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CHAPTER II
REVIEW OF RELATED LITERATURE

2.1. Preview:
This chapter primarily covers conceptual background (typology, theories, models, related literature) with reference to work life balance and its relationship with various demographics, organizational role satisfaction and health. Based on the related literature the hypotheses for the study were evolved and the conduct of this research is justified, through identification of research gaps.

Human resource development is a process through which employees in an organization are assisted to realize their full potential for their present and future jobs. It involves long term perspective which visualizes change through involvement and ownership of such change by the participants. Human resource development believes that individuals in an organization have unlimited potential for growth and development and that their potential can be built through appropriate and systematic efforts. Human beings become wiser, stronger and grow from within, with each challenge / problem encountered. Wisdom and strength in human beings appreciates with time if utilized properly, however they become weak, futile and depreciate if underutilized or mis-utilized. The development of human beings working in an organization, through the efforts of human resource development functions helps towards retaining and promoting the quality growth of its employees. Thus, today, most of the professional companies are aiming at nurturing a happy contented employee in their organization through different Human Resource interventions and initiatives aimed at bringing balance in work life of its employees, thus ensuring a stress free mind, to grow and develop independently.

plan to other plans, interrelationship of various manpower functions, objectives of manpower planning in Indian commercial banks, anatomy of manpower plans and techniques of manpower planning. Subba Rao (1986) in his paper on ‘Bank Branch Manager as a Counselor’ discussed the role of counseling, performance counseling and action planning. Sharma (2012) in his study on “Human Resource Management in Banking Industry” studied managerial beliefs, work technology and organizational climate. Amsa (1986) in his paper ‘Organization culture base for effective HRM in Banks” studied HRD related areas in brief in addition to various issues related to human resource management.

As it is observed from the above papers, the efforts to study work life balance as a focused aspect of human resource development, in the banking sector, has been largely ignored.

A convergence of powerful trends from the early 21st century is pressuring employers to re-think their ‘people practices’. These challenges (workforce aging, skewed skills repository, increasingly competitive labor market, information technology and rising benefit costs) create new possibilities for employers to achieve organizational performance goals while simultaneously meeting workers’ personal aspirations. Clark (2000) defines balance as “satisfaction and good functioning at work and at home with a minimum of role conflict”. Work life balance thus refers to the effective management of multiple responsibilities at work, at home, and in the other aspects of life. It is an issue that is important both to the organizations and to employees.

The researcher, presents below the typology of work life balance, the various theories of work life balance followed by the schematic presentation of work life balance, the models of work life balance, the conceptual background of work life balance and the supporting hypotheses of the study that emerged out of it and the research gap that is identified out of all these studies.
2.2. Typology of Work-Life Balance:

The typology of work-life balance cannot be described without reference to the bi-directionality of work-non work interaction (i.e., work can affect non work and vice versa). Rantanen et al. (2008) studied that enhancement factors are considered closely connected sub dimensions of the higher constructs of work-non work conflict and enhancement. This view is supported by the fact that often when work-to-non work conflict is experienced, its counterpart non work-to-work conflict is also reported; the same applies to work-to-non work and non-work to work enhancement (Aryee et al., 2005; Grzywacz and Bass, 2003; Kinnunen et al., 2006; Wayne et al., 2004). Therefore, although both work-non work conflict and enhancement are to be assessed according to the principle of bi-directionality, within the typology of work-life balance they are combined into the total experience of conflict and enhancement.

Thus the typology of work-life balance represents a holistic and person-oriented approach to work-life balance and tests Voydanoff’s (2005) view that work family balance is a result of one’s global assessment of the fit between demands and resources within the work and family domains. In addition, Grzywacz and Bass (2003), who examined the work-family fit with a variable-oriented approach, focusing separately on each dimension and direction of work-non work interaction, noted that in the absence of strong theory, the numerous possibilities for how each direction of work-nonwork conflict and enhancement may be combined, complicate the precise specification of the work-family balance (i.e., work-family fit).

2.2.1. A person-oriented approach to work-non work interaction: Building a bridge between different views of work-life balance.

The notion that work-life balance consists of multiple constructs, such as work-nonwork conflict and enhancement in both directions, is very important because the components approach captures more of the phenomenon than the overall appraisal approach theory (Grzywacz and Carlson, 2007). At the same time, however, it may obscure the entirety of an individual’s work-life balance experience. For example, it is easy to agree that high role enhancement combined with low conflict constitutes
work-life balance and that the opposite – low enhancement, high conflict – constitutes work-life imbalance because enhancement has been shown to be linked with high psychological well-being while conflict has been linked with low psychological well-being (Frone, 2003; Geurts et al., 2005; Kinnunen et al., 2006). But what if one experiences high enhancement and high conflict or alternatively both low enhancement and low conflict simultaneously – do these experiences reflect work-life balance? Does high work-nonwork enhancement counterbalance the negative effect of high work-nonwork conflict on well-being? Additionally, is high enhancement still needed to produce a positive effect on wellbeing when work-nonwork conflict is not experienced? To find an answer to these questions, a new four-dimensional typology of work-life balance has been suggested (Rantanen, 2008). According to the proposed four-dimensional typology, individuals can belong to beneficial, harmful, active or passive work-life balance types.

In line with role conflict theories (Frone, 2003; Greenhaus and Beutell, 1985; Kahn et al., 1964), role enhancement theories (Barnett and Hyde, 2001; Marks, 1977; Sieber, 1974; Wayne et al., 2007) and the demands-resources approach (Bakker and Geurts, 2004; Voydanoff, 2005), the term ‘beneficial balance’ refers to the proposition that the simultaneous experience of work-nonwork enhancement and absence of work-nonwork conflict facilitates psychological functioning and well-being. This occurs because the resources provided and gains attained from the participation in multiple roles are experienced to exceed the demands of these roles. The term ‘harmful balance’, in turn, refers to the proposition that simultaneous experience of work-nonwork conflict and absence of work-nonwork enhancement threatens psychological functioning and well-being, because the combined demands of multiple roles are experienced, as exceeding the benefits that these roles provide. Thus, the main differentiating factor between beneficial and harmful work-life balance is psychological functioning, due to disparity and imbalance in role-related resources and demands. Furthermore, active and passive work-life balances are considered to represent the opposite ends of the spectrum of role engagement, based on the theory of role balance by Marks and MacDermid (1996). They suggest that role balance reflects a behavioral and cognitive-affective pattern of acting and feeling across roles with either high or low dedication. Thus, ‘active balance’ in the present typology refers to the proposition that individuals may be highly engaged in their life roles both
by choice (will to succeed and achieve happiness in different life spheres) and/or by
necessity (due to tough demands from different life spheres). ‘Passive balance’, on
the other hand, refers to the proposition that the simultaneous absence of work non-
work conflict and enhancement experiences may reflect low engagement across life
roles (conflicting role demands are perhaps avoided but also rewards are not gained)
or a composition of life roles that are less demanding or challenging.

The work-non work enhancement approach experienced the two factors of
psychological functioning differentiating factor and role engagement differentiating
factor. Typology of work-life balance (revised from Rantanen, 2008), of work-
nonwork conflict facilitates psychological functioning and well-being. This occurs
because the resources provided and gains attained from the participation in multiple
roles, are experienced to exceed the demands of these roles.

2.3. Theories of Work Life Balance:

Several theories have been propounded to explain the work family linkage and the
different aspects of the relationship between work and family life. Boundary theory
and border theory are the two fundamental theories that study role conflicts and its
overall impact on work life balance. Other theories are built on the foundations of
these two theories.

2.3.1. Structural Functionalism Theory:

The roots of this theory can be traced back to the early 20th century, when industrial
revolution was separating economic work from the family home. The 19th century’s
 technological advancements in machinery and manufacturing initiated the separation
of work from family. However, it was not until the early 20th century that the first
view of work-family theories started to shape. Structural-functionalism as one of the
dominant sociology theories of early 20th century was a natural candidate. The
structural functionalism theory which emerged following World War II was largely
influenced from the industrial revolution and the changes in the social role of men and
women during this period. This theory implies that the life is concerned mainly with
two separate spheres: productive life which happens in the workplace and affective
life which is at home. Structural functionalism theory believes in the existence of radical separation between work (institution, workplace, or market) and families. According to this theory, these two (workplace and family) work best “when men and women specialize their activities in separate spheres, women at home doing expressive work and men in the workplace performing instrumental tasks” (Kingsbury and Scanzoni, 1993; as cited in MacDermid, 2005).

2.3.2. Ecology Systems Theory:

Ecological systems theory refers to the suggestion that work and life are a joint function of process, person, context, and time characteristics, and symptomatic of the fact that each and multiple characteristics yield an additive effect on the work life experience (Grzywacz and Marks, 2000). Ecology theory was later developed into the person-in-environment theory with the common thread among diverse person environment variants as the recognition that individuals and groups have vibrant relationships with their social, physical, and natural environments (Pitt-Catsoupes et al., 2006).

2.3.3. Segmentation Theory:

The Segmentation theory refers to viewing work and life as separate domains that do not influence each other (Edwards and Rothbard, 2000). Segmentation has been used to describe the separation of work and life, such that the two roles do not influence each other (Edwards and Rothband, 2000; Staines, 1980; Zedeck, 1992). Since the industrial revolution, work and life have been inherently separate by time, space, and function. Piotrkowski (1979) expressed this process as what occurs when people actively suppress work-related thoughts, feelings, and behaviours in the life domain, and vice versa. As this has been proven no longer to be true (Kanter, 1977) and conceivably never was, particularly for female workers, segmentation is now referred to as the active process that people use to form and maintain boundaries between work and family. The literature also suggests the usage of the terms compartmentalization, independence, separateness, disengagement and neutrality to describe this theory (Edwards and Rothbard, 2000). Piotrkowski (1979) averts that some people may actively suppress work-related thoughts, feelings and behaviors.
while at home, and vice versa. Facilitation: Facilitation theory refers to what occurs when the participation in one domain cultivate and enhances the engagement in another domain. This portability of augmentation can comprise skills, experiences, resources, and knowledge (Edwards and Rothbard, 2000). Grzywacz (2002), facilitation occurs because social systems naturally utilize available means to improve situations without regard for domain limitations.

Thus the earliest view of the relationship between work and home was that, they are segmented and independent and do not affect each other. Blood and Wolfe (1960), who were pioneers of this perspective, applied this concept to blue collar workers. They explained that for workers in unsatisfying or un-involved jobs, segmentation of work and home is a natural process. The separate spheres pattern viewed the family as a domestic haven for women and work as a public arena for men (Zedeck, 1992). However, this view of segmentation was challenged by researchers who demonstrated that work and family are closely related domains of human life (Bruce and Greenglass, 1987; Voydanoff, 1987).

It is a bidirectional mechanism stating that the relationship between work and non-work domain is one in which one domain may compensate for what is missing in the other. Thus, domains are likely to be interrelated in a counterbalancing manner. For example, individuals unsatisfied with family life may try to enhance performance at work.
2.3.4. Compensation Theory:

Compensation theory refers to the efforts intended at countering negative experiences in one domain through increased efforts for positive experiences in another domain. An example would be a dis-satisfied worker focusing more on family than work, thus reallocating human resources (Edwards and Rothbard, 2000).

According to Zedeck and Mosier (1990), compensation can be viewed in two broad categories: supplemental and reactive. Supplemental compensation occurs when individuals shift their pursuits for rewarding experiences from the dissatisfying role to a potentially more satisfying one. It happens when positive experiences are insufficient at work and are therefore pursued at home. For example, individuals with little autonomy at work seek more autonomy outside of their work role. On the other hand, reactive compensation represents individuals’ efforts to redress negative experiences in one role by pursuing contrasting experiences in the other role such as engaging in leisure activities after a fatiguing day at work. It occurs when negative work experiences are made up for in positive home experiences (Zedeck and Mosier). In other words, according to compensation theory, there is an opposite relationship between work and life, so workers attempt to satisfy voids from one domain with satisfactions from the other (Clark, 2000). Tenbrunsel et al., (1995) also found a compensatory relationship between work and life roles for employed. Whereas Rothbard (2001) aver that women who experienced negative affect from family were more engaged with their work, consistent with a compensation story.

The Compensation theory proposed that workers try to compensate for the lack of satisfaction in one domain (work or home) by trying to find more satisfaction in the other (Lambert, 1990). Piotrkowski (1979) also concluded that men “look to their homes as havens, look to their families as sources of satisfaction lacking in the occupational sphere”. Two forms of compensation have been distinguished in the literature (Edwards and Rothbard, 2000). First, a person may decrease involvement in the dissatisfying domain and increase involvement in a potentially satisfying domain (Lambert, 1990). Second, the person may respond to dissatisfaction in one domain by pursuing rewards in the other domain experiences that may fulfill the person’s desires, (Champoux, 1978).
In 1979, Piotrkowski argued that according to this theory employees “look to their homes as havens, look to their families as sources of satisfaction lacking in the occupational sphere”. What distinguishes compensation theory from the previous theories is that, in compensation theory, for the first time, the positive effect of work to family has been recognized.

2.3.5. Supplemental and Reactive Compensation Theories:

Supplemental and reactive compensation theories are two dichotomies of compensation theory which were developed during the late 1980s and the early 1990s. While compensation theory describes the behavior of employees in pursuing an alternative reward in the other sphere, supplemental and reactive compensation theories try to describe the reason behind the work-family compensation behavior of employees.

2.3.6. Resource Drain Theory:

Resource drain theory refers to the transfer of resources from one domain to another; because resources are limited (time, money, and attention), available resources in the original domain are reduced (Morris and Madsen, 2007). Resources can also be shifted to other domains that are not work and family related, such as community or personal pursuits (Edwards and Rothbard, 2000).

2.3.7. Spillover Theory:

The most popular view of relationship between work and family was put forth by Spillover theory. Several researchers suggested that workers carry the emotions, attitudes, skills and behaviors that they establish at work into their family life (Belsky et al., 1985; Kelly and Voydanoff, 1985; Piotrkowski, 1979; Piotrkowski and Crits-Christoph, 1981) and vice-versa (Belsky et al., 1985; Crouter, 1984). Theoretically, spillover is perceived to be one of two types: positive or negative. Spillover considers multidimensional aspects of work and family relationship. Positive spillover refers to fact that satisfaction and achievement in one domain may bring along satisfaction and
achievement in another domain. Negative spillover refers to the fact that difficulties and depression in one domain may bring along the same emotion in another domain (Xu, 2009).

Spill-over is a process whereby experiences in one role affect experiences in the other, rendering the roles more alike. Research has examined the spill-over of mood, values, skills and behaviors from one role to another (Edwards and Rothbard, 2000), although the most of this research has focused on mood spill-over. The experiences resulting from spill-over can manifest themselves as either positive or negative (Morris and Madsen, 2007). In the literature, spill-over has also been termed as generalization, isomorphism, continuation, extension, familiarity, and similarity (Edwards and Rothbard, 2000; Staines, 1980; Zedeck, 1992). There are two interpretations of spill-over (Edwards and Rothbard, 2000): (a) the positive association between life and work satisfaction and life and work values (Zedeck, 1992) and (b) transference in entirety of skills and behaviors between domains (Repetti, 1987) such as when fatigue from work is experienced at home or when family demands interfere with work demands. In a study of spill-over, Williams and Alliger (1994) used experience sampling methodology to examine mood-related spill-over on a daily basis, finding suggested that working parents in their sample were more likely to bring work-related emotions home than they were to transfer family-related emotions to the workplace.

2.3.8. Work Enrichment Theory:

This theory is one of the recent models for explaining the relationship between work and family. According to this model, experience in one role (work or family) will enhance the quality of life in the other role. In other words, this model tries to explain the positive effects of the work-family relationship. Enrichment theory thereby refers to the degree to which experiences from instrumental sources (skills, abilities, values) or affective sources (mood, satisfaction) improves the quality of the other domain (Morris and Madsen, 2007). Greenhaus and Powell (2006) defined enrichment as “the extent to which experiences in one role improve the quality of life in the other role” and reported that employees perceive that their work and life roles enrich each other. Zedeck and Mosier (1990) used the term instrumental to characterize this notion, which states that good work outcomes lead to good life outcomes and vice versa.
2.3.9. Border Theory:

Clark (2000) presented a work/family border theory – a new theory about work family balance. According to this theory, each of person’s roles takes place within a specific domain of life, and these domains are separated by borders that may be physical, temporal, or psychological. The theory addresses the issue of “crossing borders” between domains of life, especially the domains of home and work. According to the theory, the flexibility and permeability of the boundaries between people’s work and family lives will affect the level of integration, the ease of transitions, and the level of conflict between these domains. Boundaries that are flexible and permeable facilitate integration between work and home domains. When domains are relatively integrated, transition is easier, but work family conflict is more likely. Conversely, when these domains are segmented, transition is more effortful, but work family conflict is less likely (Bellavia and Frone, 2005).

2.3.10. Congruence Theory:

Congruence theory refers to how additional variables that are not directly related to work or family influence the balance of multiple roles. While spill-over is a direct relation between work and family, congruence attributes similarity through a third variable, like personality traits, behavioral styles, genetic forces, and socio-cultural forces (Edwards and Rothbard, 2000; Staines, 1980; Zedeck, 1992). Based on congruence theory, a third variable such as intelligence or level of education could positively affect both work and life domains.
2.3.11. Integration Theory:

Integration theory refers to the holistic view that a healthy system of flexible and permeable boundaries can better facilitate and encourage work-life and community-life domains (Clark, 2000). Morris and Madsen (2007) acknowledged that integration theory best portrays the incorporation of additional contextual elements, such as community, into the body of knowledge in regard to work and life. Integration calls for contemporary understandings that retool traditional work-life paradigms, making all stakeholders (employers, workers, and communities) active partners with equal voices in the formation of a holistic model of work-life balance (Morris and Madsen, 2007). Googins (1997) believed that an approach to work and family that includes all parties and shared responsibility will yield better results in both domains than solutions shaped in isolation.

2.3.12. Overall Appraisal Theory:

More recent views about work-life balance can be classified into the overall appraisal approach to work-life balance, and the components approach to work-life balance (Grzywacz and Carlson, 2007).

Overall appraisal refers to an individual’s general assessment concerning the entirety of his or her life situation. For example, work-family balance has been defined as “satisfaction and good functioning at work and home, with a minimum of role conflict” (Clark, 2000, p. 751), “equilibrium or maintaining overall sense of harmony in life” (Clarke et al., 2004, p. 121), and “global assessment that work and family resources are sufficient to meet work and family demands such that participation is effective in both domains” (Voydanoff, 2005, p. 825). When an overall appraisal approach theory is applied, work-life balance is typically assessed using questions (e.g., “All in all, how successful do you feel in balancing your work and personal/family life?” Clarke et al. 2004).
2.3.13. Components Approach Theory:

A components approach to work-life balance emphasizes balance as a direct formative latent construct (Edwards and Bagozzi, 2000), which means that work-family balance consists of multiple facets that precede balance and give meaning to it (Grzywacz and Carlson, 2007). For example, according to Greenhaus et al. (2003), work-family balance consists of time balance, involvement balance, and satisfaction balance. According to Frone (2003), in turn, work-family balance consists of work-family conflict and work-family facilitation (corresponding with role conflict and enhancement, respectively).

The advantage of the components approach over the overall appraisals approach to work-life balance is that one can use conceptually based measures of balance that tap into the different aspects of work-life balance. These aspects form the overall evaluation of how well an individual is meeting role-related responsibilities (Grzywacz and Carlson, 2007).

2.3.14. Role Theories:

The foundation for work-life balance depends on role theories like inter role conflict theory, role stress theory, role enhancement, role equity etc.

According to the role enhancement theory, the combination of certain roles has a positive, rather than a negative effect on well-being. This theory states that participation in one role is made better or easier by virtue of participation in the other role. Moreover, this theory acknowledges the negative effect of the work-family relationship, in which, only beyond a certain upper limit may overload and distress occur, however, the central focus of this perspective is mainly on the positive effects of work and family relationship, such as resource enhancement.

Most work-life research analyzes work and life stressors as antecedents of work-life conflict and emphasizes the potential stress related with combining the roles of family and work. It is widely acknowledged that work-life conflict produces a variety of outcomes which are not good for the organization and for the individual as well.
Job stressors are well documented as affects work-life conflict which includes role conflict, role ambiguity, and role overload.

The **inter-role conflict theory** refers to what occurs when meeting the demands in one domain makes it difficult to meet the demands in the other domain (Greenhaus and Beutell, 1985). In the literature, this has also been termed opposition or incompatibility theory (Edwards and Rothbard, 2000). Greenhaus and Beutell (1985) aver that an individual encounters role conflict when the sent expectations or demands from one role interfere with the individual’s capacity to meet the sent expectations or demands from another role (Kahn et al., 1964; Katz and Kahn, 1966; Metron, 1957). An example of role conflict is that of an employee who is at the same time pressed to work overtime while family members urge that employee to come home. Greenhaus and Beutell (1985) described eight propositions where the constructs are in conflict in relation to time, role strain, and specific behavior, as follow: pressures must come from both work and family; self-identification with roles is necessary; role salience moderates relationships and is positively related to conflict level; conflict is strongest when there are negatives associated with non-compliance; directionality is based on conflict source; conflict is related to career success and stage; external support is related to conflict.

Work-family research has long been guided by the **role stress theory**, where in the negative side of the work-family interaction has been put under the spotlight. Recently, the emphasis has shifted towards the investigation of the positive interaction between work and family roles as well as roles outside work and family lives, and scholars have started to deliberate on the essence of work-life balance (Jones et al., 2006). It is generally agreed that work-life balance is important for an individual’s psychological well-being, and that high self-esteem, satisfaction, and overall sense of harmony in life can be regarded as indicators of a successful balance between work and family roles (Clark, 2000; Clarke et al., 2004; Marks and MacDermid, 1996). However, there is a lack of consensus on how work-life balance should be defined, measured, and researched, and thus, the theorizing of what constitutes work-life balance, how it develops, and what factors enable or hinder it, is still in progress (Grzywacz and Carlson, 2007; Jones et al., 2006; Voydanoff, 2005). Greenhaus et al. (2003) have also questioned the self-evident assumption that work-family balance...
always leads to favorable outcomes since according to them this is an empirical question which has not yet been firmly answered due to miscellaneous definitions of work-family balance.

The origins of research on work-life balance can be traced back to studies of women having multiple roles. Ie. Lack of *role equity* in both genders was observed with respect to role responsibilities. Barnett and Baruch (1985) investigated the psychological distress connected to the balance of rewards and concerns generated by individual women’s multiple roles as paid worker, wife and mother. They found that positive role quality – more rewards than concerns experienced in a given role – was related to low levels of role overload, role conflict and anxiety.

Based on their research, Barnett and Baruch defined *role balance* as a “rewards minus concerns” difference score which could range from positive to negative values. Tiedje and her colleagues (1990) approached the same research question from the perspective of a typology of role perception. They argued that women may perceive their work and family roles in multiple, qualitatively different ways, and thus they based their typology on both the role conflict and enhancement hypotheses.

According to the *role conflict* hypothesis, multiple roles with infinite demands are likely to cause role strain and conflict for individuals because the resources they have to meet these demands are finite and scarce (Goode, 1960). The core statement of the enhancement hypothesis, in turn, is that multiple roles provide benefits in the form of privileges, status security, psychological energy and personal growth which expand individual resources and facilitate role performance (Marks, 1977; Sieber, 1974). More specifically, Tiedje and colleagues (1990) regarded role conflict and *role enhancement* as independent dimensions, and therefore they argued that it is possible to experience simultaneously either (a) high conflict and low enhancement, (b) high enhancement and low conflict, (c) low conflict and low enhancement, or (d) high conflict and high enhancement. They found that regardless of the level of enhancement, women who experienced high role conflict were more depressed and less satisfied as parents than women belonging to the low conflict-high enhancement group. On the basis of studies by Barnett and Baruch (1985) and Tiedje and colleagues (1990), it may be concluded that high rewards and enhancement combined
with low concerns and conflict experienced across the roles in one’s life is beneficial for an individual’s well-being.

Following the role balance theory Marks and MacDermid, (1996), Greenhaus et al. (2003, p. 513) have defined work-family balance as “the extent to which an individual is equally engaged in – and equally satisfied with – his or her work and family role”. However, Marks and MacDermid (1996) conceptualize balance quite differently. According to them, role balance is not an outcome but rather “both a behavioral pattern of acting across roles in a certain way and a corresponding cognitive affective pattern of organizing one’s inner life of multiple selves” (Marks and MacDermid, 1996). Specifically, according to Marks and MacDermid (1996) there are two ways to engage multiple roles; as either positive or negative role balance. Positive role balance, in Marks and McDermid’s theory (Barnett and Baruch, 1985), refers to the tendency to engage in every role with equally high effort, devotion, attention and care, whereas negative role balance refers to the tendency to engage in roles with apathy, cynicism, low effort and low attentiveness. Furthermore, according to these scholars, work-family balance consists of three dimensions of which time balance refers to equal time devoted, involvement balance refers to equal psychological effort and presence invested, and satisfaction balance refers to equal satisfaction expressed across work and family roles. Greenhaus et al. (2003) regard work-family balance as a continuum where imbalance in favor of the work role lies at one end, and imbalance in favor of the family role lies at the other end, and balance lies in the middle favoring neither work nor family role.

In the above conceptualization, work-life balance and imbalance are not seen as inherently beneficial or detrimental, respectively, for psychological well-being and quality of life. Instead, Greenhaus et al. (2003) state that it should be empirically tested whether equal time, involvement, and satisfaction balance is better for an individual than imbalance in favor of either the work or family role. In their study, it turned out that among individuals with a high level of engagement across roles, those reporting the highest quality of life were those who invested more in the family than the work role, that is, they showed an imbalance in favor of family. In regard to their level of engagement, the equally balanced individuals scored lower in quality of life than those favoring family over work, but higher than those favoring work over
family. Thus, those who invested most in work had the lowest quality of life. Frone (2003), in turn, has presented a four-fold taxonomy of work-family balance, in which work-family balance is defined as “low levels of inter-role conflict and high levels of inter-role facilitation”. The four-fold taxonomy is based on the notion of bi-directionality between work and family domains, meaning that participation in the work role may interfere with or enhance the performance in the family role, and likewise, participation in the family role may interfere or enhance performance in the work role (Frone et al., 1992; Greenhaus and Beutell, 1985; Grzywacz and Marks, 2000; Kirchmeyer, 1992). Accordingly, work-life balance (low conflict, high facilitation/enhancement) is hypothesized to occur in two directions: from introducing work to non-work domains and vice versa. Thus, according to Frone (2003), the measurable four components of work-life balance are work-to-family/nonwork conflict, family/nonwork-to-work conflict, work-to-family/nonwork enhancement, and family/nonwork-to-work enhancement.

Due to these behavioral and cognitive-affective tendencies, it is theorized that positive role balance will lead to role ease and that negative role balance will lead to role strain (Marks and MacDermid, 1996) – role ease and strain corresponding with role enhancement and conflict, respectively. In the case of positive role balance, role conflict is either prevented or solved before acute problems of role management become chronic; this is achieved by addressing the demands of each role on time, with effort and attention. For e.g., avoiding unnecessary breaks, calls and e-mails while working, prioritizing job responsibilities, and updating one’s professional skills, may substantially facilitate managing job responsibilities more efficiently so that the employee’s work time does not cut into his or her allocated family time. In contrast, for individuals of whom a negative role balance is typical, occasional incidents of role conflict are likely to accumulate due to their indifference towards role-related tasks and duties, creating an ongoing state of unfulfilled demands. For example, ignoring one’s spouse’s emotional concerns and avoiding private life responsibilities, such as taking care of one’s children or household chores may, over time, escalate into constant and daily disagreements, which can also negatively affect job performance due to the consequential worsening of mood and concentration.
2.3.15. Outcomes of Work-Family Balance Theories:

Grzywacz and Carlson (2007) studied the variance explained in work and family related outcomes, such as satisfaction and stress, by two means: using a single item of work-family balance (overall appraisal) and by using the four-fold taxonomy of work-family balance (i.e., the components approach presented by Frone (2003)). They found that the components approach produced systematically higher explanation rates than did the overall appraisal: for example, in the case of job stress, the respective explanation rates were 45% as against 18%. Therefore Grzywacz and Carlson (2007) recommend the use of measures of work-family conflict and work-family enrichment (i.e., facilitation, enhancement) for investigating and assessing the experience of work-family balance. Grzywacz and Carlson (2007) point out one limitation, however, namely that the four-fold taxonomy of work-family balance together with other previously reviewed definitions of work-life balance tends to over emphasize balance as a psychological construct i.e., as the experience of an individual, and thus fails to capture the contextual and social perspective of work-life balance. For example, daily interaction and conciliation of needs and responsibilities between work and non-work members exemplifies such a contextual and social nature of work-life balance. An extended definition of work-life balance, taking into account this limitation, was therefore developed as follows: work-family balance is the “accomplishment of role-related expectations that are negotiated and shared between an individual and his or her role-related partners in the work and family domains” (Grzywacz and Carlson, 2007, p. 458).

Studies measuring the bidirectional work-nonwork conflict and enhancement have most often relied on the variable-oriented approach to work-life balance with the goal of finding out which of the four work-life balance components is correlated with what outcomes. For example, it has been found that work-to-nonwork conflict is related to various forms of psychological ill-being (fatigue, distress, job exhaustion, and dissatisfaction at work and home), whereas nonwork-to-work conflict has most often been found to be related only to fatigue and low family satisfaction (Geurts et al., 2005; Kinnunen et al., 2006; Wayne et al., 2004). Work-to-nonwork enhancement, in turn, is associated with high job satisfaction, low job exhaustion and low psychological distress, while nonwork-to-work enhancement has shown a positive
association with family satisfaction (Aryee et al., 2005; Kinnunen et al., 2006; Wayne et al., 2004).

In conclusion, the different views of work-life balance suggest that the phenomenon has at least three important aspects. Firstly, many scholars suggest that work-life balance consists of high rewards, resources and enhancement combined with low concerns, demands and conflict experienced by individuals across their life roles (Barnett and Baruch, 1985; Frone, 2003; Grzywacz and Carlson, 2007; Tiedje et al., 1990; Voydanoff, 2005). Secondly, in addition to role-related resources and demands over which individuals may not always have control, work-life balance seems to stem also from individuals’ own actions and attitudes. It is assumed that acting with equal devotion and being equally satisfied with one’s life roles reflects a work-life balance that produces the ability to manage multiple roles successfully (Greenhaus et al., 2003; Marks and MacDermid, 1996). Finally, the achieved balance between work and non-work roles is expected to lead to satisfaction and well-being in life.

2.3.16. Adoption of WLB Policies by Management Theories:

There are four theories that explain the foundation behind the adoption of work-life policies by the management of organizations. Each of these theories identifies a distinct set of predictive conditions (Felstead et al., 2002) and has received validation through its adoption by other researchers. These theories derive their explanatory powers from the organizational theory, namely, institutional theory, resource dependence theory and strategic choice theory. The following are the theories;

**Institutional Theory:** This approach links management’s decision to adopt WLB practices to conform to normative pressures in the society (namely, organization size, ownership, industry, unionization levels and other factors that influence);

**Organizational Adaptation Theory:** This theory connects the responsiveness of organizations to internal environmental factors (namely, proportion of female staff, skill levels, work processes and senior management values);

**High Commitment Theory:** This theory regards the WLB practices as strategic HRM initiatives taken up in order to generate increased employee commitment to the organization;

**Situational Theory:** This approach explains the adoption in terms of pressures to increase
profitability and productivity and to deal with problems of employee recruitment and retention (Felstead et al., 2002).

2.4. Models of Work Life Balance:

Based on the above theoretical background, a number of models of work life balance/work family conflict/work family enrichment have been proposed by (Greenhaus and Beutell, 1985; Frone et al., 1992; Guest, 2002; Crooker et al., 2002; Kirrane and Buckley, 2004; Voydanoff, 2005; Greenhaus and Powell, 2006 and Kelley and Moen, 2007).

Greenhaus and Beutell (1985) gave the ‘sources of work family conflict model’. They suggested three major sources of work family conflict (a) time based conflict (b) strain based conflict and (c) behavior based conflict. The model proposed that any role characteristic that affects person’s time involvement, strain or behavior within a role, can produce conflict between that role and another role. Time based conflict occurs when time devoted to one role makes it difficult to participate in another role or when time pressures associated with one role make it physically impossible to comply with expectations arising from another role. Strain based conflict is experienced when strain symptoms from one role intrude into and interfere with participation in another role. Behavior based conflict occurs when specific behaviors required in one role are incompatible with behavioral expectations within another role. According to the model, work domain pressures include the number of hours worked, inflexibility of the work schedule, role conflict, role ambiguity, expectations for secretiveness and objectivity and family domain pressures include the number of children, spouse employment, family conflict, low spouse support and expectations for warmth and openness. The model also proposed that these role pressures (and hence, work family conflict) are intensified when the work and family roles are salient or central to the person’s self-concept. Kirrane and Buckley (2004) put forward a number of theoretical propositions regarding the process and experience of work family conflict model.
Frone et al. (1992) examined the antecedents and outcomes of WFC (work-family conflict) and assessed whether WFC plays an important integrative function in work and family stress research. A comprehensive ‘work-family interface model’ was developed and tested by him. The direct predictors proposed in the model were job stressors (work pressure, lack of autonomy, role ambiguity), family stressors (parental workload, extent of children misbehavior, lack of spouse support, degree of tension in relationship), job involvement and family involvement. The results indicated a positive reciprocal relationship between W-F conflict (work to family conflict) and F-W conflict (family to work conflict). Job stressors and job involvement were found to be positively related to the frequency of W-F conflict. Conversely, family stressors and family involvement were positively related to the frequency of F-W conflict. Both types of work family conflicts were positively related to a specific measure of within-domain distress. F-W conflict was positively related to work distress, whereas W-F conflict was positively related to family distress, at least among blue-collar workers.

Guest (2002) gave ‘the causes, nature and consequences of a work-life balance model’ citing recent research to illustrate the various dimensions. According to the model, the determinants of work life balance are located in the work and home contexts. Contextual determinants include demands of work, culture of work, demands of home and culture of home. Individual determinants include work orientation (i.e. the extent to which work (or home) is a central life interest), personality, energy, personal control and coping, gender and age, life and career stage. The nature of work life balance was defined both objectively and subjectively. The objective indicators include hours of work and hours of uncommitted or free time outside work. Subjective indicators refer to the states of balance and imbalance. According to Guest (2002), balance may be reported when equal weight is given both to work and home or, when home or work dominates by choice. Spillover occurs when there is interference of one sphere of life with other. The model further indicates numerous outcomes of work life balance which include personal satisfaction and wellbeing at work, home and life as a whole, performance at work and home, impact on others at work, family and friends.
Crooker et al. (2002) provided a theoretical framework to explain ‘the contextual antecedents of work life balance model’ by identifying the environmental and individual mechanisms and relationships that combine to create work life balance. They explained how life complexity and dynamism affect work life balance and the moderating effect of munificence (abundance or scarcity) and accessibility of resources. The model categorized complexity and dynamism in clusters of home and extended family (number of people in the house, number of children, elder care, care of sick relative), job and employer (scheduling and reaching work, overtime, shift work, travel commitments, job transfers), occupation or profession (continuing education for personal growth, membership and leadership of professional groups) and community and free time activities. Further, the employer, family, community and profession domains were stated to be the providers of resources like, leave and time off policies, employee wellness programs, employee assistance programs, family support, emotional empathy, feedback and guidance, profession – training opportunities and conferences. The model argued that higher levels of life complexity and dynamism experienced by individuals results in lower levels of perceived work life balance. However, this relationship varied with munificence and accessibility of resources in one’s environment as well as with individual differences of values and personality traits.

Voydanoff (2005) formulated a conceptual all inclusive ‘work, family, and boundary- spanning demands and resources to work and role performance and quality model’. The model proposed that work, family and boundary spanning demands and resources combine to create two dimensions of work family fit. Work demands-family resources fit derives from work demands, family resources, and boundary spanning demands and resources, whereas family demands-work resources fit results from family demands, work resources, and boundary spanning demands and resources. The two dimensions of work family fit combine with boundary spanning strategies to influence work family balance. Work family balance then affects work and family role performance and quality.
Greenhaus and Powell (2006) proposed a ‘work family enrichment model’ which was theoretical in nature. Work family enrichment was defined as the extent to which experiences in one role improve the quality of life in the other role. It was proposed that resources generated in Role A (work or family) can promote high performance and positive affect in Role B (family or work) and that the extent to which a resource heightens performance and positive affect is moderated by the salience of Role B, the perceived relevance of the resource to Role B and the consistency of the resource with the requirements and norms of Role B. The model specifies two mechanisms or paths by which a resource generated in Role A can promote high performance and positive affect in Role B. First mechanism is the instrumental path, by which a resource can be transferred directly from Role A to Role B, thereby enhancing performance in Role B. Second, is the affective path, in which a resource generated in Role A can promote positive affect within Role A, which in turn, produces high performance and positive affect in Role B.

Kelley and Moen (2007) proposed a conceptual ‘schedule control impacts work life conflicts model’ and described specific ways to increase employee’s schedule control. The model suggested a direct effect of perceived schedule control on work family conflict. The model also suggested that enacting schedule control by changing one’s behavior will reduce work family conflict and simultaneously increase perceived control over when and where one works. The model further proposed three moderators i.e. gender, life stage and occupation. The article suggested that schedule control is an important remedy to both chronic and acute time pressures and work life conflicts, with potential health, wellbeing and productivity benefits.
Some of the major individual related factors include work orientation, gender, age, life and career stage, personality. Work related factors include role ambiguity, role conflict number of hours worked, work schedule flexibility, task autonomy. Family related factors include number of children, spouse support, family involvement. Work life balance results in a number of benefits to the individual and organization which include personal satisfaction and wellbeing, job satisfaction, productivity and the lack of work life balance results in negative consequences in terms of work distress, job dissatisfaction, absenteeism and high turnover. On the basis of various models of work life balance/work family conflict discussed above, it can be concluded that multiple factors related to individual, work and family affect the work life balance of an individual.
Thus, based on the above models of work life balance, the following schematic presentation is evolved.

2.5. Schematic presentation of Work Life Balance:
The Chart 2.1 below shows the schematic interlink of factors related to work life balance and work life imbalance, based on the above WLB models.

**Chart 2.1: Schematic Presentation of Work Life Balance**

2.6. Conceptual background of Work Life Balance and corresponding hypotheses:

There are many national and international studies which have evolved to support work life balance. Though some of them overlap each other on their foundational backgrounds, attempts have been made to segregate these studies on work life balance, role satisfaction and health, in order to support the hypotheses generated out of these studies.

*Studies on work life balance and its relationship with aspects like personal needs, social needs, time management, resources, commitment, values, holistic work integration, goal achievement, optimal quality of life, team work and work itself:*
Kirchmeyer (2000) defined a balanced life as achieving satisfying experiences in all life domains. Kirchmeyer went on to be more prescriptive, stating that to achieve satisfying experiences in all life domains requires personal resources like energy, time and commitment to be well distributed across domains.

Work life balance definitions framed from a situationist position (Clark, 2000; Greenblatt, 2002) focus on a “fitting” definition of balance for a person depending on his or her personal context. This includes stakeholders, resources, and desires. Using a situationist definition of balance, people could be grouped according to their values and situational variables such as family structure, life stage, gender, career, or income level with varying definitions of WLB for different segments. The subjectivist definition (Amundson, 2001) is concerned only with the individuals’ desires and suggests that as long as they are happy with their WLB, nothing else matters. On the non-relativistic side of the typology, absolutists (Greenhaus et al., 2003; Kirchmeyer, 2000) and exceptionists (Burton, 2004) definitions tend to be less concerned with the consequences of balance. Definitions framed within an absolutist perspective accept that rules can prescribe a “right” formula for balance. An example of this is Greenhaus et al.’s (2003) definition of equal time, equal satisfaction, equal involvement in each of the work and home spheres to achieve work-family balance (WFB). This contrasts with exceptionists’ definitions that are of a utilitarian nature and seek to reflect the greatest good for the greatest number.

Bailyn et al. (2001) defined work/life balance as harmonious and holistic integration of work and non-work, so that men and women can achieve their potential across the domains in which they play out their life roles. According to Fisher (2001) work life balance comprises of four components. The first component is time, i.e., how much time is spent at work compared to how much time is spent engaged in other activities. The second component is related to behavior, such as, work goal accomplishment, as work life balance is based on ones’ belief that he is able to accomplish what he would like at work and in his personal life. Two additional issues or components are Strain and Energy. Strain has been defined as a third source of inter role conflict (Greenhaus and Beutell, 1985). The rationale for including energy is consistent with the notion of time; energy is a limited resource and relevant to employee being able to accomplish
work and/or non-work related goals. He further suggests that work life balance, includes both work/personal life interference as well as work/personal life enhancement and gives three dimensions of work life balance, i.e., Work interference with personal life (WIPL), Personal life interference with work (PLIW) and Work/Personal life enhancement (WPLE).

Work/life Balance has also been defined as a state of equilibrium in which the demands of both person’s job and personal life are equal (Work-life balance, 2002, The Word Spy). Greenblatt (2002) described work life balance as acceptable levels of conflict between work and non-work demands. This according to her usually involves managing competing demands for resources. She suggested that achieving work life balance is dependent on attaining and managing sufficient resources to make possible the achievements that people regard as the most important. Grawitch M., Barber L. and Justice L. (2010), in their study ‘Rethinking the work-life interface: it's not about balance, it’s about resource allocation’ published in the journal of Applied Psychology: Health and Well-Being, focuses on work-life balance, arguing that an effective work-life balance involves effective personal resource allocation. Therefore it is suggested that since people have a limited amount of energy, time, and money; people prefer to expend those resources on activities they enjoy and minimize resource expenditure on activities they do not enjoy.

Hudson Resourcing (2005) defined work/life balance as a satisfactory level of involvement or ‘fit’ between the multiple roles in a person’s life. U.K. organization, Employers for Work-Life Balance (2005) defined work life balance as “people having a measure of control over when, where and how they work, leading them to be able to enjoy an optimal quality of life”. Work life Balance is achieved when an individual’s right to fulfilled life inside and outside paid work is accepted and respected as a norm, to the mutual benefit of individual, business and society.

Swamy (2007) defined work life balance as a practice that is concerned with providing scope for employees to balance their work with the responsibilities and interests they have outside work. It enables them to reconcile the competing claims of work and home by meeting their own needs as well as those of their employers. Although definitions and explanations vary, work/life balance is generally associated
with equilibrium, or maintaining an overall sense of harmony in life (Clarke et al., 2004).

It can be observed from the above studies that, control over limited aspects of life like energy, time, and money can affect one’s approach towards holistic work integration, goal achievement, and living optimal quality of life. Thus, the above studies give rise to the first hypothesis.

**Ho.1:** There is no significant relationship among overall WLB scores and different aspects of WLB viz. personal needs, social needs, time management, team work, compensation and work itself of bank employees.

*Studies on work life balance and its relationship with aspects like gender, position, family type, marital status, work, financial resources, leisure, dwelling and neighborhood, friendships, social participation and health:*-

As noted by Grywacz and Bass (2003), how work and family intersect in a person's life, or rather how they fit, has been reported to have important ramifications for individuals and families. The preponderance of work-family research conceptualized fit as the absence of work-family conflict (Barnett, 1998; Greenhaus and Parasuraman, 1999; Perry-Jenkins et al., 2000). However, workers’ every day experiences showed that work and family are both sources of growth and support as well as burdens and strains (Barnett, 1998; Barnett and Hyde, 2001; Crouter, 1984). This evidence suggested the possibility that work and family can benefit each other, and that work-family conflict is distinct from positive spillover or work-family enhancement (Grzywacz and Marks, 2000). Greenhaus and Powell (2006) also argued that work and family responsibilities need not always clash. From enhancement approach, a number of terms have been used to describe the positive benefits of work and family role participation including, work-family positive spillover (Edwards and Rothbard, 2000), work family enrichment (Carlson et al., 2006; Greenhaus and Powell, 2006) and work family facilitation (Grzywacz, 2002; Grzywacz et al., 2007) laid the conceptual foundation for work family facilitation and defined it as the extent to
which an individual’s engagement in one social system, such as work or family, contributes to growth in another social system.

Work–family balance was defined as “the extent to which individuals are equally engaged in and equally satisfied with work and family roles” (Clark, 2000; Kirchmeyer, 2000). Work-family balance referred to the degree to which an individual is able to simultaneously balance the temporal demands of both paid work and family responsibilities, whereas work-family conflict represented incompatibilities between work and family responsibilities because of limited resources like time and energy (Gröpel, 2005).

In the recent years, it is being realized that life involves multiple domains and is not restricted to the domains of work and family only. Warren (2004), for example, noted that over 170 different life domains have been identified in previous investigations. The major ones include domains of work, financial resources, leisure, dwelling and neighborhood, family, friendships, social participation and health. All these domains of life are closely related to each other. This means, that neglecting or inappropriately preferring one life area will have an impact on other areas. For example, spending too much time and energy for work could lead to health problems (e.g., somatic complaints) or conflicts in the family (e.g., with one’s partner), which in turn might affect the performance at work. On the other hand, spending too little time and energy for work usually leads to problems at the workplace and loss of employment which could also affect other life areas (e.g., stress, depression, family problems, less self-actualization). A broad term thus emerged in literature to refer to work/non-work conflict and it is “Work Life Balance” (Fisher, 2001; Hobson et al., 2001). It offers more inclusive approach to study work/non-work conflict compared to work family conflict.

The recent explosion of interest in the work–family interface has produced a number of concepts to explain the relation between these two dominant spheres of life: accommodation, compensation, resource drain, segmentation, spillover, work–family conflict, work–family enrichment, and work–family integration (Barnett, 1998; Edwards and Rothbard, 2000; Friedman and Greenhaus, 2000; Greenhaus and Beutell, 1985; Greenhaus and Parasuraman, 1999; Lambert, 1990). One term widely cited in the popular press is work–family balance. Sometimes used as a noun (when,
for example, one is encouraged to achieve balance), and other times as a verb (to balance work and family demands) or an adjective (as in a balanced life), work–family balance often implies cutting back on work to spend more time with the family. Moreover, it is thought to be in an individual’s best interest to live a balanced life (Kofodimos, 1993).

Moreover, the definitions of work–family balance implicitly consider two components of equality: inputs and outcomes. The inputs are the personal resources (Kirchmeyer, 2000) that are applied to each role. To be balanced is to approach each role—work and family—with an approximately equal level of attention, time, involvement, or commitment. Positive balance suggests an equally high level of attention, time, involvement, or commitment, whereas negative balance refers to an equally low level of attention, time, involvement, or commitment. These inputs reflect an individual’s level of role engagement—in terms of time devoted to each role or psychological involvement in each role. It is difficult to imagine a balanced individual who is substantially more or less engaged in the work role than the family role.

The importance of managing an employee’s WLB has increased markedly over the past 20 years (De Bruin and Dupuis, 2004). Changes in the definition of ‘normal working hours’, the demographic make-up of the labor force (i.e. gender, ethnicity, dual career couples, and religion), and the very nature of the employment contract have necessitated an increased organizational concern for their employees’ wellbeing (Greenhaus and Powell, 2006). In order to achieve a WLB, leading western organizations have tended to adopt policies such as on-site child-care facilities, on-site gymnasiums, telecommuting opportunities, and even on-site sleeping quarters for the employee and their family (Hacker and Doolen, 2003; Hyman and Summers, 2004). Each has attempted to increase the flexibility by which employees can effectively enact their work-roles whilst simultaneously enabling them to enact their family-based roles to the extent necessary. Ideally, the WLB concept requires organizations to effectively integrate employees’ work and non-work roles such that levels of multiple-role conflict, and the associated stress and job-dissatisfaction, are minimized or avoided (De Bruin and Dupuis, 2004; Greenblatt, 2002).
Zedeck and Mosier (1990) and more recently O’Driscoll (1996) note that the five models of segmentation, spill-over, compensation, instrumental and conflict models explain the relationship between work and life outside work.

Models of work-life balance can also be enriched by the psychology of individual differences. For example, psychological theory concerned with aspects of personality can enhance our understanding of perceptions of balance. For example, there has been some research on “workaholics” who are characterized as those who choose to work long hours even when they may not need to do so. Furthermore, they tend to do so at the expense of other activities. In a review of some of the literature on workaholics, Peiperl and Jones (2000) note how it was initially viewed as a disease akin to alcoholism (Baylin, 1977) but that research by Machlowitz (1981) suggested that it was more properly viewed as a form of extreme work involvement. More recently, Scott, Moore and Miceli (1997) have linked it to three relatively stable personality types, the achievement-oriented, the perfectionist and the compulsive-dependent. Peiperl and Jones distinguish workaholics, who choose to work long hours and perceive some rewards from doing so, from over-workers who may also work long hours but who have little choice in the matter and who do not believe that the returns they receive justify the long hours. This stream of research needs considerable development but it highlights the importance of taking into account individual differences in any attempt to establish what is meant by balance.

A number of individual variables, viz. gender, age, marital status, emotional intelligence, etc. affect work life balance/work family conflict. Studies by Gutek et al. (1991), Williams and Alliger (1994), Higgins et al. (1994), Loscocoo (1997), Aryee et al. (1999b), Grzywacz et al. (2007), Rajadhyaksha and Velgach (2009) reported gender differences with respect to work family conflict. Gutek et al. (1991) indicated 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. Williams and Alliger (1994) found that spillover of unpleasant moods occur both from work to family settings and from family to work settings, though evidence for the spillover of pleasant moods is weak.
Studies by Aryee et al. (1999) and Loscocco (1997) found that there was gender asymmetry in the permeability of the boundaries between work and family lives. Family intruded more on work among women and work intruded more on family among men. Aryee et al. (1999) found that gender was negatively related to family work conflict, suggesting that men did not experience as much family work conflict as women.

Rajadhyaksha and Velgach (2009) also found that women experienced significantly 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.

Hsieh et al. (2005) and Feszett et al. (2008) studied the variables of marital status and age. Hsieh et al. (2005) 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 differences between male and female managers, nor were there any significant differences between married and unmarried male/female managers. Demographic variables such as age, income, experience, marital status influence the women employees in their work life balance. Various studies were conducted in this direction to determine the impact of demographic variables on work-life balance of women employees. Changes in the workplace and in employee demographics in the past few decades have led to an increased concern for understanding the boundary and the interaction between employee work and non-work lives. Work-life balance captured management’s attention in the 1980s, more due to the growing number of women with dependent children entering the workforce. As per the study, concluded that women with dependent children are finding it more difficult to balance their life than those who do not have dependent children. Hamilton and Gordon (2006) focused on understanding the work life conflict of never married women without children. Their findings showed that never married women without children do experience conflict specifically work to life conflict and often at similar levels to those experienced by other groups of working women. The major factors - education, income ratio, professional experience, spouse stress and work load are stressors of professional women’s work family conflict. MacInnes (2005) examined in his research that WLB
policies aimed at reduced working hours are often assumed to be of particular interest to workers with family responsibilities such as young children. He expressed that there is a little relationship between worker’s family situation and preference for working fewer hours.

Work-life balance captured management’s attention in the 1980s, more due to the growing number of women with dependents. Feszett et al. (2008) 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 work life balance and emotional intelligence has also been studied and significant correlation has been found between the two variables. Their findings showed that never married women without children do experience conflict specifically work to life conflict and often at similar levels to that experienced by other groups of working women. The major factors - education, income ratio, professional experience, spouse stress and work load are stressors of professional women’s work family conflict. Dash, et.al., (2012) concluded that the comparative analysis of the work life balance scores of different demographic profiles could not suggest that there were statistically significant differences in the perception of work-life balance across different demographic groups.

In a study on Perceptions of non-work-to-work spill over: Challenging the common view of conflict-ridden domain relationships, Kirchmeyer (1992) brought out that employees in the same organization for a longer period of time, tend to make use of the Work Life Balance Practices available in the company to take of their non-work commitments. Frone and Yardley (1996) suggested that the age of the youngest child of the employee influenced the use of policies like flexi-timings and compressed work week. Also, the number of dependents influenced the use of child care facilities. Allen (2001) suggested that though age differences do not impact the use of Work Life Balance Practices, the choice of the practice differs with age. Older employees are found to use many dependent care policies like Childcare, Elder care, Paid Maternity leave and the like. The study also suggested that married employees are more likely to use these policies compared to unmarried employees. DiNatale and Boraas (2002) concluded that 25 to 34 year old women are more likely than women of other ages, to opt for flexibility in their jobs. This is possibly attributed to the responsibilities associated with dependent care in this age group as women need time for the young
ones at home. Though child care facilities are available, women still depend on friends and family rather than paid-help to take care of their kids. This is studied in a research by Susan Halford, Mike Savage and Anne Witz (1997) in banking, local government and nursing sectors.

Fisher and Layte (2003) bring out three distinct sets of measures of work-life balance: proportion of free time, the overlap of work and other dimensions of life, and the time spent with other people. The variables such as the age, gender, life-cycle stage, ethnicity, citizenship, and childcare arrangements also play a significant role in the measures of work-life balance of employees (Wallace and Cousins 2004). In a study of employees in a government department in New Zealand, on the factors affecting the employee use of work-life balance initiatives, using correlation and multiple regression method, it was identified that the age was not significant in the usage of work life balance practices. The other demographic factors like number of dependents and marital status were also not found to be influencing the use of work life balance practices, whereas, on the other hand, the tenure of the employee in an organization had an influence on the usage of the initiatives (Smith and Gardner, 2007).

Masood and Mahlawat (2012) studied the impact of gender, work experience level of management in the critical factors of work-life balance practices in the private and public banks and insurance companies in Haryana. The study showed employer critical factors and organizational critical factors in usage of work life balance practices. Using a non-probability stratified samples of 300 employees, by using ANOVA, the researcher found that the demographic factors under study influence the critical factors of work life balance practices like employees having 18-23 years of experience took time-off for family support and study leave or training leave. With regard to gender, women dominated in the usage of spontaneous off, religious leaves and LTC. Most of the lower level employees opted for emergency leave and paid maternity leave. The 50+ age group has been the focus of a number of major studies and reports in recent years (McKay and Middleton, 1998; Lissenburgh and Smeaton, 2002; Hirsch, 2003), is an age category about whom statistical data can readily be obtained from censuses and surveys, and represents – in the popular imagination – a category associated with ‘moving on’ from the concerns often assumed to be the primary focus of mature people aged 25–49: establishing independent households and
building families; securing a place in the labor market and building a career; financing mortgages and covering child-rearing costs; and supporting children in their education and development.

The recent past is a witness to changes in work schedules. A larger part of the IT sector is hence moving from a standard eight-hour a day to operating twenty four hours a day for seven days of the week, including Saturdays and Sundays (Bharat 2008). 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 (Bharat 2009). 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 (Rai 2009). Increasing workloads have pressurized employees to demonstrate their commitment to work in more obvious ways (Ishaya and Ayman 2008). 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 (Morgan 2003). This has further intensified the work demands on employees. Consequently, there are growing reports of stress and work imbalance (Bhagwagar 2009).

Bharat (2003) explained that legal economic reforms have helped women to join the workforce in India, the continuing influence of normative attitudes and values have prevented them from altering the perceptions of the society as well as their own regarding their sex-roles. Equal distribution of domestic responsibilities is thus a distant possibility now. The expectation that women should give priority to their family-needs leads to higher levels of personal role-overload for women than men. This has definitely affected the career prospects of women in particular. In many cases, the supervisors/managers are sensitive to this issue and try to handle employees’ difficulties at an individual level.

Bond and Wise (2003) reported that despite managerial discretion being built into a number of work-life practices and codified in staff handbooks, awareness of statutory family leave provisions is variable and often quite poor among line managers, who
frequently have limited training in work-life related human resource policies. Casper, Fox, Sitzmann and Landy (2004) showed that supervisors generally had poor awareness of work-life practices in their organization, and this influenced their ability to refer employees to these practices. Research has also demonstrated that factors completely unrelated to employees' requests to use work-life practices can have a profound influence on the likelihood of those requests being granted. For example, female managers are more likely than male managers to grant requests for alternative work arrangements. These reviews highlight that there are work life balance issues that need to be addressed. The work-life balance problem is fairly similar across countries (Humphreys 2000). Most countries have put in place some measures to address the work-life balance (Todd, 2004). However, there are differences in practices to address it (Lewis, Gambels and Rhona 2007). Reviews also indicate that the perception of work life balance is observed to be different across genders (Connell 2005; Smithson and Stokoe 2005; Duxbury and Higgins 1991).
The above set of studies show, how work life balance is influenced by demographic factors like gender, age, family type, marital status etc. Thus, the following hypothesis emerges.

**Ho.2**. There is no significant difference between the overall WLB scores of bank employees with respect to:

- **Ho.2.1.** Gender
- **Ho.2.2.** Cadre
- **Ho.2.3.** Family type
- **Ho.2.4.** Marital status
- **Ho.2.5.** Income
- **Ho.2.6.** Bank type

*Studies on role satisfaction and its relationship with aspects like attitudes, organizational role theory, role set, role behavior, role expectation, role enactment, role conflict, role consensus and role satisfaction.*

The concept of role satisfaction dates back to the 70’s and has been developed in many ways by many different researchers and practitioners. The assessment of role satisfaction through employee anonymous surveys became commonplace in the 1930s. Although prior to that time there was the beginning of interest in employee attitudes, there were only a handful of studies published. Latham and Budworth note that Uhrbrock in 1934 was one of the first psychologists to use the newly developed attitude measurement techniques to assess factory worker attitudes. It’s also noted that Hoppock (1935) conducted a study that focused explicitly on job satisfaction that is affected by both the nature of the job and relationships with coworkers and supervisors. Some theorists view job satisfaction as being the positive emotional reactions and attitudes an individual has towards his job (Oshagbemi, 1999). Others have viewed it as a bi-dimensional construct consisting of “intrinsic” and “extrinsic” satisfaction dimensions, (Warr et al., 1979) or, alternatively, of “satisfaction / lack of satisfaction” and “dissatisfaction/lack of dissatisfaction” dimensions (Winefield et al.,1988).
One of the most widely used definitions in organizational research is that of Edvin Locke (1976), who defines job satisfaction as "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences". Others have defined it as simply how content an individual is with his or her job; whether he or she likes the job or not. It is assessed at both the global level (whether or not the individual is satisfied with the job overall), or at the facet level (whether or not the individual is satisfied with different aspects of the job). Spector (1997) lists fourteen common facets: Appreciation, Communication, Coworkers, Fringe benefits, Job conditions, Nature of the work, Organization, Personal growth, Policies and procedures, Promotion opportunities, Recognition, Security, and Supervision.

A more recent definition of the concept of role satisfaction is from Hulin and Judge (2003), who have noted that job satisfaction includes multidimensional psychological responses to an individual's job, and that these personal responses have cognitive (evaluative), affective (or emotional), and behavioral components. Literature’s inability to clearly define the array of non-work roles that impact employees’ working-life, is also a matter of concern. Elloy and Smith (2004) and Spinks (2004), for example, state that because an individual’s non-work roles are inherently ambiguous and idiosyncratic, organizations are incapable of understanding how their enactment (or otherwise) impacts each individual. Spinks (2004), in particular, suggests that organizations are either incapable (or unwilling) to understand their workforce in sufficient detail, and have instead defaulted to a ‘one-size-fits-all’ policy regime that has simply enabled employees to ‘stay at work longer’ rather than enable them to enact their non-work roles. The inadequacy of current WLB policy regimes is highlighted by Kiger’s (2005) study that revealed that less than two percent of employees actually participate in available WLB programs. Dex and Smith (2002) cite two main causes for this low figure. The first relates to equity, with many employees reporting that they did not wish to appear a ‘special case’ or to require ‘special treatment’ to their colleagues. The second is that the wide range of policies adopted by organizations has been based on an ill-informed conceptualization of contemporary WLB, and that this has led to its ineffective formalization in human resource management practices.
In response to Elloy and Smith’s (2003) call, the role of organizational role theory in work life balance cannot be ignored. The origins of Organizational Role theory can be traced back to the work of Katz and Kahn (1966) in their seminal work The Social Psychology of Organizations, which provided a conceptualization of employee’s role-adoption and role-behaviors. Specifically, Organizational Role theory focuses on the roles that individuals enact in social systems that are pre-planned, task-oriented, and hierarchical, and therefore form a vital function in the achievement of organizational goals (Biddle, 1986). According to Organizational Role theory, the assigned work-roles must be conferred and/or adopted by each individual employee in order for an organization to function effectively as a social entity. As a social entity, an organization comprises a nexus of distinct functional groups of employees that have specific work-roles to enact. Under Organizational Role theory, these distinct functional areas form a ‘role-set’ for the employee, and determine the specific role-behavior that the employee is expected to enact in their given context (Katz and Kahn, 1966). As such, the enacted set of role-behaviors essentially mirrors the expectation of other relevant employees, and implies two important points. The first is that each individual employee both confers and accepts a ‘role’ that is reflective of the organization’s culture and norms of behavior. The second is that for an organization to function effectively and efficiently, the array of ‘roles’ must be effectively communicated, understood, and agreed by all of its employees (Katz and Kahn, 1966).

It can be seen from the above studies that organizational role plays an important part in determining the motivational levels of the employee. The role in the organization has to meet the employee’s need for success, belongingness, appreciation, recognition, job security, promotion and supervision in order to keep his motivational levels high. Thus, the above set of studies gives rise to the following hypothesis.
Ho.3. There is no significant relationship among the overall RS scores and various needs of RS viz. achievement, affiliation, influence, control and extension of bank employees.

*Studies highlighting the relationship between role expectations, role satisfaction and demographic aspects like gender, family type, age, marital status and income.*

Work life balance was initially conceived in terms of work family conflict (Kahn et al., 1964), work family enhancement/facilitation (Grzywacz and Marks, 2000), or work family balance (e.g. Hill, et al. 2001). Kahn et al., 1964 defined role conflict as the “simultaneous occurrence of two (or more) sets of pressures such that compliance with one would make more difficult compliance with the other”. Based on this work, Greenhaus and Beutell (1985) defined work family conflict as: “A form of inter role conflict in which the role pressures from work and family domains are mutually incompatible in some respect. That is, participation in the work (family) role is made more difficult by virtue of participation in the family (work) role.” Conflict between work and family has been found to be bi-directional (Frone et al., 1992; Greenhaus and Beutell, 1985). Most researchers make the distinction between work-family conflict, and family-work conflict. Work-to-family conflict occurs when experiences at work (e.g. extensive, irregular, or inflexible work hours, work overload and other forms of job stress, interpersonal conflict at work, extensive travel, career transitions, unsupportive supervisor or organization) interfere with family life.

Despite the presumed virtue of work–family balance, the concept has not undergone extensive scrutiny. Most of the major reviews of work–family relations either do not mention work–family balance or mention balance but do not explicitly define the concept. Moreover, empirical studies that discuss balance between work and family roles generally do not distinguish balance from other concepts in the work–family literature (Nielsen, Carlson, and Lankau, 2001; Saltzstein, Ting, and Saltzstein, 2001; Sumer and Knight, 2001; Thompson, Beauvais, and Lyness, 1999). For empirical research on balance to contribute to understanding work–family dynamics, further development of the construct is essential. Several scholars have recently proposed definitions of balance that distinguish it from other related concepts (Clark, 2000; Hill, Hawkins, Ferris, and Weitzman, 2001; Kirchmeyer, 2000; Kofodimos, 1990, 1993; Marks, Huston, Johnson, and MacDermid, 2001; Marks and MacDermid, 1996).
Nevertheless, the definitions of balance are not entirely consistent with one another, the measurement of balance is problematic, and the impact of work–family balance on individual well-being has not been firmly established.

Balance need not be considered as a work–family linking mechanism because it does not specify how conditions or experiences in one role are causally related to conditions or experiences in the other role (Edwards and Rothbard, 2000). Instead, work–family balance reflects an individual’s orientation across different life roles, an inter role phenomenon (Marks and MacDermid, 1996). In contrast to the prevailing view that individuals inevitably organize their roles in a hierarchy of prominence, Marks and MacDermid (1996), drawing on Mead (1964), suggest that individual scan—and should—demonstrate equally positive commitments to different life roles; that is, they should hold a balanced orientation to multiple roles.

The other component of balance refers to the resultant outcomes that are experienced in work and family roles. One outcome frequently included in definitions of Clark (2000) defines work-family balance as “satisfaction and good functioning at work and at home, with a minimum of role conflict”.

To a large extent in the IT sector, the employee is expected to be engaged on the job almost at all times. So the traditional distinctions between work-life and family-life have disappeared. Even during election of employees for an organization, emphasis is placed on the attitudes the person exhibits, more particularly, whether the employee is flexible enough to be available for work at any time (Yasbek 2004). Simultaneously, family life is also becoming more complex. The extended family, even in India, is slowly disappearing (Patel 2005). 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 (Amato et al. 2003). Although this problem is not as serious in India as in the West, yet, it could become a serious issue some time, 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 (Singh 2004). Women continue to undertake the majority share of domestic chores, and child rearing. These synchronous changes in working and family life result in a need for employees to continuously attempt a balancing act. Quite often the work intrudes on the family and
social life, while at other times family pressures affect the work performance (Fu and Shaffer 2001). Hyman et al. (2003) observed that organizational pressures, combined with lack of work centrality, result in work intruding into non-work areas of employees’ lives. Such intrusions often manifest themselves differently depending on the type of work, extent of autonomy and organizational support (Hyman et al. 2003; Atkinson and Meager 1986). Fisher and Layte (2003) consider three distinct sets of measures of work-life balance, viz. proportion of free time, the overlap of work and other dimensions of life, and the time spent with other people. Several reviews have highlighted other issues such as age, gender, life-cycle stage, ethnicity, citizenship, and childcare arrangements which also merit attention (Wallace and Cousins 2004; Jager 2001).

Jenkins (2000) observes that issues like child rearing, the need to balance multiple roles etc. have consequences on health and family relationships. Securely attached individuals experienced positive spillover in both work and family (Summers and Knight 2001). These are pointers that there are gender differences in coping with work family issues. Women still primarily take care of domestic tasks, irrespective of their employment status. So, many women employees continue to face difficulties in balancing these two forces (Hyman and Summers 2004). Work based support to women is positively associated with job satisfaction, organizational commitment and career accomplishment (Marcinkus et al. 2007). 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 (Valcour and Hunter 2005).

Gender has an important effect on home working (Gunkel 2007). Both women and men prefer working in organizations that support work-life balance. Men appeared to benefit more than women (Burke 2002). Men feel more satisfied when they achieve more on the job even at the cost of ignoring the family. On the other hand, women stress that work and family are both equally important and both are the sources of their satisfaction. For them the former is more important. When work does not permit women to take care of their family, they feel unhappy, disappointed and frustrated. They draw tight boundaries between work and family and they do not like one
crossing the other (Burke 2002). Valcour and Hunter (2005) premise that new trends like teleworking attempt to address work-family issues. In India too there is a rising trend towards tele-working (Morgan 2003).

Today women are seen working in almost all types of professions demonstrating that there is no gender difference in work. In fact many organizations say that women are playing a major role in uplifting the organization. This is a positive development that women are making their presence felt in different walks of life. On the other hand, for every woman there is one more background to manage. That is home and personal life. Today with increasing demands at work place, the interface between work life and personal life assumed significance which demands more attention. Different factors affect work –life balance and one set of factors could be demographic variables.

Chalofsky (2003) observed that the best employers are not great because of their perks and benefits, but because of their organizational culture and policies that promote meaningful work, and a nurturing as well as supportive workplace. These developments strengthen the search of companies for better ways of accommodating some of the expectations of the employees with regard to both family and professional lives.

Comfort, Johnson and Wallace (2003) examined that Canadian employees are more likely to have access to work-life balance policies. Over one third of employees had access to flexi time, which was the most commonly available policy. The demographic data refuted adverse selection/sorting effect theories. Sometimes, the relationships were opposite to what would be expected. For example, women reported lower flexi time participation rates than men. Flexi time was highest amongst youth, suggesting that schedule flexibility was more characteristic of entry-level jobs. They used linked employer-employee data, which created a richer data set and more robust findings. They found that flextime was related to increased job satisfaction, increased satisfaction with pay and benefits, a reduction in paid sick days, and higher participation rates in work-related training. All of these relationships appeared stronger for women.
In order to control for manifest disagreement (i.e. any variation between role-expectation and actual role-enactment), Organizational Role theory provides a review framework known as ‘role-episodes’. A role-episode refers to any interaction between employees whereby role-expectations and role-behaviors are manifest in measurable consequences. Where deviance from expected role-enactment is detected (e.g. excessive absenteeism, failure to perform, etc.) management functions such as ‘performance reviews’ or ‘retraining’ allow the organization to re-confer or clarify role-expectations upon the deviant employee (Katz and Kahn, 1966). The role-episode review process is necessarily dynamic; therefore role-sending and role-receiving continue until the perception of role-enactment conforms to the role-expectations. The role-episode review function is underpinned by the following assumptions; That an employee will ‘take’ or accept a role that is conferred upon them by members of the organization (the role-taking assumption); There will be consensus regarding the expectations of all roles (the role-consensus assumption); The belief that role-conflict will arise if expectations are not consensual (the role-conflict assumption) was studied by (Biddle, 1986). De Bruin and Dupuis (2004) suggest that by applying Organizational Role Theory’s assumptions to the WLB issue, gives a greater understanding about WLB role-taking, role-consensus, and role-conflict can be achieved.

Thus, it can be seen from the above studies that demographic profile of employees like age, gender, family type etc. affects the satisfaction levels one has towards one’s organizational role. Role conflict is experienced by the employee when there is a gap between the Management’s expectations from his role and what he personally desires/expects from the role.
This brings to the following set of hypotheses.

**Ho.4.** There is no significant difference between the role satisfaction of bank employees with respect to:

- **Ho.4.1.** Gender
- **Ho.4.2.** Cadre
- **Ho.4.3.** Family type
- **Ho.4.4.** Marital status
- **Ho.4.5.** Income
- **Ho.4.6.** Bank type

**Ho.5.** There is no significant difference between the present level and desired level of overall RS scores of bank employees.

Studies on personal/family responsibilities, company culture, synergies and connections between different parts of life, role overload, work to family interference and family to work interference, delivering flexibility, reducing stress and job-dissatisfaction, role conflicts, non-family roles, work/non-work conflict, role satisfaction, stress management, work life interface, flexible work arrangements, family-friendly work practices.

Lockwood (2003) defined the term from the viewpoint of employer, and of the employee. From employees’ viewpoint: “It is the dilemma of managing work obligations and personal/family responsibilities” and from employer’s viewpoint: “It is the challenge of creating a supportive company culture where employees can focus on their jobs while at work”. Lewis et al. (2003), Rapoport et al. (2002) and Taylor (2002) suggested work/personal life integration as a working terminology to capture the synergies and connections between different parts of life and the way they flow into each other. Duxbury (2004), in her research, defined work life balance as involving three things: role overload, work to family interference and family to work interference. Role overload is having too much to do in the amount of time one has to
do it in. Thus, it leads to the feeling of stress, fatigue and time crunch. Work to family interference occurs when work demands and responsibilities make it more difficult for an employee to fulfill family role responsibilities. Family to work interference occurs when family demands and responsibilities make it more difficult for an employee to fulfill work role responsibilities.

The effective management of employees’ work-life balance requires organizations to recognize and account for the array of non-work roles that impact their working-lives (Estes, 2004; Higgins and Duxbury, 2005; Howard, D’Onofrio and Boles, 2004). Despite the literary attention given to the ‘work-life balance’ in recent years, however, contemporary authors still note the concept’s inadequacy both in terms of its definition and administration (Hyman and Summers, 2004; Smithson and Stokoe, 2005).

Despite the best intentions of organizations to implement WLB policies, there remains considerable contention about their effectiveness in delivering flexibility and reducing stress and job-dissatisfaction in the workplace (Eates, 2004; Kirrane and Buckley, 2004). Researchers have identified two empirical shortcomings within the WLB literature that have served to undermine its theoretical usefulness. The first relates to the WLB literature’s almost exclusive focus on the work-family interface. Buzzanell et al, (2005) notes that the WLB literature typically portrays role conflicts for white, married, professional and managerial women, with little reference to the many other demographics represented in the modern organization. Shorthose (2004) and Wise and Bond (2003) go so far as to state that the WLB discipline is essentially flawed, as it is ‘one-dimensional’, assumes a unitary perspective, and that its underlying management has been one of maintaining status-quo rather than supporting the development.

The contribution of the WLB literature, therefore, appears limited in its ability to provide a useful framework for both academics and practitioners alike (Hyman and Summers, 2004). Despite its name, the WLB literature remains largely focused on the work-family interface and fails to accurately identify and define the array of non-family roles that impact on an individual’s working-life (Hacker and Doolen, 2003; Mellor, Mathieu, Barnes-Farrell and Rogelberg, 2001; Noor, 2004; Pocock, 2005). In order to overcome these issues, Elloy and Smith (2003: 63) suggest that an effective
conceptualization of the WLB requires: “…an holistic approach to human resource management, which implies a greater awareness of the total context of worker’s daily lives, not just those hours they spend at work”

Gajendran and Harrison (2007) explained meta-analysis that reveals an association between telework and supervisor ratings or archival records of job performance. Harrington B. (2007) has concluded that the Work-Life Evolution Study was intended to help the field better understand where it has been and where it needs to go. Its goal was to define the critical areas of focus for the field and outline the skills essential to moving these initiatives forward.

Fang and Lee (2008) found a positive association between the use of Flexible Work Arrangements (FWAs) and the number of promotions an individual received over time. This finding was significant for men but not for women. While most countries in the developed world have put in place family friendly work practices (Moen and Yu 2000; Dougherty and West 2000), the same is yet to be seen in good measure in India.

However, studies have shown that work life balance and role satisfaction are not related. Work-life balance can be concluded as when demands from the work and non-work domains are mutually incompatible, conflict may occur. For this reason, a lack of balance between work and non-work is commonly conceptualized as work/family conflict or work/non-work conflict (Frone et al., 1997; Parasuraman et al., 1996). Such conflict can occur both when work roles interfere with non-work roles and vice versa.

Thus, it can be seen from the above studies that a balance between the work and non-work hours may be difficult to come by. Though work life balance is affected by the different roles one plays at the professional and personal level, the relationship between the two cannot be ignored.

Thus the following set of hypotheses emerges.

**Ho.6.** There is no significant relationship between the overall WLB scores and overall RS scores, of bank employees.
Ho.7. There is no significant relationship between the scores of WLB aspects and scores of RS needs, of bank employees.

Studies on notion of equality, work spillover and conflict, positive balance and negative balance, role conflict, work roles interfere with non-work roles, role dissatisfaction and health issues, relationship between imbalance, work stress and health.

Multiple factors can affect the physical health and psychological well-being of workers. Research indicates that job strain and/or repetitive and hazardous work conditions may have detrimental effects on physical health. Stress experienced and perceived can affect a person’s psychological well-being. Work stress research has examined the psychological demands of a work load, workers’ perceived sense of control over their performance, safety stressors, work organization, and work atmosphere (Clarke, 2006; Aittomäki, Lahelma, and Roos, 2003; Gillen, Baltz, Gassel, Kirsch, and Vaccaro, 2002; Dembe, Erickson, Delbos, and Banks, 2005; MacDonald, Harenstam, Warren, and Punnett, 2008; Landsbergis, Cahill, and Schnall, 1999).

Work imbalance leading to work stress has been identified as a risk factor for hypertension, diabetes, upper extremity musculoskeletal back problems, and cardiovascular disease. High demands and low decision control have predicted heart disease in white collar workers (Kuper and Marmot, 2003). Job strain has been shown to increase blood pressure in men of low socioeconomic status (Landsbergis, Schnall, Pickering, Warren, and Schwartz, 2003). Exposure to cumulative job strain in white collar workers revealed modest increases in systolic blood pressure (Guimont, 2006). Fatigue and sleep deprivation are correlated to mandatory and voluntary overtime and are also associated with work related accidents in blue collar workers (Cochrane, 2001; Barger et al., 2005). Smoking prevalence of blue collar workers is double that of white collar workers. This difference may be explained by the additional psychological stressors low income brings (Sorensen, Barbeau, Hunt, and Emmons, 2004; Barbeau, Krieger, and Soobader, 2004). Male infertility has been associated with job burnout for persons working in industry and construction (Sheiner, Sheiner, Carel, Potashnik, and Shoham-Vardi, 2002).
There is a straightforward relation between poor work organization and subsequent ill health (http://www.hse.gov.uk/stress). Others have characterized mental stress as the imbalance between the resources/capacities that individuals have available and the demands imposed upon that individual (Re, 1998) and when this imbalance is normally seen as leading to the deterioration of psychological well-being.

These definitions of balance share a number of common elements. First is the notion of equality, or near-equality, between experiences in the work role and experiences in the family role. Clark (2000), Kirchmeyer (2000), and Kofodimos (1993) imply similarly high levels of satisfaction, functioning, health, or effectiveness across multiple roles. Perhaps, Marks and MacDermids (1996) notion of “even handed alertness” as a characteristic of positive balance is most explicit with regard to equality of role commitments”. Even negative balance, to use Marks and MacDermids(1996) term, implies an evenhanded lack of alertness in different roles.

To draw an analogy from everyday life, a measuring scale is balanced when there are equal weights on both sides of the fulcrum, whether the weights are equally heavy or equally light.

There has been a much larger body of research on the consequences of forms of work-life imbalance and in particular various manifestations of work spillover and conflict. This has already been touched on in previous sections. In his review of the subject area, O’Driscoll (1996) identifies research on work and life satisfaction, on well-being, mental health and physical health and on individual performance in organizations. This reflects a set of traditional outcomes of interest to Work and Organizational psychologists. Recent research has increasingly recognized the complexity of the issues and the study by Kosseket al., (1999) is an illustration of this.

According to Clark (2000), the very term, work life balance refers to satisfaction and good functioning at work and at home with a minimum of role conflict. In the words of Greenblatt (2002), work - life balance has been characterized by, the absence of unacceptable levels of conflict between work and non -work demands.’ With the passage of time, studies started migrating into related forays of job satisfaction a.k.a role satisfaction, stress management, work life interface etc.
Interestingly, the European legislation defines 48 working hours a week as an appropriate maximum and reviews of the literature on working hours and health (Sparks, Cooper, Fried and Shirom, 1997) provide some indication that when people work much beyond these hours, their health and performance begin to deteriorate.

It can be seen from the above studies that work life imbalance negatively affects the health of the individual. Strain in the job can have harmful effects on both the physical health and the psychological well-being of the person. Thus the following hypothesis emerges.

**Ho.8.** There is no significant relationship between the scores of WLB aspects and the scores of health status of bank employees.

*Studies on the relationship between organizational roles and health aspects, the link between physical working conditions and related ailments and deterioration of psychological well-being have been stated below.*

Some research evidence suggests that the average workplace in several industrialized countries have become less stable and more insecure and that, in general, employment conditions have deteriorated (e.g., Schmidt, 1999; Swinnerton and Wial, 1995). Research also indicates that levels of job satisfaction have declined in the past decades (Hamermesh, 2001; Sousa-Poza and Sousa-Poza, 2003). Suggested reasons for this apparent trend include globalization, flexible employment, technological advancements (IT coverage), higher mobility and in many countries, a deep recession in the 1990s. Even though to some extent such worries may be inflated (Wanner, 1999; Winkelmann and Zimmermann, 1998), the public at large is somewhat concerned that deteriorating job conditions and the resulting decline in role satisfaction may influence worker health.

Thus, understanding the effects of role dissatisfaction (or stress) on an individual’s health is important not only from a medical but also from an economic perspective. For example, while role satisfaction plays an important role at the employee level as a determinant of individual well-being, at the aggregate level, it equally affects worker productivity and retirement decisions, and ultimately, a society’s economic prosperity.
(Faragher et al., 2005). Knowing whether such components of subjective well-being affect individual health can thus provide valuable information on key policy issues like the rise in healthcare costs and the economic performance in many industrialized nations. Therefore, this study tests whether role satisfaction determines worker health.

Because of the topic’s obvious relevance and importance, a large body of literature has already evolved on the relationship between employee role satisfaction and ill health (see Faragher et al., 2005, for a meta-analysis of over 450 studies). Arguments for the existence of such a link are many and varied. Recent research by organizational psychologists suggests that role satisfaction may have an indirect influence on workers’ health through both physical and psycho-social employment conditions like workplace safety, lightening, quality of air, degree of automation, but equally harassment, hierarchical position, network support, responsibility, effort-reward imbalance, work stress, and job security (Stansfeld et al., 1997, 1998).

Other studies include one comprehensive meta-analysis of 485 predominantly cross-sectional studies with mostly small sample sizes (although with a combined sample size of 267,995 individuals) based on self-report measures of both job satisfaction and health show an overall (simple) correlation across all health measures of 0.312 (Faragher et al., 2005). Even though this analysis shows a strong correlation between role satisfaction and psychological problems like burnout ($\rho = 0.478$), self-esteem issues ($\rho = 0.429$), depression ($\rho = 0.428$), and anxiety ($\rho = 0.420$); correlations with subjective evaluations of physical illness are much smaller ($\rho = 0.287$). Attempts to reveal a relationship between more objective measures of physical health and role satisfaction have been less fruitful (Spector, 1997, p. 67).

There is growing evidence that current trends in employment conditions may be eroding levels of job satisfaction and directly damaging the physical and mental health of employees (Kenny et al., 2000). New working practices and rapid technological advances are changing the nature of many jobs (Cooper, 1999).

It can be seen from the above studies that role satisfaction and health go hand in hand. The state of good health of an individual is greatly impacted by the role
responsibilities, role stress and role insecurity he/she experiences in the job. Thus the following hypothesis emerges.

**Ho.9.** There is no significant relationship between the scores of RS needs and the scores of health status of bank employees.

### 2.7. Research Gap:

From the review of related literature, the researcher has observed the following gaps in the study. It was observed that there are several studies done on work life balance. Experiments and studies have been conducted to find out the link between role satisfaction, health and work life balance. The impact of work life imbalance compared to various parameters like employee demographics, health, motivation and organizational role satisfaction have been researched. There are very rare instances of linking health and organizational role satisfaction to work life balance. Internationally, there have been various instances of the concerns raised about employee output and organizational productivity due to poor work life balance and work stress but in the Indian scenario, it is not widely implemented. Lately, the Hay Group, Aon Hewitt, Glass door, Mayo Clinic (2013) have published reports of how work life balance is becoming pertinent and crucial due to increasing work stress and work load of employees. In the international and Indian scenario, instances of comparison studies of work life balance organizational role, health and role satisfaction of Indian bankers are rare. Hence this research is undertaken to study the work life balance of bank employees and identify the relationship between work life balance and variables like employee role satisfaction, employee health, various employee demographics like gender, family type, cadre, income etc. if any.
2.8. Conclusion:

Therefore, keeping the above theoretical background in mind and the research gap identified therein, a detailed scientific research design comprising the type of study, sampling, variables identified and the tools used to gather data to carry out this study, was developed, which is explained in Chapter No. III.