predictor of both WIF and FIW. No significant effects were found for family time commitment on WIF or FIW and for family role expectation on FIW. The direct effects of work domain support, such as family-friendly policies and supervisor support, and family domain support, such as domestic helper support, on WIF and FIW were not substantiated. Rather family friendly policies were found to be positive predictor of FIW.

Alam et al. (2009) in “A Test of association between working hour and work family conflict: A glimpse on Dhaka’s female white collar professionals” studied the correlation between working hours and work family imbalance, for three focused groups, namely, teaching professionals and two groups from corporate houses. It was found that respondents working for 5-7 hours a day did not consider working hours as a factor to affect work and family balance. On the other hand, women managers in corporate sector, having long working hours (9-10 hours a day) agreed that time was a crucial factor for work family imbalance. The study approved the association between working hour and work family conflict. 99 per cent of women managers reported to have work family conflict because of 9 -10 hours work every day. While only 20 percent was involved in teaching.

Narayanan & Lakshmi Narayanan (2012) in their research paper entitled “An Empirical Study on Factors Affecting Work-Life Balance of IT Professionals” stated that several reasons were responsible for influencing life balance and work balance. The reasons were related to family oriented and work oriented. The variables influencing over work and life, were work timings, excess workload, no job sharing, HR policy, boss behavior, long travel, routine meeting, work on holidays, family care, family business, personal care and joy and emergency issues. The employees’ perception had been examined with the help of ‘t’ test. The variables had influence on both sides of work and life of employees. The deviation in any variable affected the work balance and life balance. The important variable influencing work balance was family care (4.294), routine meeting (4.145), work timings (4.035) and long travel (4.013). The important
variables influencing life balance of employees were work timings; work on holidays, long travel, excess work load and routine meeting since the mean scores were 4.472, 4.279, 4.225, 4.214 and 4.167 respectively. All remaining factors had moderate influence on work balance and life balance. Regarding the factors influencing work balance and life balance and their significant difference had been identified as significant at 5% level except HR policy and emergency issues in T-statistics.

2.7.4 Personal related factors

Higgins et al. (1994)\textsuperscript{104} in his research paper titled “Impact of life cycle stage and gender on the ability to balance work and family responsibilities” deal with the impact of gender and life cycle stage on three components of WLB (role overload, interference from work to family and interference from family to work). The results indicate significant differences for gender and life cycle. Women report experiencing significantly greater role overload than men. Again women are found to experience greater work to family interference than men. Interference is high when the children are young, and low in families with older children. Further, women report higher levels of family interference with work than men in early years, but interference levels are comparable to men’s in the third life cycle stage (children of 10 to 18 years).

Carlson (1999)\textsuperscript{105} in his research article entitled “Personality and role variables as predictors of three forms of work- family conflict” tells that the work family conflict has also been studied in relation to personality type and situational factors. The dispositional and situational factors differentially affect the three forms (time, strain and behaviour based) of work family conflict, and also consider the impact of dispositional variables on work family conflict beyond situational factors. A sample 225 individuals who are employed full time and work for a variety of organizations have been taken. 142 (63\%) are females and 83 (37\%) are males. The results show that dispositional variables do play a role above and beyond situational variables in determining the level of experienced WLB. Negative affectivity is found to be the most highly related variable with time based conflict. It
is also significantly related to strain based conflict. From the work domain, the variable of role conflict is found to be related to strain based conflict. Further, work and family role conflict, Type A, and negative affectivity are found to be significantly related to behaviour based conflict.

**Hill et al. (2001)** in their work titled “Finding an extra day a week: The positive influence of perceived job flexibility on work and family life balance” state that gender is not significantly correlated to work family balance indicating that men and women report similar levels of work family balance. The gender differences in the experience of work to family or family to work conflict are because the financial resources are now being used to pay for the household activities which earlier women had to do and moreover, men have also started to share some work at home.

**Carmeli (2003)** in his research work titled “The relationship between emotional intelligence and work attitudes, behavior and outcomes–An examination among senior managers” informs the extent of senior managers with high emotional intelligence, employed in public sector organizations, develop positive work attitudes, behaviour and outcomes. Data has been collected by sending questionnaires to 262 senior managers. The results show that senior managers who have had high emotional intelligence are more likely to effectively control work-life balance than those who have low emotional intelligence.

**Crosbie and Moore (2004)** in “Work-life balance and working from home” studied working from home and WLB. Data was collected through interviews and focus group discussions. 70% of those who took part were females. All of them carried out paid work at home for 20 hours or more per week. The study concluded that home working was not panacea for modern working life. Personality skills and aspirations should be given careful consideration. Those who would have tendency to work long hours outside the home might find that home life is even further marginalized by work life.
Wesley and Muthuswamy (2005) in “Work-family conflict in India- An empirical study” tell that any gender difference is the pattern of asymmetry, indicating that the dynamics of work and family boundaries may operate similarly among men and women. Males and females report similar levels of family to work and work to family balance. The believable reason forwarded for the lack of gender differences is greater mutual empathy that couples shares, which might be created from a decrease in time as a resource for each spouse to spend in their respective, traditionally occupied domains in the interest of gaining monetary resources. The women and men report similar levels of success in balancing work and family and kinds of work family tradeoffs.

Fub et al. (2008) in “Working conditions and work family conflict in German hospital physicians: psychosocial and organizational predictors and consequences” studied the variables of marital status and age. They investigated the perspective of Taiwan hotel managers regarding work-personal life balance and its relationship to various demographic variables, such as gender and marital status, and did not find any significant difference between male and female managers, nor there any significant differences between married and unmarried male/female managers. It was found that socio demographic factor of age group was a significant predictor of work interference in family. The younger was the participant, the higher was the perceived work interference in family. Relationship between WLB and emotional intelligence had also been studied and significant correlation had been found between the two variables.

Sjöberg (2008) in a study titled “Emotional Intelligence: Perspectives on Educational & Positive Psychology” surveyed 153 respondents (94 men and 59 women) and found emotional intelligence to be a factor in successful life adjustment, including the successful achievement of a well balanced life. It was found that both the dimensions of balance, family/leisure interference with work and work interference with family/leisure were strongly negatively correlated to emotional intelligence, which showed that high emotional intelligence was associated with a better balance of life and work.
Rajadhyaksha and Velgach (2009)\textsuperscript{112} in their article titled “Test of a causal model of work-family conflict in India” showed that women experienced higher family interference with work as compared to men. However there were no significant differences between men and women in the experience of work interference with family. The purpose of the study undertaken by was to expand the understanding of how culture contributed to the occurrence and consequences of work to family conflict. The study evaluated predictions drawn from emerging models emphasizing the influence of cultural characteristics, such as collectivism and gender ideology on WLB. It was found that immigrant Latinos reported infrequent work and life balance. The findings were consistent with earlier research that individuals from more collectivist cultures experience fewer conflict between work and family, as in these cultures, work and family were viewed as more integrated. Results also indicated that the level of work to family conflict differed with gender.

2.8 PROBLEMS DUE TO INEFFECTIVE WORK-LIFE BALANCE

The consequences and outcome of WLB and the individuals’ perception towards it differ. In addition to that outcome of work life balance and imbalance attribute personal, psychological, family, work related and environmental issues to the individuals. It is also understood that the level of consequence on each aspects significantly differ with relevance to individual elements in each aspects of personal, family, social, psychological aspects. The reviews address these aspects.

Jenkins (2000)\textsuperscript{113} in his work titled “Work and family in the 1990s” showed that the issues like child rearing; the need to balance multiple roles had consequences on health and family relationships. Securely attached individuals experienced positive spillover in both work and family. These were pointers that there were gender differences in coping with work family issues. Women still primarily took care of domestic tasks, irrespective of their employment status. So, many women employees continued to face difficulties in balancing these two forces. Work based support to women was positively associated with job satisfaction, organizational commitment and career accomplishment.
Duxbury and Higgins (2001) in their research work titled “Work-life balance in the new millennium: Where are we? Where do we need to go?” stated the effects of three types of work family conflict – role overload (having too much to do), work to family interference and family to work interference on the organizational performance and quality of life of employees. It was found that work-life conflict had a negative impact on organizational performance and on employees. Employees who were overloaded or whose work interfered with family (vice-versa) were highly stressed, burnt out, expressed dissatisfaction with life, and were in poor mental/ physical health.

Ezzedeen and Swiercz (2002) in “Rethinking work-life balance: Development and validation of the cognitive intrusion of work scale (CIWS)” stated that cognitive intrusion of work resulted in lower job satisfaction, less happiness, a greater incidence of work/life conflict, and more frequent burnout. It was also found that the experience of intrusion transcended demographics and personality, and was rooted instead in the design of the job and the organization culture of the employer.

Grzywacz and Bass (2003) in their research paper titled “Work, family and mental health: testing different models of work family fit” studied the effects of work family conflict and work family facilitation on mental health among working adults. The higher levels of both work to family and family to work conflict were found to be associated with poor mental health. The results also showed the repeated protective effects of work family facilitation, particularly family to work facilitation. The work family facilitation contributed to “work family fit” by eliminating or offsetting the negative potential of work family conflict.

Fisher-McAuley et al. (2003) in their work titled “Modelling the relationship between work life balance and organizational outcomes” examined the relation between employees’ beliefs about having a balance between work and personal life, and the feeling of job stress, job satisfaction, and reasons why one might quit his/her job. The data was collected from two independent, heterogeneous samples of employees. The first sample comprised of 603 fitness professionals while
the second consisted of 545 managers employed in a variety of organizations spanning many industries and functional departments. The findings indicated that having a lack of work/life balance was an occupational stressor that led to strains, including feeling of overall work strain, job dissatisfaction, non work related reasons for leaving and turnover intentions.

Schieman et al. (2003)\textsuperscript{118} in their study titled “Home to work conflict, work qualities and emotional distress” studied (a) if home to work conflict was associated with symptoms of anxiety and depression among women and men (b) if those effects were moderated by work qualities such as autonomy, routinization and anxiousness; and (c) if there were gender variations. The data was collected through face to face interviews of 1393 adult residents of metropolitan Toronto. The results showed that positive relationship between home to work conflict and both anxiety and depression were stronger when job autonomy was higher, although the effects were stronger for men. It was further found that positive relationship between home to work conflict and anxiety was significantly stronger when women occupied jobs with greater routinization.

Hyman et al. (2003)\textsuperscript{119} in the work titled “Work-life imbalance in the new service sector economy” state the evidence for extensions of work into household and family life in two growing employment sectors: call centers and software development. The sample consists of 1131 respondents. Extensions are identified as tangible, such as unpaid overtime, or intangible, such as exhaustion and stress. The study shows that organizational pressures combined with lack of work centrality result in work intruding into non-work areas of employee lives, though intrusions manifest themselves in different ways according to the type of work, levels of the worker autonomy and organizational support.

Janssen et al. (2004)\textsuperscript{120} in “Specific relationships between job demands, job resources and psychological outcomes and the mediating role of negative work-home interference” mediating role of negative work home interference (NWI) to test a theoretically derived model of specific relationships between work characteristics and two outcomes (emotional exhaustion and job...
satisfaction). The results in the Dutch sample showed that emotional exhaustion was only related to psychological job demands and workplace social support. Job satisfaction was found to be associated with job control and with workplace social support.

Sandhu and Mehta (2006)\textsuperscript{121} in their study entitled “Work-family conflict among women executives in service sector: An empirical study” studied 271 women working in service sector in Punjab and found that gender role attitude and spillover between work and family roles was the most important factor that affected the career of these women. It was also found that nature of organization and education had a significant impact on work family conflict.

Waters and Bardoel (2006)\textsuperscript{122} in their research article titled “Work–family policies in the context of higher education: Useful or symbolic?” by using qualitative data gathered from focused group interviews from 76 participants (56 women, 20 men) to investigated the factors that influenced employees decision to use or not to use work family policies in an Australian University. A number of barriers that limited the use of work family policies were identified and included, lack of communication about the policies, high workloads, management attitude, career repercussions, influence of peer and administrative processes. The study stated that organizational commitment to an environment that supported work and family was not merely about providing policies but about creating a work place culture that supported and encouraged the use of policies.

Siyka Kovacheva and Stanimir Kabaivanov (2008)\textsuperscript{123} in their article entitled “work-life balance of employees in Bulgarian service sector companies” stated that the concept of work/life balance to measure and analyze data from four Bulgarian companies in the service sector and addressed the issue of work-life balance from a wider perspective than offered from the conventional role theory which focused on the individual abilities to balance the roles of employees and careers. The predominance of female personnel in all four companies acted to blur the effect of the gender differences in managing work and family roles. Statutory leave policies alone were a necessary but far from sufficient condition for achieving
a high work-life balance. Improving the temporal and spatial flexibility of work
favoured the work-life balance of those employed in the companies. Providing more
opportunities for flexible work schedules and reducing overtime (without affecting
the economic effectiveness of the companies and impairing the household income)
would further increase employees’ satisfaction.

Pal and Saksvik (2008)\textsuperscript{124} in their research article titled “Work-family
contact and psychosocial work environment stressors as predictors of job stress
in a cross-cultural study” stated that predictors of job stress were different for
doctors and nurses in India and Norway. In the case of Norwegian nurses, work
family conflict was one of the predictors of job stress while in the case of Indian
nurses high family work conflict was one of the predictors of job stress.

Haar and Bardoel (2008)\textsuperscript{125} in “Positive spill over from the work-
family interface: a study of Australian employees” showed work family positive
spillover was negatively associated with psychological distress and turnover
intentions, while family work positive spillover was negatively associated with
psychological distress, and positively associated with family satisfaction. The
domain specific positive spillover was found to have the strongest effects on
outcomes associated with the same domain (work family spillover to turnover
intentions and family work spillover to family satisfaction).

Bagger et al. (2008)\textsuperscript{126} in “How much do you value your family and
does it matter? The joint effects of family identity salience, family-interface
with- work and gender” stated that the interactive effects of family identity
salience, family interference with work and gender work on two outcome variables-
job satisfaction and job distress. Data was obtained from 160 employees at a small
national architectural firm. The results showed that family identity salience acted as
a buffer between family interference with work and job satisfaction and job distress.
It was found that increase in family interference with work was related to more job
distress and less job satisfaction, but only for those who were low on family identity
salience. It was further seen that the buffering effect of family identity salience on
the negative aspect of family interference with work on job satisfaction was stronger for women than for men.

Freeman (2009) describes in his article “Comparison of attitudes between generation X and Baby Boomer veterinary faculty and residents” highlights about the concept of WLB based on personal choice which varies for individuals and is difficult to quantify. He also identifies and advocates and four key problems which affect the implementation of WLB. Firstly, organizational culture which rewards long hours and results in neglect of other areas of life, the second being middle management and supervisors attitude and resistance to changing polices on WLB issues. The third is the homo-sociability that refers to the inclination of HR managers to recruit individuals who have traits that are similar. The balance proposes the actions as those determining the successful balancing of work and personal life. Ensuring workload is manageable so also are off-setting new tasks by letting go of less important ones and placing importance on nurturing relationships and involvement in non-work activities.

Torrington et al., (2009) in their article titled “Human Resource Management” tell that work-life balance practices originate from the changing demographic make-up of our potential workforce, changing social roles, the changing responsibilities of organizations and legislative pressure. The increasing number of women in the workforce wishing to combine family and work responsibilities is an obvious driver. The ageing workforce, a tight labour market, caring responsibilities, work-life conflict, long working hours, work intensification and greater levels of stress form part of demands of life.

Vanitha and Meenakumari (2011) in their study entitled “Family Vs Work Conflict among Working Women in India with Special Reference to IT, Education and Banking Sector” stated that the changing economic system of India demanded the double earning sources among the families. The families run by Indians through single source of income turned to double earning system. The need of double earning sources obviously demanded the woman of any family to look for
occupation on the basis of their educational and skill background. The changes in the social system made occupation unavoidable among Indian women.

2.9 CONSEQUENCES OF WORK LIFE BALANCE AND IMBALANCES OF WOMEN EMPLOYEES IN BANKING, HEALTHCARE AND IT/ITES SECTORS

The reviews in the present content address the consequences in various areas due to work life balance and imbalance of women employees in banking, healthcare, IT/ITES, and show the level of consequences, the strategies adopted by women employees in banking, healthcare and IT/ITES to manage the consequences of work life balance and imbalances based on their personal, social, family, occupational backgrounds.

International Labour Office (2004)\textsuperscript{130} “Global Employment Trends for Women, 2004” Women worldwide face barriers in reaching top executive posts. Although women in the United States hold only a small percentage of executive management positions, they have made more progress than women in other countries. The report examines the changing role of women in business and government in more than 70 countries, obstacles to their career development, and steps to improve opportunities for women and promote gender equality. According to the report, women in these countries are experiencing not just a ‘glass ceiling’, but glass walls’, where women are not being trained for and offered mid-level positions that prepare them for the top positions.

Scholarios et al., (2006)\textsuperscript{131} in “Work life balance and the software worker” say that Work/life balance has important consequences for employee attitudes towards their organizations as well as for the lives of employees. The work/life boundary may be especially significant in the management of highly skilled knowledge workers, such as technical professionals, whose commitment and loyalty present a challenge to employer’s work-life conflicts. As a result, today’s human resource managers evaluate personnel practices to meet those needs with the hope of increasing employee loyalty toward the organization. In addition to this,
many organizations have begun to take a role in developing quality of work-life programs.

Lewis, Gambels, and Rhona (2007)\textsuperscript{132} in their research paper titled “The constraints of a ‘work life balance’ approach: An international perspective” state that 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. These reviews show that there are WLB issues that need to be addressed. The work-life balance problem is fairly similar across countries. Most countries have put in place some measures to address the work-life balance. Reviews indicate that the perception of WLB is observed to be different across genders.

Waddell and Carr (2007)\textsuperscript{133} in their study entitled “Who benefits from work life balance? Paramount considerations for the Global H. R. M. Practitioner” show the increased WLB issues of married women entrepreneurs compared to their unmarried counterparts. This could be attributed to the role inventory of married women, who may be struggling to juggle the competing demands of their entrepreneurial activities, spouse, children and elderly relatives. In the light of this role theory, women who have multiple roles may be in conflict with each role because of the limited amount of time and energy available. Such role conflicts could lead to psychological distress, poor health, decreased family and work satisfaction, reduced performance and increased intention to leave the profession or business.

Sangeeta Thakur and Srikanth Surampudi (2011)\textsuperscript{134} in their study entitled “Attaining Work – Life Balance: Strategies for increasing work productivity” state that the symptoms of stress include irritability, apathy, and involvement in projects decline in productivity, marital problems and excessive drinking. This also include workplace stress schedules and deadlines, fear of failure and inadequate support problems with the boss, job ambiguity, role conflict, change of work, under work load and over work load more rules and regulations. In addition to this employees often find it difficult to maintain the WLB.
Santhana Lakshmi, et al., (2012) in their study “Analysis of Work Life Balance of Female Nurses in Hospitals - Comparative Study between Government and Private Hospital in Chennai” show that female nurses in private hospitals have more stress than their counterpart in government hospital. To examine whether this is true or not, the same independent variables and dependent variables are used for the female nurses in government hospitals in multiple regression equation. This is also found to be statistically significant as confirmed by the significant and a unit increase in years of experience would bring down the stress. This is also logically correct as with more experience; the nurses would learn to manage stress better, compared to nurses with no or a few years of experience. Next, it could be noted that when the time taken for patient care goes up by a unit, the stress level also goes up. As regards to behavior of seniors, when they do not behave favorably, the stress goes up. When nurses in a department have to work in union with those in other departments, the stress goes up, especially when there is lack of cohesion among the different teams. In continuation to this, it is also observed when there is perfect understanding among the other employees about the role of a nurse; the stress would come down. Whenever nurses challenge the patient related issues with others, the stress level would go up. Appreciation of nurses by doctors and other staff add to their stress as they have an urge to continuously perform well.

Ashok Kumar and Sundar (2012) in their study entitled “Problems faced by women executives working in public sector Banks in Puducherry” studied the stress resulting from physical strain which was identified as a prime factor of problems to women executives in public sector commercial banks. The second factor namely exploitation due to submissive nature of women executives had been discriminated as second important factor. The third factor was dealing with ignorant customers confronting women executives. All the three factors were highly responsible for the problems experienced by the women executive in public sector commercial banks. All the three major contributory variables were titled as staff management stressors. In terms of mean scores, Fear of transfer which would disturb family life and domestic peace ranked first followed by combining domestic work
and office work leaving no time for making fit for higher posts ranked second. Since
the environment in public sector banks was more or less similar, these two factors
might prove to be great hindrance to women executives working in public sector
commercial banks.

Rohini shivananda, Ashok (2012) in their study titled “stress-work
life balance - psychological wellbeing of women mechanics in BMTC” stated that
the women mechanics working at BMTC were studied to analyze their degree of
work-life-balance, nature of work-locus of control and its relationship with
psychological well-being, family life satisfaction and stress. From the findings of the
study it was evident that a lower degree of stress had led to a higher degree of work-
life balance. Higher degree of psychological well-being and family life satisfaction
accounted for the higher degree of work-life balance. An orientation towards
extrinsic work-locus of control had led to a higher degree of work-life balance,
psychological well-being, family life satisfaction and a lower degree of stress in the
mechanics.

2.10 STRATEGIES EMPLOYED BY WOMEN EMPLOYEES
TOWARDS WORK LIFE BALANCE AND IMBALANCE ISSUES

The application of strategies by an individual at different circumstances
for various reasons differ among the individuals through the process of mental
accounting process. In this aspect, to manage WLB related issues through various
inducements are employed by women. Their occupational engagements require them
to employ self designated strategies. These aspects are reviewed by many authors;
their findings are given below.

Osterman (1995) in his research work titled “Work/family program
and the employment relationship” stated firms in the implementation of
work/family programmes by examining how these were related to the employment
strategy of organizations. It was found that organizations whose core employees
were professional or technical workers were significantly to provide work/family
programmes than the organizations with service workers or blue collar employees.
The results also showed that the firms that wanted to implement high performance or high commitment work systems were more likely to adopt work/family programmes.

Kirchmeyer (1995) in his article titled “Managing the work-nonwork boundary: An assessment of organizational responses” showed that organizations adopted strategies such as ‘separation’ and ‘integration’ as responses to non-work. He stated three types of organizational responses to non work (separation, integration, and respect) and used the data collected from 221 managers, active in multiple domains, to assess the effectiveness of these organizational responses. “Separation” was a response where employers were concerned mainly with workers fulfilling their work responsibilities, and viewed workers’ non work lives as solely the concern of workers themselves. In the case of “integration” response, employers treated work and non work as related worlds that affected one another, and acted to reduce the gap between them in an effort to help workers manage their multiple domains. “Respect” was referred as the employer acknowledging and valuing the non work participation of workers, and committing to support it.

Thomas and Ganster (1995) in their study titled “Impact of family-supportive work variables on work-family conflict and strain: A control perspective” examined the direct and indirect effects of organizational policies and practices that were supportive of family responsibilities on work family conflict and psychological, physical and behavioural measures of strain. Data was collected from 398 healthcare professionals who represented all acute healthcare facilities. The results of the study suggested that family supportive work policies and practices produced significant benefits in terms of employee’s attitudes and well being. Supportive practices, flexible scheduling and supportive supervisors, were found to have direct positive effects on employee perception of control over work and family matters. Control perceptions in turn, were associated with lower levels of work family conflict, job dissatisfaction, depression, somatic complaints and blood cholesterol.
Galinsky and Johnson (1998)\textsuperscript{141} in their article titled “Reframing the Business Case for Work-life Initiatives” found that having a larger proportion of top executive positions filled by women was associated with greater provision of WLB policies. They also found that companies with a larger proportion of women in them were to invest in policies such as job sharing, part time work, flexible time off policies and child care. It was further observed that companies employed greater proportion of hourly workers. People, who are generally concentrated in lower paid jobs, were least likely to offer WLB policies.

Newman and Mathews (1999)\textsuperscript{142} in their work titled “Federal family-friendly workplace policies” studied the barriers that limit the use of work family policies / programmes in a survey of 14 government departments where they studied the utilization of family friendly workplace policies within the US federal government and concluded that a number of barriers affected the overall implementation of such policies. The findings indicated that policies such as part time work, flexible work schedules and compressed work hours remained under utilized due to mistrust by management, workaholic culture, limited communication and training, stretching scarce resources and an incompatibility with the job design.

Konrad and Mangel (2000)\textsuperscript{143} in their research paper titled “The impact of work-life programs on firm productivity” stated the adoption of work life programmes and the impact of work life programmes on firm productivity. The findings suggested that the productivity impact of work life programmes depended on the type of workers employed by the firm. It was found that firms employing higher percentage of professionals and higher percentage of women showed a stronger relationship between the provision of extensive work life benefits and productivity.

Way (2000)\textsuperscript{144} in his research paper titled “Talent war” showed that the need to manage WLB had arisen out of the increasing diversity brought by changing demographics of the work force as well as changing social values and the globalization of economies and markets. Several writers argued that effective management of diverse human resources would provide a key differentiator for
successful organizations. It was suggested that the adoption of a wide range of WLB strategies, to deal with a variety of employee needs and demands, which would have the potential for significant positive outcomes for the organization.

Dex and Scheibl (2001) in their work titled “Flexible and family-friendly working arrangement in the UK-based SMEs: Business cases” stated that organizations reported the reasons/motives for introducing flexible working arrangements. These included the need to keep abreast of legislation, business benefits and considerations of employee well being. It was found that the motives varied by the type of arrangements as well as by the size of the organization and the way employee relations were structured.

Symeonidou (2001) in his research work titled “Best Practices Regarding Work/Life Balance in the Greek Banking Sector” showed the areas of family-friendly policies, provisions focusing mainly on the protection of motherhood, on childcare and on reduced working hours for mothers of young children. These provisions were the outcome of concerted efforts of the union movement to improve the individual employment rights, enhance the protection of motherhood, enshrine the right of fatherhood, and facilitate the reconciliation of work and family life. There were no flexible working arrangements in place, however, there were flexi-time, time-off-in lieu, individualized working time accounts, voluntary reduced hours, possibility to work at home occasionally and career breaks that would facilitate the reconciliation of work and family life, when the leave schemes were over.

Singh (2001) in his work titled “Managers’ work life balance and commitment: An exploratory study” stated that individuals adopted strategies such as accommodation, negotiation to enhance their WLB or reduce work family conflict. The study showed tension between managers’ own needs for more balanced work lives and corporate attitudes to balance - seekers and career choices. Findings suggested that four kinds of strategies were used by the managers for maintaining WLB. These included accommodating family terms, negotiating with the family, accommodating the organization and staggering commitments. The study showed
that managers enact their WLB strategies with both their employer and their family, particularly their partner, who also enacted boundaries between home and employer, so there were four parties to the negotiation or accommodation of needs. Some managers used their own views as reference points for dealing with subordinates’ need for WLB.

Maxwell and McDougall (2004)\textsuperscript{148} in their article titled “Work-life balance” said that parental leave, study leave, flexitime, part time working, job sharing, emergency leave, and extra maternity leave were the most frequently accruing forms of flexibility offered by these case study organizations. Further, two rationales for introducing WLB were found to be consistent across all the case studies. First was to improve the recruitment of the best people and second was to improve retention of staff. A number of studies reported the benefits that accrued to the organizations that provided work life programmes/policies.

Byrne (2005)\textsuperscript{149} in his article titled "Work-Life Balance: Why are We Talking about it at All?” classified the work-life initiatives as time-based strategies, information-based strategies, money-based strategies, direct services and culture change services. Time-based strategies included programs or policies like flexi time, compressed weeks, compulsory power-offs, job sharing, part time work, leave for new parents, phased return to work following childbirth, telecommuting, compulsory vacations and breaks. Information-based strategies were programs or policies on Intranet resources on work-life balance, resource and referral service, relocation assistance, dependent care resources and work-life brochure. Examples of money-based strategies were vouchers or subsidy for childcare, flexible spending accounts, adoption assistance, discounts for childcare tuition and leave with pay. Direct services were those programs or policies like on-site or near-site dependent care, emergency back-up care, lactation rooms and support, help line, concierge services, after-school and school holiday activities. Culture-change services included programs or policies like training managers and supervisors to help employees deal with work-life conflicts. Pro-work-life balance culture initiatives included family-friendly policies, inclusive atmosphere, supervisor support, work-life education inputs like workshops or seminars on work-life issues, counseling, Wellness
programs, and fitness initiatives. Thus, a work-life balance friendly culture was a productive work culture where the potential for tensions between work and other parts of employees' lives were minimized.

Cieri et al., (2005) in his article entitled “Achievements and challenges for work/life balance strategies in Australian organizations” stated that the organizations made a wide variety of work life arrangements to enhance the WLB of employees. The researchers studied and identified different work life arrangements. These included: parental leave, paternity leave, maternity leave, adoption leave, sabbaticals, flexible work timings, job sharing, job splitting, flexitime, compressed working week, annual hours system, banking of hours, telecommuting, supervisory training in work family sensitivity, onsite day care, emergency child care, elder care arrangements. It was argued that child care problems interfering with work efficiency could be eliminated by the provision of child care programmes and they would enhance management’s control over the workforce.

Powell and Greenhaus (2006) in their work titled “Managing incidents of work–family conflict: A decision-making perspective” examined how individuals managed incidents of work-family conflict that posed difficult choices for them. The study examined two interrelated processes: a) the actions that individuals took to avoid conflict in such incidents; and b) the choices they made when the conflict could not be avoided. First, they tried to mobilize tangible support from a role sender in either the work or family domain to reschedule one of the activities. If successful, this strategy avoided work– family conflict by enabling individuals to participate fully in both activities. If support mobilization was unsuccessful or not attempted, individuals decided whether to participate partially in some combination of both activities or to participate solely in either the work or family activity. It was found that individuals used multiple cues in deciding how to respond to situations of potential work family conflict.

Dyne et al., (2009) developed a cross level model through their study titled “Less needs to be there: cross level effects of work practices that support
work life flexibility and enhance group processes and group level OCB” showed facilitating work practices that enhanced group processes and effectiveness. The model proposed that work practices that supported work life flexibility: collaborative time management, redefinition of work contributions, proactive availability and strategic self presentation enhanced overall awareness of others’ need in the group and overall caring about group goals, reduced process losses and enhanced group level organization citizenship behaviour (OCB).

Mohan et al., (2010) in their research article “work life balance through flexi work arrangements: empirical study on bank employees” suggested that flexi work arrangement (FWA) had to be introduced which will relax the mind of the employees to work freely. Even this would facilitate to achieve the target related work schedule if this FWA was adopted. Employees’ opinioned, organizational successes would be achieved if the employees balance their work and family life. Employees were better able to meet their personal responsibilities, for example, those with young children who needed to be taken to/from school, or employees who needed to leave early to attend evening classes. This flexi work arrangement helped employees to balance their work and personal lives better, thereby increasing their motivation and productivity.

Sangeeta Thakur & Srikanth Surampudi (2011) in their study entitled “Attaining Work – Life Balance: Strategies for increasing work productivity” state WLB leads to greater productivity at work by Identifying the major stressors at work place and assessing which to be controlled, Helping the employees in identifying their major personal sources of stress, developing goals that are clear and possible and help them in the development and modification of behavior. Top management should also support the employees. The organizations should provide a health risk appraisals which help in testing their employees stress levels, trying to openly resolve conflicts at work and even seeking outside support from counselors. Support groups or co-workers can bring a sea change in a person’s attitude to handle stress. Developing individualized programmes that meet the needs of the employees such as, Relaxation techniques, meditation, developing a good support system, developing hobbies, learning time management, develop orientation
programmes, caffeinated beverages and exercise right before bed to avoid sleep trouble and insomnia, practicing relaxation techniques such as deep breathing, guided imagery and progressive muscle relaxation will help. Taking a balanced and nutritional diet is a must, smoking must be avoided, Taking stairs instead of an elevator or park farther away from destination. Better still walk down to your destination to stay positively active. Vigorous exercises such as aerobics, brisk walking, jogging and dancing, and strength-training exercises, can be excellent protection against cardiovascular disease, diabetes and Osteoporosis, and most importantly stress, making the body stronger and more able to withstand stress is an important step towards managing stress. Learning relaxation techniques—such as meditation, biofeed, deep breathing or yoga—for 15 to 20 minutes during the work day, can be effective stress busters.

Preethi Vijaimadhavan & Venkatrama Raju (2011)\textsuperscript{155} in their paper titled "significance of flexible work timing in work-life balance" tell the concept of WLB 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. This initiative is aimed at encouraging employers to adopt flexible working arrangements such as job sharing, flexi-time and compressed hours to help their employees to achieve a better balance between the demands of paid employment and those arising from there. In order to engage employers in this process it is important to demonstrate the benefits that can be derived from employment policies and practices that support WLB, and the scope that exists for mitigating their negative effects on the management of the business. This article discusses the significance of flexible work timing in work life balances.

Ramanathan and Vanitha (2011)\textsuperscript{156} in their research article titled “A study on Teachers’ attitude about their Work-Life Balance in India with special Reference to Secondary Grade Level” stated that Teachers in general believed to be social architect and reformers needed to prepare children with interpersonal skills and proficiency. These would be practised by teachers by possessing WLB till their required profession. They required a kind of personal, family, work place and environmental support to come out of work life imbalances.
and to effectively concentrate on their profession. The teachers with happy mind could deliver quality students reliable to society and nation.

Divya Negi and Seema Singh (2012) in their research article entitled “Work Life Balance for Banking Employees: A Comparative Study” suggested to bank executives to manage the WLB regarding time management was one of the best solutions which would help to reduce the imbalance between the personal and the work life of the employees. Prioritizing the tasks and planning the activities would help to take out some free time which can be utilized for other purposes. Taking some time out for hobbies and leisure activities, spending time with loved ones would help to beat the stress, learning to say "no" if required, sharing the responsibilities would help to maintain WLB. Not committing for something which was practically impossible. In order to avoid stress utilizing the ‘flexible working hours’ option of the organizations would get some free time.

2.11 CONCLUSION

The work place and working environment peacefulness are the important aspects for employees. It is the instrument that leads to productivity and commitment. In order to obtain these, the employees need optimum level of stress and proper work life balance. Today work life balance has become the challenging avenue among employees irrespective of their work nature and their work places. The modern day employees are undergoing personal, family, social and work related pressures simultaneously and that leads to work life imbalances. Compared with male employees female are encountering high work life balance related issues. The women employees irrespective of their designation carry various forms of work load and work pressure, in addition to their personal and family set up and the influences are attributing more work life balance related issues. To study these aspects among the working women, the present study has been framed by considering selective industries of banking, healthcare and IT/ITES. These industries are selected for the reasons of present day working systems and demands to perform in the given market conditions.
To design a constructive study on the work life balance of women employees in banking, healthcare and IT/ITES, the study has analyzed and reviewed selected research works related to the study obtained from periodicals, journals, magazines and previous research reports. The reviews are collected in the aspects of tenets of work life balance, its role, overview, work life balance of women employees in service sector in India, problems encountered by them due to work life balance, the consequences of work life balance and imbalances of women employees in service sector specifically banking, healthcare, IT/ITES, the strategies employed by women employees to manage work life balance/imbalances in the selected study sector.

By reviewing eighteen cited articles and research publications related to meaning, overview about work life balance, it is concluded that work life balance is the intention in an individual to manage work related issues at different avenues like job role, job satisfaction and life satisfaction and other related issues are quality of work life, work/life conflict and work family management during the time of work through which the ultimate requirement is made to reach. It also covers that the influencing of intermingling factors on work life balance and imbalances among the individuals.

Regarding the employees’ attitude about work life balance, through ten selected studies, it is concluded that both male and female undergo for work life balance related issues, in which the work life balance issues happen for the male employees mainly due to social, personal and psychological pressures, whereas for women employees due to family, personal and health related aspects. Through the critical analysis of these reviews it is also concluded that the employees, both in manufacturing and service sectors, are undergoing work life balance related issues.

By critically examining seventeen reviews obtained from earlier research studies related to women employees’ attitude about work life balance, the researcher concludes that women employees are encountering more work life balance related issues in comparison with their counterparts in Indian companies. It is also concluded that the women employees in service sector attribute more work life
balance related issues due to work pressure, result demanding jobs and family commitment. It is proved that the nature of job of women also attribute a reason for work life balance related issues. The reviews are also evident that the demographic backgrounds of women employees in Indian industries especially in service sector play a dominant role on the work life balance and its related issues.

The ten reviews examined related to women employees’ attitude about work life balance in service sector conclude that the nature of job undertaken by women employees in service sector make them get involved on the jobs leading to work life balance related issues. It is also evident from these studies that women employees always try to explore the level of work commitment and in turn they are unable to cope with social, personal and family related agendas like self realization, social gatherings and family care. These aspects lead to work life balance related issues among the women employees in service sector.

The women employees’ attitude about work life balance related aspects with reference to Banking, Healthcare, IT/ITES sectors are reviewed through seventeen research studies help to arrive at the conclusion that since these industries are highly demanding in nature and also meant for round the clock jobs, so that the causes of work life balance issues among the women employees are high in these industries. It is also evident through the reviews that gender discrimination, ill treatment, pressures and necessity of occupation make women employees sacrifice some personal, family and social avenues. These are the highlighting aspects for work life balance related issues of women employees in banking, healthcare and IT/ITES sectors.

The forty reviews related to the factors influencing work life balance and imbalance to work, family, work-family and personal related aspects. It concludes that the factors related to work related aspects like working condition, work place relationship, work nature, level of commitment on work, work place responsibilities lead to work life balance related issues. The factors like family status, family size, family life cycle, the requirements of family, family demand and constitution of women employees on family lead to work life balance and imbalance related issues
under the category of family related factors. Personal factors like age, gender, marital status, nature of family play a dominant role in the influence of work life balance related issues among women employees in the selected study sectors.

The problems due to ineffective work life balance faced by women employees are examined through seventeen reviews leading to the conclusion that the improper work life balances led to health related issues, emotional balances, poor relationship, illness, absenteeism and concentration on work and family. It is also concluded that due to improper work life balance, the women employees lose their identity in the social status.

The eight reviews examined under the category of consequences of work life balance and imbalances of women employees in banking, healthcare and IT/ITES conclude that women employees lose their level of confidence at work places, also attribute the status of isolation. The study also concludes that the influence of work life balance and imbalance have their level of effective presence in their family so that they are unable to focus on family development, spouse and children care.

The strategies employed by women employees to manage work life balance related issues are reviewed through twenty reviews. It is concluded from the study that the women employees working in banking, health care and IT/ITES sector employ the strategies which are adaptive in nature. It is applied by them based on their situation’s requirement. It also differs among them based on the nature of their designation. The mutual understanding, showing courtesy, open communication, collaborative working system, experience sharing, emotional outlook, involving in gathering, spending time on relaxation events are the major strategies employed by them. In addition to that they do exercise, meditation and yoga practices in order to manage work life balance related issues.
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Personal related Factors


Problems due to ineffective Work-Life Balance


Consequences of work life balance and imbalances of women employees in Banking, Health care and IT/ITES sectors


Strategies employed by women employees towards work life balance and imbalance issues


