CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION

The expression “work-life balance” may be described as an act to balance between once professional and personal life. Work life and personal life are interconnected as the two sides of a same coin. The process to create and manage an equilibrium between one’s work and personal life was antecedently considered to be an issue related with women. But with globalization, increase in work pressures and advancements in technology have made it an issue pervasive across both the sexes, among all the individuals working across all the working class people and all types of business enterprises throughout the world. The technological advancements and developments have greatly influenced the lives of both men and women because of the emergence of technologies such as text messaging, e-mail and cell phones which were meant to bridge individuals to their professional lives while they were not in the workplace, have incidentally mingled their professional lives and personal lives. Now individuals see themselves engrossed into their work even during their leisure hours.

Professional life and personal life are inter-connected and interdependent. When an individual spends more time in office or in fulfilling one’s professional commitments as well as aspirations, excessive dealings with customers and the increased work pressures can impact upon one’s personal life; at several occasions it becomes impossible to meet the personal and household chores. Similarly, personal life can also interfere and affect the professional life and be demanding if one has financial problems, dependent kids or aging parents, or even some ups and downs in the life of close relative. This may cause lack of concentration at work, create stress and absenteeism from work. Many a times, quest for reaching at the top is so high in which successful people work so hard that they do not even realize missing out the real pleasures of life. It is equally imperative to have a great and a flourishing career than to have life outside work. When the duties, hardships, expectations, commitments of professional and family roles remain no more in harmony work-life conflict occurs as the expectations of the two roles get overlapped and may force an individual to neglect either or the other role.
Individuals get lesser time for oneself in order to pursue their hobbies or leisure activities because of the ever-increasing working hours, and work pressures due to neck to neck deadlines. This may cause hindrance towards the personal and spiritual growth of an individual. Individuals working in the multi-national corporate such as BPO industry, doctors and nurses, IT, banking sector are few of the industries which are facing the repercussions of this situations ever more. Increased pace of urbanization and modernization has brought about rapid change among Indian families. Indian women who were previously supposed to look after the home fronts have now entered into paid occupations. Presently in urban setting, the exposure of Indian women to educational opportunities is substantially higher than it was some decades ago which has given way to new avenues, raised cognizance and increased craving for personal development. This has also been instrumental in influencing women's decision to enter into the work force and shifted them from their caring roles to sharing work responsibilities outside household chores. Thus, causing both men and women equally responsible to shoulder responsibilities at both the fronts i.e home and the work. In the society with conflicting duties, obligations and responsibilities work life balance has become an issue of paramount importance in the workplace for both men and women who found themselves facing work life conflict. Organizations which have been endeavoring to provide amicable work environment are acknowledged and welcomed as they go a longer way for boosting work life integration in context with the post liberalization. Indian organizations are promoting work life integration through interventions such as extra time, part time work, provision for child care facilities etc. These steps taken are in alignment to those that are provided in many other countries across the globe. This may certainly be considered as a promising progression. Our profession is an integral part of our lives. Both, our personal lives as well as our professional lives are directed by opportunities and responsibilities. It must be ensured that these do not toll upon each other and demand of one role overlaps the other as the quality of work and life is something we all covet.

Today work-life balance has increasingly become a matter of paramount importance and predominant issue for all employers and the employees across all the industries around the globe. Demographic changes have been observed as with the increase in the career oriented women in the workplace and boom in dual career families have created an enhanced diversity in the workforce and have also lead to the requirement to balance work and non-work lives by the employees (Bharat, 2003; Komaraju, 1997; Rajadhyaksha & Bhatnagar, 2000; Ramu, 1989; Sekharan, 1992). Consequently, because of these radical changes the employers have
brought in pioneering practices and interventions that facilitates employees in achieving a better work-life balance (Friedman, Christensen, & DeGroot, 1998). HR interventions such as flexible working hours, safe, healthy and comfortable work place arrangements, commuting facilities, alternative work arrangements, child and family care leave in order to cater the needs of family care and other supportive programmes have become most salient part of policies and programmes and compensation offers of most of the business enterprise’s benefit programmes which are referred to as “family-friendly policies” (FFPs) or “work-life benefits and practices” (WLBPs) (Kopelman et al., 2006; Kossek & Ozeki, 1998). There are lots of HR interventions with high significance for professionals. It is evident from the previous researches that WLBPs facilitate the employees in achieving work life balance and in creating a balance between professional and personal life roles (Thomas & Ganster, 1995). It has also been observed that WLBPs also influences employee attitude and behavior and consequently organizational commitment (Grover & Crooker, 1995), job satisfaction (Kossek & Ozeki, 1998) and once opinion to quit (Lobel & Kossek, 1996). These programmes, policies, provisions and benefits of Work Life Balance Programmes also contribute to organizational performance and effectiveness (Sands & Harper, 2007).

‘Work–life balance’ is, however, a most debated term. For some, the term ‘balance’ suggests that work is not interconnected to life, and it simply refers to an understanding between the personal and work life roles. This only promotes the ephemeral quick fixes that do not address radical differences and makes individuals responsible to balance once professional and personal life (Burke, 2004; Lewis et. al., 2007). Other terms that suggest the work-life balance are “work-personal life integration, work-life articulation, or work-personal life harmonization, are therefore preferred (Crompton and Brockmann, 2007; Lewis and Cooper, 2005; Rapoport et. al., 2002)”. Nevertheless, this phrase too is left contested: ‘balance’ advocates about developing the picture of more positive organizational change, despite the contrary means that the two different fields must be intermingled and might be causing fear regarding protruding and or the higher influence on individual’s life about the requirements of work-life (Lewis and Cooper, 2005). However, it’s not a new phenomenon that employers are showing concern employees’ family lives. There have been several welfare initiatives which have been taken by the employers for their employees since industrialization such as better working conditions, health, safety, and security provisions. These welfare practices so formed have taken the shape of norms because of an expedient concern of the employers for their employees and their families or of the conscious bargaining by the unions in most factories and organizations. Moreover, an
ample amount of interest was observed in the employees’ work-family issues worldwide after World War II mostly due to the enhanced no. of working women in defence industry who led the government and advocated provisions such as child care facilities (Glass & Estes, 1997). Enhancement in government mandated provisions such as insurance for health and life, pension plans for social security of the workers, compensatory allowances in case of disablement caused during work, provisions for compensation in case of accidents and diseases by promoting and conveying the concept about employers obligations towards providing security to employees’ and their families were some significant landmark changes marked after the war era (Glass & Estes, 1997). And with the passage of time, it has been observed that employers family-friendliness policies have not limited itself to mere welfare provisions but has gone beyond that.

It is evident from previous researches; the workforce which is motivated and satisfied it is more likely that it will be more responsible towards its professional requirements as well as their duties towards their home chores. One of the many ways to motivate is to encourage and implement the phenomenon of work life balance in the workstations. The banking industry in India show a attrition at an extremely higher rate, when compared other industries in the country which shows the average ranging in between 17 and 25 percent, as compared to the average of 8 percent of all the sectors for financial year 2011-2012. The variables having influence over the work life balance among the banking sector employees in India can serve as an important input and significantly help in designing an effective retention programs for this sector.

Work life balance is not a new phenomenon. In the second half of the 18th century a big change was observed along with industrial revolution which brought in the change in the pattern of work and the phenomenon of the workplace and also opened new vistas to the phenomenon of WLB. As time has been advancing ahead, the trend of nuclear families increasing and this trend of nuclear families has brought about the vanishing away of the concept of male earning member who took care of home which was then a “ideal home” notion. But because of several reasons such as economic developments brought about in the society, improved education and employment opportunities today along with increased rate of inflation encouraged dual-earners concept at the home fronts. In order to meet day to day needs and to augment income, it has been on observed now a days that more and more number of homes are ones in which both parents work. Making oneself as a factor which organizations take note of and also consider as an asset so that organizations hold them to improve its productivity, there
is a need to create suitable and congenial environment in which employees can harmonize their work with these personal aspirations. It was such a compulsion and binding upon them that they couldn't afford to avoid. As the organizations understood its importance they started putting forth schemes in order to tempt and retain employees as well as to enhance their productivity.

The term work-life balance is mostly expounded as the harmonization and adjustment of personal life and the work life of an individual (Tucholka and Weese, 2007). So, it is considered as an equilibrium between different kinds of roles that an individual plays in life. Although, this is an extremely dynamic concept as different notions applied to this concept of work life balance need not to compulsorily be equal and proportionate.

The organizations main objective in terms of work-life balance is to develop strategies and practices that helps in improving work-life balance among the employees and which may also prove to be beneficial for both businesses and their employees (Coussey, 2000). Moreover, it is an important element of family-friendly policy and facilitate those who have family responsibilities such as elder or child care.

Work-life balance concept aims to encourage the employers to accept practices such as flexi-work arrangements, sharing of job, flexi-timing provision, compressed hours of work etc. that the employees are helped to achieve a better balance between the home chores and the office fronts. (Manfredi and Holliday, 2004).

Work-life balance concept is not only a popular concept, but its benefit quotient is also very high. The phenomenon of work-life balance has emerged as one of the most effective advanced instrument in order to deal with the changes in the lives of the work force and changed family demographics in an organization. Work-life balance policies offer a congenial working condition which leads to reduction in absenteeism, improves employee commitment, enhances performance leads to job satisfaction along with increased productivity resulting in more profitability at the organizational level. Moreover, the employers can gain a competitive edge in job markets in which the new generation of employees who are committed towards work-life balance phenomenon and recognize flexi-work arrangements as positive initiative of the employers.
The concept of work-life balance believes that profession and personal life should be taken less as competing priorities than as complementary elements of a full life. It may be achieved by considering the needs of both the employers and the employees. (Lewis, 2000).

Most of the studies in India of working employed married women have reported economic need and higher cost of living as a prime reason to work. There has been a positive effect of women's employment outside the home on marriage rather than a negative effect. In a study, Campbell et al. (2005) studied the influence of women's performance on job and work attitudes on family lives. It was revealed that women without children were found to be more committed towards their occupation, further it was found that women who had younger children outperformed at their jobs as compared to the women who had older children. In a different study, Makowska (1995) studied psychosocial factors leading to stress and well-being of working women. It was identified that stress related with work stress was significantly more than the stress variables related with family function; stress and well-being were also significant. This also shows the influence of diverse roles on sound mental and physical wellbeing of female employees and its use for work and family well-being, with respect to role of women’s in the society. Both men and women are required to play multiple discrepant roles synchronously, each role being with unique pressures. A better physical and psychological health has been observed among women with multiple roles than men in certain cases however they had lesser role involvement. Similarly, it may be said, they looked forward to a sense of control, motivational encouragement, self-esteem, stamina and energy. Nonetheless, diverse roles have also been found casting inverse effects upon women's mental and physical health, leading to insomnia, overindulgence, body pains including back pains and headaches, and may also suffer from loss of appetite. The significant variables which influence the experience of work-life balance were multiple roles performed by both men and women, stress experienced due to diverse roles, i.e. role overload and role conflict, inter role distance, role erosion, self role distance, role ambiguity, organizational culture, organizational environment and work dynamics. It has also been observed that values at organization level which support work-life balance positively effect on work and personal well-being, individual resources and support from the society. In order to cope up with the problems related with role conflict, several studies show that women use strategies both emotional and problem-focused when there is a positive kind of inter-relationship between individual’s personality, emotional facilitation and sound physical and mental well-being, career orientation and career stage in which the career of a women is required to be viewed with respect to their life course and time lines.
Furthermore, we can say that the phenomenon of work-life balance has its significance for all i.e. for an individual, organization and the society and is capable of creating a win-win situation for both employer as well as an employee. This encouraged and provided the necessary impetus to carry out this research.

1.2 HISTORY/GENESIS OF WORK-LIFE BALANCE PROGRAMMES

Employer’s concern for employee’s family cannot be regarded as a new concept. There have been several welfare measures that employers have been practicing since industrialization. Some of the popular practices are good working conditions, health, safety, and security provisions to employees etc. These welfare practices so formed have taken the shape of norms because of an expedient concern of the employers for their employees and their families or of the conscious bargaining by the unions in most factories and organizations. Moreover, an ample amount of interest was observed in the employees’ work-family issues worldwide after World War II mostly due to the enhanced no. of female employees in defence industries who led government and advocated provisions such as child care facilities (Glass & Estes, 1997). Enhancement in government mandated provisions such as insurance for health and life, pension plans for social security of the workers, compensatory allowances in case of disablement caused during work, provisions for compensation in case of accidents and diseases by promoting and conveying the concept about employers obligations towards providing security to employees’ and their families were some significant landmark changes marked after the war era (Glass & Estes, 1997). And with the passage of time, it has been observed that employers family-friendliness policies have not limited itself to mere welfare provisions but has gone beyond that.

The term work-leisure was conceived in the mid 1800s. In anthropology, a definition of happiness is “to have as little separation as possible between your work and your play.” (http://wikipedia.org). The phrase “Work–life balance” was first used in the United Kingdom in the late 1970s which described work life balance as “the balance between an individual’s work and personal life.” (http://wikipedia.org). In the United States, this term was first used in 1986.

Advent of work life balance in India can be traced back by going through the history of industrial labour during the budding stages of industrialization, those were the days when the rules of workplace were framed, controlled and regulated by the employers who were the most powerful and the mightiest players in the whole system. There were a lot many cases when the people in the society found these rules to be too exploitative. Further, the government was
forced to intervene into the matter to protect the weaker party which lead to the growth of trade unions, several labour legislations were enacted in the same context. A substantial influence was brought about in the labour management relationship when the implementation of ILO conventions and recommendations was done, this also brought about a revolution in the industrial relations system not only in the country but around the world. Government’s endeavor to bring the labour and management under one roof started reaping fruits Government’s labour policy brought the duo i.e. the labour and the management together. The responsibilities of securing the rights of labour and the management, conditions of work which also ensures decent standard of living, work, living wages, equal pay for equal work for both men and women, worker’s education, maternity benefits, humane conditions of work, old age benefit, sickness and disablement benefit, full employment, leisure time and cultural opportunities along with workers participation management. Various laws and legislations that safeguard as well as help in harmonizing the relationship between the labour and the management were framed which covered the various aspects of the employee-employer relationship through the guidelines provided in the directive principles of state policy incorporated in the constitution of India (Articles 41 and 42), has entrusted the government with the responsibility to secure by legislation by setting work place rules and regulation and conditions of work such as better conditions of work, welfare, health and safety measures for employees along with welfare provisions for their families.

The notion of employee welfare and benefits actually began to emerge in the Indian industrial scenario later in 19th century. Welfare refers to the facilities provided to the employees for the comfort and well being of the employees apart from the wages paid, these may be the provisions in form of policies that would add some to the comfort of the employees. These provisions are either “statutory” or “voluntary” schemes. The “statutory” schemes are those which are bare minimum facilities which the organization is legally bound to follow and adhere to the labour legislations imposed by the government as mentioned in the Factories Act, 1948.

These provisions in “voluntary schemes” are those provisions which are undertaken by the employer on their own willingness or sometimes they also reach to these voluntary schemes through collective bargaining with trade unions and associations (Mamoria & Ganker, 2000).

1.3 WORK-FAMILY CONFLICT (WFC) AND FAMILY-WORK CONFLICT (FWC)
Work-life balance is the process of integrating one’s responsibility at work and at home. Work and personal life have rapidly become highly competitive perspectives, both of which
simultaneously demand for energy and time and are accountable for work-family conflict (WFC). These conflicts are increased by the contradictory traditions and demands associated with motherhood by providing intensive involvement in child rearing and development. It has also become an additional problem which is faced by employed women to find adequate and affordable accessibility to facilities for child and elderly care.

Work-family disintegration may be described as a kind of conflict in between the roles in which some responsibilities from the work and personal life spheres are not in harmony with each other and have an adverse influence on an individual’s personal and professional lives. Its theoretical framework is a scarcity hypothesis which explains such employees in certain limited capacities. Such diverse roles are likely to sweep away them and cause stress or inter-role conflict. Some of the results of previous research show that work–family conflict (WFC) is associated with a number of contrary work attitudes and results along with lesser overall job satisfaction and higher chance to leave a position. Family-work conflict (FWC) is also a kind conflict in between the roles in which personal life’s and work life’s responsibilities are not in harmony. According to the previous researches it has been revealed that family–work conflict (FWC) is more likely to exist has inverse consequences on family aspect, this leads to lower satisfaction with regard to life and enhanced internal conflict in the home domain. Nevertheless, FWC is associated with attitudes about the work or work place environmental issues. Both WFC and FWC are generally the consequences of while the two encountering the overburdance of diverse and conflicting demands of work and home domains existing across both the genders.

Workplace environmental factors may also add to increased work-family conflict. Research findings show that that several factors such as the requirement of frequency and amount of overtime, how many number of hours needed to be worked per week, degree of flexibleness in work schedule, support from peers or supervisor, and an unfavorable workplace environment and culture raise the similarity index that both men and women employees shall encounter conflict while playing different life roles especially between their work and family roles. Baruch and Barnett in their research findings explain that females who had diverse life roles such as mother, wife, and employee showed lesser depression and greater self-esteem as compared to those female employees who were satisfied in both, in their marriage as well as their jobs in contrast with the women who were unmarried, unemployed, or childless. Nonetheless, both looked forward to quality of roles rather than quantity of roles as more
significant. Their findings suggest that there is a positive relationship between diverse roles and sound mental health well being when both men and women like their work and also their lives.

WFC and FWC are basically understood as explicit well-defined terms but related constructs. Researchers have so far endeavored to find how the work domain disintegrates with family domain. From work-family and family-work aspect, such a conflict reflects that how much the responsibilities of diverse roles from the work and family sphere are not in conformity with each other.

Frone et. al. (1992) explained that work family conflict and family-work conflict are related, inter-dependent and correlated, and with the ability to affect each other. The variables in work sphere such as work stress may lead to interference between work responsibilities and family responsibilities where as the level of interference in the family sphere may influence professional activities, causing more work interference, and so by creating a causal sequence. Thus, variables in work sphere have relationship with WFC indirectly and influence FWC by the bi-directional association between both WFC and FWC. Family obligations may be associated with WFC in case employees encountering an increased work overload which influences the employees’ competence to cope up even with petty roles in the family. Such a situation causes work-family interference through the two constructs which are bi-directional in nature. Carlson and Kacmar (2000) used structural model and found positive and significant paths between work family conflict and family-work conflict.

Work stress is generally used interchangeably with work-role interference; work-role ambiguity and work-role overload (House et al., 1995). All of these have the ability to influence WFC. With respect to work-role interference, whenever there is more conflict among work roles, more is the probability that stress may cause spill over of WFC and FWC and may lead negative behaviors that conflicts with accomplishing family roles. Role overload is the consequence of having multiple tasks to do in a given small period. As there is very little time and too many tasks to be done at work, and in order to accomplish tasks at work domain the employee may use time provided to the family role causing WFC. Work-role ambiguity is caused when workers are not sure of what is required of them in a work role. As dubieties concerning work roles are increased, employees use greater mental energy to decrease it. This need may sweep away their mental energy and concentration needed for their family roles. Carlson and Kacmar (2000) revealed that role overload and role conflict were determinants of work family conflict, although they could not find any concrete outcome for role ambiguity.
Kandel et al. (2004) expounded the behaviour of definitive strains and stresses among married men and women in their marital, professional and family roles. According to them there are lower strains and stresses in family roles than in professional and household roles among both married men and women. These have more serious consequences for the psychological well-being of men and women than professional strains and stresses. Strains were identified because of distress due to role-specific issues, with strains caused from augmentation of stress from diversified role. Chassin et al. (2004) found three types of interferences in their research on a sample of 83 dual worker couples with pre-school children. These were: (1) interferences between demands of multiple roles in family and work domain, (2) interferences between role expectations of self and spouse, and (3) lack of compatibility between expectations and reality of roles. The authors felt that self-role harmonization in women leads to better mental health.

Several variables have been identified in various research studies which influence the degree of work family conflict and family-work conflict. Several variables such as the age of children, size of family, total number of hours worked, amount of control of an individual over work hours, flexible or inflexible work hours and peer and social support influences the experience of WFC and FWC. However, these variables have been understood as outcomes of WFC and FWC. It is also important to consider the outcomes these factors have on psychological stress and well-being of the working men and women. Majority of the research work have been done in western context; there is a scarcity of research in this area in the Indian context. Thus, it has been endeavored through this research to find various variables which may cause WFC and FWC among both men and women employees.

1.4 EXPLANATIONS FOR WLBP PROVISION DIFFERENCES

There are variations in the ways how work-life balance policies and practices are implemented in the organisations and various reasons are attributed to these variations. Variations are discussed in detail in the following paragraphs.

i) Size, nature and type of organisations: It has been observed that larger organisations are more responsive to work family issues because of institutional and regulatory pressures. They are more likely take initiative to promote work-life balance programmes and policies as they are more identifiable, visible and get more attention from government regulators, media, and public (Goodstein, 1994; Ingram & Simons, 1995; Osterman, 1995). These WLBP were first introduced in public sector organisations in work-family setup and kept on promoting to these WLBP (Goodstein, 1994); due to their objective of offering social services and also for a
simple reason that they cannot be held to be limited to economic standards of performance only (Oliver, 1991).

ii) Family receptiveness of employers and HR managers: There are more chances that organisations would offer WLBPs when work and family issues are significant and also in the knowledge of senior HR staff as well as employers (Milliken, Martines, & Morgan, 1998). Government’s regulatory system also plays an important role in making employers and HR managers more receptive towards family issues.

iii) Salience to work-family conflict problems: Other reason that makes employers to adopt WLBPs could be in order to resolve workforce problems related with work and family issues between in order to respond to workforce problems linked to work/family issues which leads to problem such as absenteeism, tardiness and work stress etc. (Osterman, 1995) and this has become even more significant as more number of women have entered into the workforce and the problems associated have become more visible as women were previously meant to handle the problems at the home fronts (Rodgers, 1992).

iv) Composition of gender at the workplace: Those organisations which have greater composition of female employees’ population are likely to have more work-family. It has also been observed that female employees at managerial level are better negotiators for arrangement of their work life provisions and facilities as compared to male counterparts. (Ingram & Simons, 1995). Thus, it was also an observation that organisations with greater proportion of female managers are likely to provide a better WLBP package such as extended maternity leave, schedule flexibility, and childcare assistance (Glass & Fujimoto, 1995; Goodstein, 1994; Osterman, 1995).

1.5 CHALLENGES TO EFFECTIVE UTILIZATION OF WLBPS

Despite, various benefits have been cited while going through the review of the literature, it is widely observed that these benefits are not used by all the employees. The variations in the effective utilization of these WLBPs by the employees have been accounted in the following section.

i) Family-supportive culture: The effective utilization of WLBPs is very much dependent upon the organizational commitment towards the welfare of the employees in organisation and in which the managers play a very important in determining the success these work life balance
programmes, provisions and policies. It has been debated widely about the role of managers that they play a significant role in the success of WLBP s because they are the ones who make definitive choices regarding embracing of workplace norms. They are also in a mightier position to boost employees to adopt these workplace practices in order to create a balance between their professional and personal lives (Thompson et al., 1999). The employees may prefer more to take up the available WLBP s when their supervisors are supportive. Sometimes, when the employee is feared of having negative consequences upon his career, they may hesitate in utilizing WLBP s such as working flexitime, availing maternity or sick leave etc. They are also afraid of casting negative image over their co-workers who perceive employees as less committed who utilize WLBP s and which may be debarred from further from subsequent allocation of reward, opportunities for career advancement and salary enhancement (Allen, 2001). For instance, an employee may desist to use the full period of maternity leave because of the fear of not being promoted. The perceptions of the employees explain why these WLBP s remain underutilized or unutilized by the employees. Other constructs which are attributed to influence the utilization of WLBP s are related norms which the employees find so complicated that they just avoid using them and thus the WLBP s are left unutilized. (Thompson et al., 1999) and due to strict rules of face time of ‘face time’ and workaholic hours (Blair-Loy & Wharton, 2002).

ii) Coherence between individual needs and organisation’s solutions: The WLBP s should be crafted in such a way that they cater the requirements of the employees. As many a times, it has been observed that these programmes might appear to be impressive but do not prove to be helpful in any way to the employees and who hardly find any value in such provisions. Personal values may also come in the way of employees in making use of these WLBP s and an ambitious employee would rather prefer to focus on his/her career rather than to avail advantages of such provisions (Glass & Finley, 2002). Thus we can say that in the way of effective utilization WLBP s coherence between individual’s personal and professional requirements and values along with responsiveness of the organisation towards work and life issues is certainly has emerged as a big threat towards the effective utilization of WLBP s.

1.6 NEED FOR THE STUDY

Banking sector plays a vital role for overall development of almost every sector. The diverse needs of customers are catered by the employees of banking sector who take all the pain in delivering timely and quality services in order to satisfy their customers. Banking industry may
be regarded as an upcoming sector in our country. Although, the emergence of private and foreign banks along with already existing public sector in Indian market have gone through a long way and passed a mile journey from its foundation stone. The revolutionary use of advanced technology and tools lead to increased banking habit among the people and brought the banks into the reach of common people making banking an everyday affair. But this development consequently took toll upon the work and life of employees working in the banking sector and made it an important issue of concerns among contemporary employees and employers of the industry. It is a daunting task to strike a balance between work and life for the individuals working in the high pressure occupation like banking sector irrespective of the fact that the bank is public or private sector one. Sustaining a balance into one’s personal life and professional life is a concept which is holly departed at the professional front across the countries and spheres of work. Banking sector is one of the fields which is facing the brunt of the situation. To meet the ever increasing deadlines and targets these overworked professional often have to forsake a pleasurable life and balance between their work and private life which is negativity affected. These experiences have been directly proportional to the quality of work life and psychological well being. (Bartlett, 1985)

It is significant to quote that there has been a mega structural change in the banking sector during the past two decades, which has brought forward new stresses with challenges before the bank employees. Many a times, it has been observed that bank employees go through the maximum stress in order to deliver timely services and to achieve organizational objectives and satisfy its customers. With the increase in the use of advanced technology, online banking and transactions, increased banking habits of customers, growth of economic conditions and so on have caused more stress and decreased the quality of work-life. There are diversified variants of financial products and services to corporate entities and retail customers through diverse and multiple channels for delivery along with its specialized collaborates in various fields such as insurance including life and non-life, investment banking, asset management and venture capital etc. apart from regular banking business. There are plenty of problems which are faced by the employees in the banking industry leading to poor work life in work place. There has also been increase in the banking hours due to which the banking employees are required to cope up with the raised expectation of provisions for customers. Thus, the employees in the banking sector find themselves more accountable than the corporate workers as the employees in banking industry involve financial transactions along with money related products which leads to more stress attributing less quality to their work life in the banking industry.
The performance of the banking sector depends upon the quality of human resources. The main task of HRD in the banking sector is to support performance which is to be assessed in terms of financial beacons, operations and quality of services provided. The determination of competitiveness in banking industry, the factors which play a significant role are the attributes such as skills, attitude and knowledge of the employees. The two most important challenges faced by the bank’s management are firstly to retain their present workforce and secondly to provide a satisfactory career than just a job to all the employees as satisfied employees add value to the organization.

During the last few years, India has observed a dramatic economic and social change. Researches reveal that the participation of women has marked up significantly (Census of India 1991, 2001) which constitute nearly 48% of the population. Notably, significant changes have been observed on the home chores especially when we talk of the urban India. Previously, there were traditional, large joint and extended families which are now leading towards nuclear families. This change has brought about more freedom to the couples but While this change is providing couple’s with more independence. It is leading towards taking aback the conventional support system from family member, in order to cater for child care needs and house hold work which was quite common in Indian families a couple of decades back (Ramu, 1989). Researchers have pointed out the expectations of traditional and modern family where man takes up some household responsibility while maintaining their breadwinning role. Contemporary research studies (Aryee, Srinivas, & Tan, 2005) identified out the coexistence of conventional and contemporary family expectations where man are taking some household responsibility as well as maintaining their breadwinning role and woman continue to manage their household responsibilities despite continuing with their jobs and maintaining their employment status. Increased participation of women employees in banking jobs has created a kind of crisis of carers at the home fronts, thus causing work life imbalance. These radical changes in the structure of typical and a traditional Indian families have lead to increased pressure on man and woman. (Komarraju, 1997; Poster, 2005; Rajadhyaksha & Bhatnagar 2000).

1.7 ORGANISATION OF THE THESIS

CHAPTER 1 explains the concept and significance of work life balance. It deals with the introduction of work life balance. It explains that professional life and personal life as the two parts in the life of a person. A balance between both the parts of the life is essential in the life
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of any individual to stay happy. This section also endeavours to explain multiple roles played by professional women and challenges faced by them in performing these roles and in managing work life balance. This section focuses on the history and genesis of work life balance. Also deals with the major issues concerned with work to family conflict and family to work conflict and relationship between work-stress and these conflicts. It also endeavors to explain WLB provisions differences and the challenges faced in effective utilization of WLBPs.

CHAPTER 2 deals with the review of literature. Work/family research has identified both coaction and adjustments between the realms of home and work (e.g., Friedman & Greenhaus, 2000). Gender issues, work-life conflicts and life-work conflict issues are also discussed in this chapter. Based on review, research gaps are also investigated and discussed in subsequent chapters.

CHAPTER 3 describes the research design. Multi-stage sampling and proportionate stratified random sampling method has been used in order to meet the research needs. Sampling frame of 6 banks was prepared comprising of 3 public sector banks and 3 private sector banks from 2 cities Dehradun and Haridwar cities of Uttarakhand, sample comprised of supervisory and subordinate staff of public sector banks and managerial and executive staff of private sector banks. Samples have been taken from the public and private sector banks with the specific study of State Bank of India, Punjab National Bank, Allahabad Bank among public sector banks and HDFC Bank, ICICI Bank, and AXIS Bank among private sector banks. Information was collected from a sample size of 611 respondents as per the requirement of the research out of which 600 samples were taken into study. A set of questionnaire was developed in order to collect the responses from the employees of the banking sector to perceptualize the opportunities, scope, constraints and gray areas keeping in view the objectives of the research. Response scale with 53 items Likert type questionnaire (where 1=strongly disagree to 5= strongly agree) was developed with some modifications from Sirgy et. al. (2004) to measure the work life balance among the employees of private and public sector banks of Dehradun and Haridwar cities.

CHAPTER 4 throws light on work-life balance strategies and policies practiced by the industries in India. It also focuses on current scenario of work life balance in industries and outlines major provisions and legislations supporting work life balance in India. It also explains the work life balance scenario in the Indian Banking Industry. Vigg Mathur and
Holani (2007) in their study mentioned that, because of globalization and liberalization along with increased competition due to the emergence private and foreign banks the banking sector has passed through rapid and striking policy changes during the past 15 years.

**CHAPTER 5** contains the information obtained from the respondents which was analyzed and interpreted with the help of SPSS software. It deals with data analysis and interpretation of results. Quantitative analysis of work-Life balance of employees in banking sector is based on the interpretation derived out of the specially framed questionnaires contains the information obtained from the respondents with the help of specially framed questionnaire. Information so obtained was analyzed and interpreted with the help of SPSS software. It deals with data analysis and interpretation of results. Quantitative analysis of work-Life balance of employees in banking sector is based on the interpretation derived out of the specially framed questionnaires. Testing of the reliability of the scale is done by determining the association in between scores obtained from different administrations of the scales, before applying factor analysis. As the association is high, the scale yields consistent result, thus is reliable. Cronbach’s alpha is most widely used method, its value varies from 0 to 1 but satisfactory value required should be more than 0.6 for the scale to be reliable (Malhotra, 2002 and Cronbach, 1951). Its value is estimated to be 0.865. The scales used are highly reliable for factor analysis as the value of KMO for overall matrix is 0.873. Bartlett’s test of shphericity (Bartlett, 1950) is the third statistical test applied in the study for verifying its appropriateness. In the present study, test value of Chi-Square 17249.858 is highly significant indicating that the data is appropriate for the factor analysis. Factor analysis begins with the construction of a new set of variables based on relationship in the correlation matrix and gives 11 new factors. Major factors identified are psychological health, workplace environmental factor, time-related work stress, commuting factor, family-friendly policies, Flexi-timing, growth and development, hygiene, inter-relationship, dependents’ care, work motivation and satisfaction. T-test was carried out for the testing of hypothesis in order to find the variance between the two populations of private and public sector banks at 5 percent level of significance. Mean and standard deviation values are obtained as different variables allow us to compare work life balance between the employees of private and public sector banks. One way ANOVA was conducted to determine work life balance variances among respondents from private and public sector employees and demographic variables. Regression analysis was also carried out to estimate the relationships among variables. Also, Inter-correlation and relationship between the variables and no. of respondents with respect to
private and public sector banks Dehradun and Haridwar cities have been derived and discussed. The variables taken into account are Age Gender, level of hierarchy, growth pattern, welfare policies, and family & societal commitments. Karl-Pearson’s method of Correlation of coefficient has been used to find the correlation between work life balance variables and number of respondents.

CHAPTER 6 discusses about major findings of the research. Some of the major findings say that women(94%)more than men(78%) in public sector banks and Women(91%) more than men(79%) in private sector banks see options such as facility for child care, and flexibleness in meeting emergencies at home. Women strongly believe that facilities for child care should be available at workplace in order to ensure work life balance in the banking sector. This shows its consistency with the findings of Hogarth et. al. (2000). About 73% of men and 52 % of women in the Public Sector Banks and 79% of men and 61% of the women in private sector banks admitted that they were not able to spend enough time with their families due to their work related activities. About 54% of men 43 % of women in public sector and 67% of men and 54% of women in private sector believe that they have no clear leisure time as work overlaps into this period. Majority of men and women without any gender difference believed that the boundary between leisure and work is blurred. The spillover of work into family life showed that both men and women of private sector as compared to the employees of public sector did not have enough time to spend with their families and moreover work pressures affected quality of family life. These findings are consistent with previous studies (Pocock and Clarke 2005; Greenhaus 2003). A supportive work environment and inter-personal relationship among the employees with each other are instrumental in reducing work life conflict as many of the respondents across both the genders have a strong belief that supportive work environment (78%)in public sector banks and (83%) in private sector banks finds supportive work environment as instrumental. Both genders opined that a supportive work environment is helpful in achieving work life balance, which is consistent with the previous findings (Laursen, 2005).Whereas 62% respondents in public sector banks and 69% in private sector find interrelationship among employees with each other as an instrumental factor in managing work life conflict.

CHAPTER 7 contains conclusion, scope for future research along with the limitations of the research. This investigation has provided some clear indication regarding employees’ general views on WLB, their experience & their needs for work life balance in the banking sector. It has helped in identifying the grey areas where improvement could be made & policies should
be further developed. The stressful lives of bank employees lead to dissonances in balancing work-life. Stress due to deadlines, work overload, repetitive work and demand for high performance is a biggest source of stress in the banking sector affecting the performance of the employees, increasing their propensity to switch jobs. A part from this, lack of administrative support from boss (manager), work overload & acute pressure, riskiness of job, poor relationship with customers & co-workers, and inability to effectively manage work and family commitment causes stress which in turn has a damaging effect on job satisfaction, productivity and absenteeism. Thus, WLB emerged as a serious issue in HRM and concern for banking sector in order to maintain organizational effectiveness and efficiency as well as occupational health, where the long and inflexible work hours are the most consistent predictor of work-life conflict among the bank employees. Proper strategies should be made regarding the working hours, interpersonal relationships and supervision of bankers to reduce stress and to better manage the performance of employees in banking sector. Adoption of effective work-life balance policies and assistance programs at workplace facilitate employee retention, can address and manage this issue to a large extent. From the above discussion, it can be concluded that in today’s business context, the pressure of work has been intensifying and there is feeling among employees that the demands of work begin to dominate life and work life conflict is realized. The challenge of integrating work and family life is a part of everyday reality for the majority of employees. Organizations have to continually innovate and come up with programs that provide scope for employees to balance their responsibilities at workplace and interests they have outside work. Further, it is imperative for the bank to adopt proper strategies for managing stress within employees, which in turn facilitate retention, enhance their quality, performance and improves overall firm’s productivity.

CHAPTER 8 endeavors to suggest different policies, practices and strategies that are needed to reduce work life imbalance as recommendations. This chapter also suggests a conceptual model which explains the factors leading to work life imbalance and it is recommended that while designing work life balance programmes and policies for the employees of banking sector above model may be taken into consideration for more effective implementation of work life balance programmes and policies. This report makes 25 recommendations that employers, employees and families, and government ought to pursue in order to have a better work life balance.