CHAPTER-1

INTRODUCTION

The changing economic conditions and social demands have changed the nature of work throughout the world. Originally, work was a matter of necessity and survival. Throughout the years, the role of “work” has evolved and the composition of the workforce has changed. Today, work is widely viewed as a source of personal satisfaction along with a good balance in work and life that can play a phenomenal role in the attainment of personal and professional goals.

The nature of Indian business scenario have been changing significantly due to globalization, liberalization, high degree of competitiveness, change in paradigms of the customers and work culture of the business organizations. In our competitive, globalized information society career success increasingly means complete commitment. It should come as no surprise that well paid, challenging, and satisfying jobs are also highly demanding. At the same time, many of us have (or will have) family and personal commitments so work-life balance is a global topic of growing importance and frequent discussion. The reality is that most of us are facing increasing competition for our time and energy. In today’s fast-paced world, how can we have a satisfying work experience and a healthy personal life? This question is bothering the businesses today more than anything else.

As India continues to emerge as a global economic power, understanding the dynamics between work and personal lives specific to this culture is increasingly important. In India, the work life agenda is much aligned with the social and institutional context of the country. In the new millennium, contemporary organizations are benefited from a global, diverse, technologically and highly productive workforce but it is ironic that these workforces also find it difficult to have a good balance between their work life and family life (Siegel et al., 2005). Work-life balance can be seen as the extent to which an individual is equally engaged in and equally satisfied with their work role and family role (Greenhaus et al., 2003). Businesses are facing increasing demands to raise efficiency and becoming more responsive to customers and employees. No longer it is just a matter of remuneration and promotional prospects, job seekers are increasingly making employment decisions on how well their current or potential workplace can support a balance between personal lives and paid occupation. On the other hand,
organizations failing to make their work environments flexible and are beginning to see a
brain drain thereby loosing highly skilled professionals to more flexible organizations
(Dunne, 2007).

Presently due to globalization and economic liberalization accompanied by
recession and layoff, two cardinal domains in the lives of an employee is work and family
life. Moreover, the present day society throughout the world has witnessed dramatic
changes in the concepts about work and family life over the past few decades due to the
technological advancements and improvements in living conditions. In the organization,
balancing work and family domains is increasingly becoming a difficult task as
employees are more concerned about the boundary between their work and non work
lives (Hochschild, 1997; Mathew and Panchanatham, 2009). For an organization the
productivity and profitability depends on two factors - interrelated performance and
commitment of employees. These factors depend on workforce of the organization. But
every employee has two aspects of his/her being personal life and professional life. Both
of these are difficult to separate and form a source of conflict. If an organization wishes
better productivity and more committed employees, then they have to be happy and
satisfied. The balance is achieved when an individual’s right to a fulfilled life inside and
outside paid work is accepted and respected as a room, to the mutual benefit of the
individual business and society (Narenderanath, 2007).

Work life and personal life are the two sides of the same coin. Traditionally,
creating and managing a balance between the work-life was considered to be a woman’s
issue. But increasing work pressures, globalization and technological advancement have
made it an issue with both the gender, all professionals working across all levels and all
industries throughout the world. Achieving “work-life balance” is not as simple as it
sounds. In India, it is taken for granted that economic activities are exclusively the
prerogative of males while domestic work, child bearing and child rearing are the sole
occupations of women. Historically, women in India have not enjoyed a good status in
workplace settings whether in managerial or operative roles. Since times immemorial,
women have been burdened with work of all sorts all through their lives. From
reproduction to all household chores and outside, their role as worker is significant,
unique and burdensome. With the changing societal trends, such as an increase in the
number of women entering the workforce combined with an economy that requires dual
incomes support an average standard of living, contribute to work-life conflicts. But while
spending more time in office, dealing with clients and the pressures of job can affect the personal life, sometimes making it impossible to even complete the household chores. On the other hand, personal life can also be demanding if you have a kid or aging parents, financial problems or even problems in the life of a dear relative. It can lead to absenteeism from work, creating stress and lack of concentration at work. Thus, work-life balance can be understood as the balancing point on the seesaw, one side of which is work, while the other side is domestic and personal life and this is applicable on all the working people irrespective of their gender.

Work-life conflict occurs when the burden, obligations and responsibilities of work and family roles become incompatible. Obligation of one can force an individual to neglect the other which may harm the individual and the organization in which the one is working. That’s why, human resource managers evaluate personnel practices to meet those needs with the hope of increasing employee loyalty toward the organization. In addition to this, many organizations have begun to take a role in developing quality of work-life programs.

The change in the pattern of work and the concept of the workplace after the industrial revolution in the second half of the 18th century gave a new dimension to the concept of Work-life balance. As time progressed, nuclear families increased. A later change was the fading away of the “ideal home” in which the earning member’s spouse took care at the home. With improved education and employment opportunities today, most homes are ones in which both parents work, because of the necessity and the desire to augment incomes. The need to congenial conditions in which employees can balance work with their personal desires became a factor that companies had to take note of both to retain them as well as to improve productivity. Both men and women want to find a balance between work, family and caring responsibilities, which are shared more equally than ever before (Equality and Human Rights Commission (EHRC), 2009).

Work-life balance is far from gender neutral, women retain a much closer tie with family care and domestic responsibilities linked to current manifestations of the gender order (Lewis et al., 2007).

1.1 Changing role of women at the work place in different sectors

Indian banking system has not only made rapid strides in network expansion but it itself has undergone a complete and never-dreamt transformation in its very objectives,
approaches, and scale of operation. Technology has indeed played a significant role in this sea change. The distinctive feature of Indian career women is that they do not abandon their conventional role of home maker. In the context of epoch making changes that the Indian banking scenario witnesses, their level of performance needs a depth study. Women are supposed to blend judiciously the traditional love for home and professional excellence. They have certain inborn qualities of patience, tolerance, courtesy, affability etc. qualities most required for banking which is essentially a service industry.

Indian women are getting themselves out of the constructive frame works of housewives or teachers. They are placing themselves in diversified areas. During the early nineties we can hardly find an Indian woman at the top of a banking or financial institution. But now, the situation has changed so far. The growth in the banking sector has created new windows of opportunity for women to find employment in the banking sector. Indian women are involved in taking major decisions, they are introducing innovative ideas and contributing something towards the development of the economy. The leadership quality, managerial ability and the administrative skills are put together to make things happen.

Many major Indian banks are hiring highly qualified young Indian women to their administrative levels and they are showing remarkable growth over the years. ICICI bank, India’s largest private sector bank is a perfect example of this new trend. Of the overall 40000 employees at ICICI, a quarter is women (V.K. Parvathy, March 4, 2013). The bank has placed women officers at its higher levels. The CEO, Chanda Kochhar herself is a representative of the women work force of the bank. Many other banks have also moved towards the concept of engaging more women at crucial points. The list of Indian women who can be a role model for the women workforce in the country includes Shikha Sharma as the CEO of Axis bank, Renu Sud Karnad as the CEO of HDFC bank, Naina Lal Kidwai at the top of HSBC in India, Meera Sanyal as the operations head of Royal bank of Scotland in India and Manisha Girotra as the operations head of Union bank of Switzerland.

The Indian women are also enjoying the impact of globalization and making an influence not only on domestic but also on international sphere. Women are doing a
wonderful job striking a balance between their house and career. Following is the list of top ten Women Entrepreneurs and Leaders of India (Bhavita Kukreja, Jan 2, 2011)-

- Dr. Kiran Mazumdar-Shaw, Chairman & Managing Director of Biocon Ltd.,
- Ekta Kapoor, creative head of Balaji Telefilms,
- Neelam Dhawan, Managing Director, Microsoft India,
- Naina Lal Kidwai, According to the Economic times, she is the first woman to head the operations of a foreign bank in India. (HSBC)
- Indu Jain, the multi-faceted lady used to be the Chairman of the Times Group the most powerful and largest Media house India.
- Priya Paul, she has a bachelor’s degree specializing in Economics from Wellesley College, USA. She entered her family business and is currently the Chairperson of Park Hotels.
- Simone Tata, Tata Oil Mills into the largest cosmetic brand in India – LAKME.
- Mallika Srinivasan, currently the Director of TAFE- Tractors and Farm Equipment- India.
- Preetha Reddy, Managing Director of Apollo Hospitals, Chennai.
- Ranjana Kumar, currently Vigilance Commissioner in Central Vigilance Commission, after her retirement as the Chairperson of NABARD- National Bank for Agricultural and Rural Development, is a prominent Indian Banker.

Women like these are an inspiration for all other women who strive to achieve great heights in their lives.

1.2 Indian Service sector turning more stressful

Indian IT and ITES-BPO industry have created greater variety of jobs and higher pay for people. This industry has provided opportunity to the educated middle-class Indian to prosper and get a respectable livelihood in this country. This increased the IT and ITES-BPO employees’ disposable income, owning a flat/house, car etc., at young age, but there is a rising concern on the flip side of this industry - the long working hours, erratic work schedules and stress filled lives. This takes a toll on the health and safety of
the employees. Companies in this industry are promoting flexible working hours, but most of the employees’ clock over 60 hours of work in a week compared to the mandatory 40-48 hours that are a precedent in Europe and the US. This leads the employees to be a victim of the problems like physical and mental health issues, absence of personal life, inability to balance their priorities and frequent job change. While erratic eating habits make call centre staff more prone to cardiovascular diseases, prolonged sleeplessness has been found to cause insomnia, fatigue, disorientation and depression of immune function.

1.3 Indian Banking sector

Nationalization of banks in two spells in 1969 and 1980 was a watershed in the annals of banking sector in India. Banks were required to saunter along a new path untrodden so long. Instead of remaining as mere mobilizers of deposits and purveyors of credit, they began to be used as catalysts for bringing about socioeconomic transformation of our country- a goal considered hitherto to be outside the banking arena. Class banking yielded place to mass banking. The spectacular branch expansion, increased credit flow to the hitherto neglected sectors, purpose oriented lending in place of security oriented lending, promotion of growth of small and medium industries and so on are the major off-shoots of bank nationalization which, in turn, called for a thorough change in the attitude and functioning of bank executives.

Thus, the jobs of service sector are turning more stressful on account of intense competition, unleashed by globalization. It is the fear of transfer in the minds of employees specially the women folk to continue to languish in lower cadres. Along with this the gender gap is decreasing day by day in almost all the sectors thus moving on the path of raising equal roles and responsibilities for both males and females. Thus the policies regarding balancing work and personal life have become the necessity rather than the luxury for all the organizations.

Work–life balance is a concept including proper prioritizing between “workaholics” (career and ambition) on the one hand and “lifestyle” (Health, pleasure, leisure, family and spiritual development) on the other. It is the term used to describe practices in achieving a balance between the demands of employees family (life) and work lives.
The expression “work-life balance” was first used in the late 1970s to describe the balance between an individual's work and personal life in the U.K (New Ways to Work and the Working Mother’s Association in the United Kingdom.) In the United States, this phrase was first used in 1986. As the separation between work and home life has diminished, this concept has become more relevant than ever before. In the past decade, ‘work–life balance’ has emerged as a key theme in the policy and academic literature on employment, labour force participation, workplace management and regulation, and the organization of work (Guest, 2002; Dex, 2003). The concept is also sometimes deployed as a way of acknowledging the social (and sometimes also moral) importance of unpaid work and activities not with those which are associated with parenting, caring, volunteering and lifelong learning. Committing time and energy to these latter concerns is widely viewed as ‘good behaviour’, which supports wider social values, promotes social inclusion and enables the effective functioning of communities. In the new millennium, contemporary organizations are benefited from a global, diverse, technologically and highly productive workforce but it is ironic that these workforces also find it difficult to have a good balance between their work life and family life (Siegel et al., 2005).

**Work-life balance** is about people having a measure of control over

- when,
- where and
- how they work.

It is achieved when an individual’s right to a fulfilled life inside and outside paid work is accepted and respected as the norm, to the mutual benefit of the individual, business and society. Striking a balance between professional and personal commitments is a common dilemma for many of today’s workers. Organizations believe in providing a balanced life for their employees as they know that today’s knowledge workers are less concerned about just financial security which earlier bound them to their employers. But they are definitely drawn towards employers who possess the brand of caring for their employees’ well-being personal as well as professional.

These kind of approaches have already entered in the Indian industries, some of them already started some measures for the balance in work as well as personal life.
1.4 Defining Work-life Balance

There is no agreed definition of work-life balance but it does appear that the ‘right’ balance for one person may differ from the other. Balance is achieved in different ways for different people and has a different purpose for people. Some people do it to balance their caring responsibilities for children with work, while others want more time to themselves, engaging in leisure activities. In popular literature work-life balance is a topic as numerous work-life balance advisors exist. Not only work-life balance is an issue but it is also part of agendas in politics and companies. Moreover it is explored in different sciences such as psychology, sociology, organizational psychology, economics and gender studies.

- Work-life balance is said to be a rather "slippery" concept. There is neither an exact definition nor a commonly valid theoretical concept. The meaning and content vary depending on the context and motives in which it is used.

- Hudson (2005) defined work-life balance as a satisfactory level of involvement or ‘fit’ between the multiple roles in a person’s life.

People’s perception of work-life balance is very subjective, as reflected by various descriptions of work-life balance by employees:

- “A good balance is a four-day work week. This allows me to get all the’ stuff’ (groceries, laundry, cleaning) done in one day and still have two to do what I want.”
- “If the dream job has stress within in tolerable / manageable limits, then I will have achieved a Work-life balance.”
- “For me, a good work-life balance means something simple: to work to support my life, and not the other way around. I don’t want to use my life to support my work, I want to use my work so I can live my life in the way I want it. If I can do this, then I have good work-life balance”

- HEBS (2002) “Working practices that acknowledge and aim to support the needs of staff in achieving a balance between their home and working lives”

Many employees experience difficulties in juggling their work responsibilities with their home responsibilities. By implementing a work-life balance strategy employers can help to reduce stress in their employees. This can lead to a more motivated and loyal workforce, increased productivity and reduced absenteeism.

- Moore (2007) defined that good work-life balance as a situation in which workers feel that they are capable of balancing their work and non-work commitments.
Frame and Hartog (2003) defined that good work-life balance means that employees feel they are freely able to use flexible working hours programmes to balance their work and other commitments (family, hobbies, art, travelling, studies and so forth), rather than focusing exclusively on work.

Crooker et al. (2002) defined “Work-life balance is the stability characterized by the balancing of an individual’s life complexity and dynamism with environmental and personal resources such as family, community, employer, profession, geography, information, economics, personality, or values”.

Aaron-corbin (1999) described the concept “…as successfully balancing the needs arising from work and other life roles”.

Clark (2000) defined balance “…as satisfaction and good functioning at work and at home, with a minimum of role conflict”.

Guest (2002) defined WLB as “…a perceived balance between work and the rest of life”.

Kofodimos (1993) considered WLB as “finding the allocation of time and energy that fits your values, making conscious choices about how to structure your life and integrating inner needs and outer demands and involves honoring and living by your deepest personal qualities, values and goals”.

Greenhaus et al. (2003) have defined WLB as the extent to which an individual is equally engaged in and equally satisfied with his/her work and family role.

Work-life balance is, literally, balancing the demands, the amount of time and effort, given to work and the workplace, and that given to the individual’s domestic, personal, family, and social life. A vital factor in achieving an appropriate work-life balance is ensuring that the work element does not dominate and it is not causing damage to the individual through the effects of negative occupational stress. It is most unusual to find people with a work-life balance that is dominated negatively by their life outside the workplace. It is almost always the workplace activity that dominates and often negatively.

Work-life balance, in its broadest sense, is defined as a satisfactory level of involvement or ‘fit’ between the multiple roles in a person’s life. 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). The study of work-life balance involves the examination of people’s ability to manage simultaneously the
multi faceted demands of life (Hill et al., 2001; Marks et al., 2001; Tausig & Fenwick, 2001).

Although work-life balance has traditionally been assumed to involve the devotion of equal amounts of time to paid work and non-work roles, more recently the concept has been recognized as more complex and has been and measured three aspects of work-life balance (Greenhaus et al., 2003):

- **Time balance**—concerns an equal amount of time given to work and non-work roles.
- **Involvement balance**—concerns an equal level of psychological involvement in, or commitment to, work and non-work roles.
- **Satisfaction balance**—concerns an equal level of satisfaction with work and non-work roles.

The work-life balance, with time, involvement and satisfaction components, enables a broader and more inclusive picture to emerge. For example,

- Someone who works two days a week and spends the rest of the week with his or her family may be unbalanced in terms of time (i.e., equal measures of work and life), but may be equally committed to the work and non-work roles (balanced involvement) and may also be highly satisfied with the level of involvement in both work and family (balanced satisfaction).

- Someone who works 60 hours a week might be perceived as not having work-life balance in terms of time. However, like the person who works only a few hours a week, this individual would also be unbalanced in terms of time, but may be quite content with this greater involvement in paid work (balanced satisfaction).

- Alternatively, someone who works 36 hours a week, doesn’t enjoy his or her job and spends the rest of the time pursuing preferred outside activities may be time-balanced but unbalanced in terms of involvement and satisfaction. Thus, achieving balance needs to be considered from multiple perspectives.

In recent years, the term ‘work-life balance’ has replaced what used to be known as ‘work-family balance’. Although the concept of family has broadened to encompass extended families, shared parenting, same-sex relationships and a wide range of social and support networks and communities, the semantic shift from work-family to work-life
arises from a recognition that care of dependent children is by no means the only important non-work function. Other life activities that need to be balanced with employment may include study, sport and exercise, volunteer work, hobbies or care of the elderly.

The concept of “work-family balance” is traditionally and frequently viewed as the absence of work–family conflict, or the frequency and intensity in which work interferes with family or family interferes with work (Grzywacz & Carlson, 2007). Relating to the absence of work-family conflict, Clark (2000) defines work-family balance as “satisfaction and good functioning at work and at home with a minimum of role conflict” (as cited in Guest, 2002), while Frone (2002) names work-family balance as “the low levels of work-family conflict in combination with high levels of work-family facilitation”.

Relating to the work-family interference, Greenhaus, Collins, and Shaw (2003) label work-family balance as “the extents to which individuals are equally engaged in and equally satisfied with work and family roles”. Another definition of work-family balance by Voydanoff (2005) is “a global assessment that work resources meet family demands, and family resources meet work demands such that participation is effective in both domains” (Grzywacz & Carlson, 2007).

**Work-life balance** is very subjective, as reflected by various descriptions of work-life balance by employees:

- “A good balance is a four-day workweek. This allows me to get all the ’stuff’ (groceries, laundry, cleaning) done in one day and still have two to do what I want.”
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- “For me, a good work-life balance means something simple: to work to support my life, and not the other way around. I don’t want to use my life to support my work, I want to use my work so I can live my life in the way I want it. If I can do this, then I have good work-life balance”

Thus, Work-life balance for any one person is having the ‘right’ combination of participation in paid work (defined by hours and working conditions) and other aspects of their lives. This combination will change as people move through life and have changing responsibilities and commitments in their work and personal lives. Growing number of
suicides, divorces, disturbed families and relationships, outrage or conflicts in the organizations, etc. are the reflections of disturbed work-life balance of the employees.

1.5 Need of Work-life balance

Work-life balance (WLB) has emerged as a strategic issue for HRM and a key element of an organization’s employee retention strategies (Cappelli, 2000; Lewis & Cooper, 1995). It has been argued that organizations need to be aware of the changing needs of the employees and provide flexible WLB strategies in order to retain their employees. An organization’s need to attract and retain valued employees in a highly competitive labour market is a strong motivating factor for increased awareness and action with regard to human resource policies and practices that address work-life balance. In the influx of globalization, organizations feel the heat in the form of completion to perform better or fulfill the promises made to the customers in time to survive in the business. Work-life balance is an important area of human resource management that is receiving attention from government, researchers, management and employee representatives and the popular media (Pocock et al., 2001; Russell & Bowman, 2000).

The nature of the workforce today is generally very different from the workforce of past decades. The male breadwinner in a full-time permanent job with one company for his career is no longer the prevailing description of a worker. Throughout the world there is an increase in self-employment, contract work, temporary work, periodic career changes, educational endeavors, relocation, female participation in the workforce and non-traditional family structures. The issue of work-life balance, has become important for individuals and organizations. Ensuring a 'quality time with the family' or such strategies as work-life balance should be a joint effort by the employee and the management. In fact, a recent study of more than 50,000 employees from a variety of manufacturing and service organizations found that two out of every five employees are dissatisfied with the balance between their work and their personal lives. The lack of balance “is due to long work hours, changing demographics, more time in the car, the deterioration of boundaries between work and home, and increased work pressure,” says the study’s author, Bruce Katcher, president of the Discovery Group, a management consulting firm.

The most significant point to maintain the work-life balance is how much the work is invading the employees’ personal lives and how much of their personal life is affected by the stress of trying to balance all the many responsibilities in their life. To understand the need of work life balance, one first needs to understand about work life imbalance, as
with the understanding of the origin, causes and effects of this imbalance, the balancing act becomes easier. The corporate world of today is exceedingly demanding. The work culture varies from organization to organization.

Today the deadlines are getting tighter and an individual’s job is not only to match that deadline but also to give quality output. Due to this work pressure it becomes exceedingly difficult to maintain a family life. It becomes very difficult to have the engagement of mind with the engagement of body. In every individual’s life there are four stakeholders-

- own personality
- job
- family
- society

It is very important to give equal importance to all the stakeholders. A person who is a workaholic and does not enjoy his family life cannot be termed a successful person. When a life encounters such imbalance then the peace and harmony of life vanishes and there is an adverse effect of it on the work-life too. The transition from work-life imbalance to work-life balance has obvious benefits to an organization and its employees.

At the organizational level, balanced nature of work enables increase in productivity and efficiency of employees. Employees become more creative and they derive more satisfaction from work. Better teamwork and communication offer a conducive working environment. This leads to enjoyment at work and increased passion for it.

Work life balance on an individual level can bring phenomenal changes in his life and can also heavily impact a society. A balanced work life is of advantage to an employee’s health. Stress levels decline drastically to healthy levels. The employee can better understand the nature of his work-life balance as work-life balance can vary among individuals. It is at this point of time that an employee starts resting immense trust in the organization and his commitment levels to the organization increase. On the social front, the individual gains when relationships improve. The
individual can now willingly devote more time and energy to his social commitments, which is also vital for a happy life.

Thus, work-life balance can bring a huge transformation at the organizational and individual levels. It helps an organization to inherently build a strong value system, which is attributed to the work life balance enjoyed at the employee level.

Though work-life balance was initially construed as the concern for working mothers, it has been recognized as a vital issue for all classes of employees (Bird, 2006). Despite increased interest in work-life issues, the organizational philosophy towards work-life concerns is varied. Many organizations still see them as individual not organizational concerns. Some organizations resonate the sentiment ‘work is work and family is family and basically, the two do not mix’ (Baily et al., 1997). Other organizations view work and personal life as competing priorities in a zero-sum game, in which a gain in one area means a loss in the other (Friedman et al., 2000). Hence, it would be interesting to study organizational perspectives on work-life balance.

Thus from the prospective of employees, WLB is the maintenance of a balance between responsibilities at work and at home. Work life initiatives are those strategies, policies, programs and practices initiated and maintained in workplaces to address flexibility, quality of work life and work family conflict. In other words, WLB is about people having a measure of control over when, where and how they work. Strategies of WLB in organizations include policies covering flexible work arrangements, child and dependent care and family and parental leave. Several studies have shown the benefits associated with the provision of work life in organizations.

The present study deals with the Indian banking sector as the output of the banking sector is dependent on the quality of human resources. The core function of HRD in the banking industry so far has been to facilitate performance improvement, measured in terms of financial indicators of operational efficiency and quality of financial services provided. Factors such as skills, attitude and knowledge of employees play a critical role in determining the competitiveness of the financial sector. Thus the twin challenges faced by the banks’ managements are that of retaining their existing employees and providing a satisfying career than a job to all employees. This is because satisfied employees add value to their organization.
1.6 The Indian Context

Most organizations take great pride in claiming to have systems in place for a better work-life balance for their employees. It is also a strong retention strategy, particularly for people in the 30 plus age bracket who want to enjoy a good quality of life, take care of their family responsibilities and are keen to balance their professional aspirations with personal needs (Dasgupta & Arora, 2011). It is also true that these work-life programs are not just welfare measure but are driven by business needs—greater Retention and Productivity. Srinivas Kandula, Global Head-HR, iGate Global Solutions, concedes that work-life balance is an integrated approach to work, "It is not a welfare program. It is a quality of life program. We also impart project planning skill for employees, so they can spend quality time with their family. We strongly believe that if we want to achieve high quality and productivity at the workplace, there has to be a work-life balance." Evidently, without such measures there will be greater stress among employees, low morale and of course less productivity. According to Vedha Bopaiah, H.R. executive, Marlabs Global Training and Delivery Centre, Mysore, "One of the standard methods that we follow to understand the level of impact or to obtain employee feedback is through questionnaires / surveys."
Komarraju, 1997 found that the growing number of educated women in India who are now participating in the urban, organized, industrial sector, in technical, professional, and managerial positions has been accompanied by a steady growth in dual career families. Research on career women in India shows that work and family dilemmas are often different from those reported by women in the West (Sekaran 1992). As compared to their counterparts in other parts of the world, Indian employees face a lot of difficulties in managing their work and life.

Research conducted by Rout, Lewis and Kagan (1999) found that women in India experience considerable pressure, in the morning before going out to work and after work, to do all that is necessary for the family. Komarraju (1997) notes that the relative absence of an infrastructure that provides a reliable supply of electricity, water, and time-saving, modern-day kitchen and other appliances, renders the performance of domestic responsibilities a burden, particularly for women in dual career families. In addition, inflexible working hours and the absence of childcare facilities constitute impediments rather than sources of support for employed mothers (Bharat, 2001). Though in urban India, things have started improving, yet they are not adequate. For maintaining work-life balance, social support plays a very significant role for women managers. In societies, where there is low gender egalitarianism, such as in India, spousal support is extremely important for women (Rosenbaum & Cohen, 1999). But unfortunately, even though Indian husbands are supportive of their wives’ participation in the workforce, they are yet to assume responsibility for sharing domestic chores (Ramu, 1989). In India, instrumental support for most working women comes in the form of hired domestic.

1.7 Importance of Work-life balance

The concept of work-life balance is based on the notion that paid work and personal life should be seen less as competing priorities than as complementary elements of a full life. It is important for employers to support work-life balance to comply with legal requirements that afford working parents the right to request to work flexibly, to promote equality of opportunities by ensuring that staff with caring responsibilities are not disadvantaged in the workplace, and to widen access to paid work and career opportunities. There is also a strong business case in support of work-life balance. It has been evidence from the independent research as well as from employers’ own assessments of flexible working practices showed that helping staff to strike a balance
between paid work and personal life improved recruitment and retention, reduced absenteeism, and improved staff commitment and productivity. In current practice the corporate employees and employers believe that it is important to achieve a balance between paid work and personal life. The employees and the employers have commitments and responsibilities outside of work and thus it becomes difficult to manage these along with a job. So it has become a necessity to find out the particular areas that cause problems and, if so, then finding out the factors which will help in making life easier.

Everyone faces the issue of time management at one point or another, but as more and more people deal with working at one or more jobs, fighting long commutes, managing a household, attending school or other training, raising one or more children, responding to increasing work and time pressures of the shrinking workplace. This will increase the stress level in the life whereby causing the physical and mental hazards. Thus to manage the time is more important in managing work-life balance.

Srinivas Kandula, Global Head-HR, iGate Global Solutions stated that the increased productivity is important for every company working in a competitive global market. It is true that many people believe they will not be regarded as star performers unless they work for more than the required office hours. “However, that is a myth. People are fatigued and tired. Many are talking about pre mature retirement. Hence organizations have to come up with initiatives for work-life balance, else they will run the risk of losing employee productivity. This is the reason why work-life balance programs are important”.

Ernest Louis, Senior Vice-president, HR, Zenta India, asserted why every organization should implement work-life programs for their employees, “In today’s context employees value leisure and are willing to pay a price for the same. We are dealing with GenX and not the baby boomers, who were very concerned about basic security issues, which is hardly a matter of concern for today’s generation.”

Organizations believe in providing a balanced life for their employees as they know that today’s knowledge workers are less concerned about just financial security which earlier bound them to their employers. But they are definitely drawn towards employers
who possess the brand of caring for their employees’ well-being personally and professionally.

Rosita Rabindra, Executive Vice-president and Head of HR, NIIT Technologies said that “The Indian IT industry is becoming increasingly conscious of the work-life balance and have therefore devised several initiatives that would help strike a balance in improving employee commitment, productivity and motivation”. She pointed out that work-life programs and policies are designed to create more flexible, responsive environments to support a productive workplace by maximizing employee work-life effectiveness.

These initiatives are almost common to most organizations and range from stress reduction programmes (like meditation, yoga classes, gym facilities, etc.) to telecommuting, five-day week, flexible working hours, sabbaticals, hobby clubs and other fun activities.

WLB is important due to the following reasons:

1. Changing Social Scene: in today’s world maintaining work-life balance is the greatest challenge faced by employees. They have realized that their personal lives have an effect on their work life. Hence they are striving hard to maintain a balance between the two. Devoting more time to work means less time left to spend with family and more time to family means less dedicated towards work. Thus the maintaining a balance among both is must or the requirement of time.

2. Changing Work culture: there is a shift in the organizational work culture. Today’s work culture provides flexible work hours, focus on results and recognition of achievements. This has made the workplace even more competitive as employees are always expected to give their best. This change has increased the stress level among the employees with indirectly effect the productivity and profitability of an organization. Inorder to survive in the competitive market, the one have to be very efficient and more innovative.

3. Increased Work time: With globalization, organizations are working 365 days, 24 hours and 7 days a week irrespective of the time zones. Even the technology has added to the speed of work but the workload remains the same due to increased competition. All are running on the same track of earning money irrespective of
their health hazards. In the service sector, many organizations are being runned 24/7 hrs with the shifts of workforce but still to manage all this there is need to maintain the proper polities which may not affect the employee and the organization goals.

4. Dual Income Families: The shift in attitudes, work styles and cultures has disturbed the work-life balance. Working mothers have major responsibilities of managing both home and workplace. This makes it all the more important to balance work and life. For maintaining work-life balance, social support plays a very significant role for women managers. In societies where there is gender discrimination such as in India, spousal support is extremely important for women (Rosenbaum & Cohen, 1999).

Why Is Work-Life Balance so Important in Today’s World?

![Diagram of Work-Life Balance]

*Figure 1.2 Importance of Work-life balance*
Figure 1.2 demonstrates, WLB is an issue because of the significant changes taking place in multiple dimensions. The diagram segments these changes into five different areas of society. Global economic change, new technology and the shift to the knowledge-based economy, coupled with population aging, are creating labour shortages in many countries. The nature of work, the organization of work, and employment relationships are all changing. Lastly, there are a large number of social and institutional changes taking place which affects families (for instance, there are many more dual-earner and single parent families, thereby affecting employee's needs in the work place).

1.8 Factors affecting Work-life balance

Work Life Balance (WLB) is not a new concept. The change in the pattern of work and the concept of the workplace after the industrial revolution in the second half of the 18th century gave a new dimension to the concept of WLB. As time progressed, nuclear families increased. A later change was the fading away of the “ideal home” in which the earning member’s spouse took care at the home. With improved education and employment opportunities today, most homes are ones in which both parents work, because of the necessity and the desire to augment incomes. The need to congenial conditions in which employees can balance work with their personal desires became a factor that companies had to take note of both to retain them as well as to improve productivity. Work-life balance enhances satisfaction, in both the professional and personal lives. The ultimate performance of any organization depends on the performance of its employees, which in turn depends on numerous factors. These factors can be related to work or family or both.

Studies undertaken by different researcher on the factors that affects Work-life balance in different sectors.

Dubey et al. (2010) attempted to identify the impact of various personal factors like family support, proper health, diet, age on work life balance of working women. Further an attempt was made through sample survey (on women employee in public and private sector) to bring to the notice, employee's contribution is balancing women employees personal and professional life. Various intramural and extramural factors like fair compensation, fringe benefits, Training programs and their quality, working environment (infrastructure, setting arrangement, ambience) and other schemes and their impact on work-life balance was explored. The primary data had been collected from 80
sample respondent in Bhopal city. The collected data were analyzed through chi-square Test. The study concluded that the association between working environment, training programs, fringes benefits provided by organization and family support can make women balance personal front with professional work.

Santhi & Sundar (2012) explored to measure the level of satisfaction as perceived by the women-respondent employees on the varied determinants of work life balance and also identified the major factors that influence the work life balance among various categories of women employees in I.T. Industry in Chennai and to measure the overall work life balance of women employees irrespective of cadres. The sample size of the study was fixed at 350 women employees by applying appropriate sampling formula and the study was based on survey method, primary data on the varied dimensions of work life balance were collected through a suitably framed questionnaire. Multi-stage random sampling was adopted for analyzing. The various life programmes implemented by I.T. firms in Chennai revealed that work life programmes implemented satisfy different categories of employees differently. The overall satisfaction of the respondents across the various work life balancing parameters pointed the fact that 55 per cent of the employees are highly satisfied with the current work life initiatives. The study concluded that higher level support system, child care, benefits and alterative working hours were enablers of work life balance.

Kumar & Sundar (2012) identified the factors preventing women employees from aspiring for higher post and problems faced by women executives in public sector banks related to work performance. Data were collected using the personal contact approach and the questionnaires were distributed to a sample of 104 women executives located in Pondicherry State women employees in executives cadre working in public sector commercial banks were surveyed. The data so collected was subjected to Factor Analysis. The study concluded that the variable stress resulting from Physical strain involved had been identified as a prime factor of problems to women executives in public sector commercial banks. The second factor namely exploitation due to submissive nature of women executives has been discriminated as second important factor. The third factor dealing with ignorant customers confronting women executives. All the three factors are highly responsible for the problems experienced by the women executive in public sector commercial banks.
Skinner & Pocock (2008) investigated the relationship between work overload, work schedule control, work hours and their fit with preferences and work-life conflict among full-time employees Australian workers of which 594 men, 293 women (N=887). Multiple regression analysis was used for analyzing the data and it was found that the strongest association with work-life conflict was demonstrated by work overload, followed by work schedule control, work hours and work hours fit. Time-based work life policies, procedures and interventions were found necessary, but not sufficient, for addressing work-life conflict. They called for effective management of work overload to support a healthy work-life relationship.

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

Babita Mathur-Helm (2006) examined the reality of the glass-ceiling phenomenon in South Africa’s four major retail banks. The study investigated women’s low numbers in their top management jobs. A total of 40 women managers were interviewed for their in-depth responses, which were content analyzed. The paper provided clarity for organizational leaders to identify growth barriers existing in their organizations, leading their women workforce towards a glass ceiling. The results indicated that the glass ceiling considered a myth by many was real and are nurtured by the organizational culture, policies and strategies besides women’s own inadequacies. The study concluded that only the most decentralized organizations, characterized by a culture that supports womens top positions, will help in breaking down the glass ceiling, along with women’s own efforts to grow, develop and empower themselves through academic and career development.
Vanishree (2012) examined that the success of any organization is highly dependent on its workforce and also investigated the factors affecting Work-life balance, Work-life balance arrangements availed by the employees and impact of Work-life Balance on employees’ work life, family life, personal life and on employees’ relationship with management and employees. The present study was carried out in Hyderabad city by selecting BPO professionals. A sample of 200 employees was selected for gathering primary data. The respondents came from ten (10) BPO companies. The data had been analyzed by using mean rating scores and the data revealed that in the BPO sector work schedule is unusual and there are excessive targets to be achieved and all this may lead to burn-out and stress in the employees. Various factors were being considered by BPO companies to bring in work life balance of the employees like working from home, flexi time and swap in order to retain talent enhance quality of work and to keep the employees happy.

Rainayee (2012) examined the relationship among the work life imbalance, job overload, and turnover intentions of bank employees. To test the relationship among the variables, data was collected from 130 employees working in J&K Bank. Results have been analyzed with the help of correlation and regression. Results revealed that turnover intentions share a positive relationship with job overload and work life imbalance. This relationship creates a desire to leave the job. The study concluded that all organizations need to adopt those very work load and work life policies and practices whereby the opportunity cost of leaving a job for an employee becomes too high.

Imam et al., (2011) the purpose of this research was to find out the surviving employees during a period of economic recession in 2009/2010 and jobs cut down in Pakistan and also to find out the relationship between employees who survived retrenchment/lay off during economic recession and job performance with mediating role of work load, work to family conflict and stress (work life balance). The main focus was on workload and working hours that leads to work to family conflict and ultimately had an effect on job performance. The data collected was 102 respondents with various public and private banks situated in Lahore, Pakistan but a total of 86 respondents’ data was actually entered and analyzed. Correlation and Regression analysis were used to analyze the data. The study concluded that there was positive relationship between workload and work life balance, and negative spillover between job and family due to extra work
especially when they had heavy and extra work assignments, and this affected their performance negatively.

The above various studies stated that there are many factors which affect employees work-life balance in the different organization like in I.T industry, banking sector, BPOs, etc. and in different nations.

The present study deals with the Banking sector as the banking system in India is significantly different from that of other Asian nations because of the country’s unique geographic, social, and economic characteristics. India has a large population and land size, a diverse culture, and extreme disparities in income, which are marked among its regions. There are high levels of illiteracy among a large percentage of its population but, at the same time, the country has a large reservoir of managerial and technologically advanced talents. Public, Private and Foreign banks have to face competition among themselves with in the nation, thus in order to retain the skilled and talented employees and also to increase the performance and productivity of the organization, the organization have to search for the factors that affects work-life balance of employees which will indirectly benefits the organization.

Factors that affects Work-life balance

There are number of factors that affects the work-life balance-

Family Support system- the support from the employee family contributes to the work life balance. Presence of elders in the family to support makes the women employees comfortable at the work place and enables them to contribute to their maximum efficiency as they are relieved of the family burden. Premalatha (2003), in her study on work life balance, has established the connectivity between productivity of women employees with the family support system while analyzing the various variables which have a bearing on work life balance.

Childcare- Women, especially Indian women, pay more attention to the family than their career. The need to take care of the children while away from home is a vital factor which disturbs their mind and diverts their attention from their office work. The provision of hygiene and comfortable crèches in the office premises will make the employees happy and comfortable. The relief of burden of querying about their children contributes a lot to their work performance.
Fringe Benefits- fringe benefits are those which are being paid to employees in addition to their salary. It includes paid holidays, subsidized food, maternity and paternity leave, health insurance, educational facilities for children, etc. Existence of these benefits in an organization will boost up the morale of the employees and creates a sense of belongingness to the organization which enhances the productivity of the employees. (Sakthivel Rani et al. 2011)

Working hours- Excessively long working hours force employees to escape many of their family responsibilities, which imbalances their work and family lives. Since these negative emotional regulations decrease job satisfaction and increase turnover, employers are now becoming more conscious about implementing such policies as streamline the work and family of their employees. The result is health hazards, stress, cultural shock and change which has a negative impact on the family life. To overcome this employees are given alternate work options such as flexi timings, work at home and telecommuting to put them at ease. Thus the availability of the various options frees the employees from the grind of the daily work to spend quality time with the family members. It is one of the vital factors rooting out absenteeism, attrition, disloyalty, physical and mental stress, overstretching, etc.

Relocation- when an employee climbs up the ladder of the career in the job leads to the dislocation of the family which badly affects their work life balance. Option to get transfer to the place of their choice, privilege to take family in and outside the country, and cross cultural training to remove the fear of transfer are some of the factors which enable the employees to achieve work life balance.

Work-life programmes- the indent of various work life programmes aims at freeing the employees from hectic work schedule, so that he or she can spend more time with the family. The recreation facilities apart from distressing the employee enable them to be with the family so that the latter do not feel the pain of being away from the family for a longer period of time. Family get together, coupons for family eat outs, recreation facilities at clubs, holiday home resorts facility for family tours, etc. have the potential to boost the morale of the employees.

Working environment- while determining the work life balance of an employee the presence of a comfortable environment inside the organization encourages the employee and motivates them to complete the task assigned in the specific time. The
ability to complete the job in time itself is a strong factor to achieve work life balance. (Perlow, 1995).

Training programmes- training programmes for employees help to build skills, and to encourage employees to use technology more efficiently. This will build the confidence in the employees which will help in increasing the performance and the productivity of the organizations and useful training programs should be provided to have better work-life balance.

Institutional support- the support from institution helps in making the employee to work freely with full dedication towards the work. The full dedication in work keeps him away from stress and health hazards and also helps the employee in maintaining the better work life balance between his personal and professional life.

Work overload- there are many dimensions to work demands, such as time pressure (tight deadlines), high speed of work, and the quantity of work (work overload). Work overload is likely to have a dual effect on work-life conflict (Frone et al., 1997) high workloads are likely to increase work hours, and also to contribute to feelings of strain and exhaustion. Globalization ever generates new challenges. Accepting challenges puts heavy work pressure on employees. The psychological pressure of work in turn creates an imbalance between an employee’s work and family life (Malik et al., 2010). This has an enormous influence on an employee’s quit intention (Khurramm et al., 2010). A low control over his job makes a worker feel overloaded. In Indian banking sector, after economic reforms banks have started competing with each other and thus the employees not able to maintain balance between personal and professional life.

Demographic Variables- Demographic variables such as age, income, experience, marital status influence the employees in their work life balance. 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. Women with dependent children are finding it more difficult to balance their life than those who do not have dependent children. The other major factors - education, income ratio, professional experience, spouse stress and workload are stressors of professional women’s work family conflict.

Elder Care- another factor that affects employees performance is the care for their elder. The person who is the only one in the family looking after their elders in the family, the more pressure of work or in family may disturb his balance between work and
life. Thus the medical coverage for parents must be provided by the organizations and a separate form of leave for dealing with family issues (similar to FMLA in the USA). Also, contract with well known hospitals to provide quality nursing care, or compile a vendor list of quality elder care providers.

1.9 Roles and Responsibilities of Organizations and Individuals

Organizations are becoming more and more demanding in terms of output. The businesses are being operated in terms of volume and not in terms of values. This disturbs the balance between work and life in employee’s lives. The organizations are too exacting in their demands and because of the very high competition, they are able to dictate terms upon the individuals. As the organizations are basically the profit driven entities they are rarely bothered about the personal life and work-satisfaction issues of the employees. Thus they are least concerned at their level with work life satisfaction. Organizations have the work force in plenitude and as far as the people are ready to work, as three people instead of one, they don’t bother about the consequences the employees may face with this stressful work atmosphere.

Individuals are equally responsible for creating work life imbalance, as the silence adopted by the individuals is a major factor responsible for work life imbalance. As people do not raise their voice against the unfair amount of work delegated upon them, they land up with unfair amount of work for themselves. Due to ‘high ambitions’ of the individuals they put themselves under much more pressure than they can handle. People tend to escape from making decisions and from taking stands. Work life imbalance is creating a different kind of lifestyle. People today have different professional and personal goals, which are often contradictory, and this is ultimately bringing imbalance in their lives.

Work-life balance: Employer’s Perspective

For an employer a highly satisfied and hardly stressed employee is an invaluable asset and virile source of productivity. If a state of Work-Life Balance is achieved by an employer, then that would result in high degree of fulfillment of the employer’s objectives, by propelling him nearer to his business goals.

Work-Life Balance: An Employer’s Aims are as following:-

- Improvement in the productive capacity of the employee.
- High sense of commitment of an employee to the organizations welfare.
• Development of high level of confidence in an employee.
• Development of management skills in employees.
• Retention of skilled workforce.
• Maintenance of satisfactory level of customer relationship.
• Positive reaction to competitive forces.

**Work-life balance: Employee’s Perspective**

An employee should always keep the following factors in their mind while at work in order to ensure a stress-free working in the workplace:

- Drawing an appropriate schedule for the day, week or the month for dividing time between work and family.
- Engaging themselves in a hobby.
- Using the permissible ‘off’s’ available at workplace as per prevailing priorities between demands of profession and demands of mind, family and society.
- Ensuring that his family participates in all social occasions sponsored by the organization, where employee’s families are invited to participate.
- Being in touch with family, even while working, during the day through telephone, email, etc.
- Avoiding carrying loads of work to home.

1.10 Consequences of Work-life balance

Work-life balance has important consequences for employee attitudes towards their organizations as well as for the lives of employees. The work-life boundary may be especially significant in the management of highly skilled knowledge workers, such as technical professionals, whose commitment and loyalty present a challenge to employers (Scholarios et al., 2006). According to the **Director, HR, Motorola India, Raghuram Reddum**, work-life balance has emerged as one of the biggest challenges for HR. Poor WLB is often manifested in a range of physical and psychological strains, such as irritability, depression, anxiety, diminished self-confidence, inability to relax, lack of sleep, burnout, low productivity, high employee turnover, safety hazards, increase in divorce cases, high blood pressure, ulcer, migraine and many other psychosomatic disorders. Organizations also suffer owing to poor WLB of their employees. The direct consequences are: poor productivity, high employee turnover, accidents etc., whereas the indirect consequences are low involvement, serious interpersonal conflict at work, apathetic attitude towards work and so on.
Lack of WLB indirectly and negatively affects family dynamics. It results in marital discord, divorce, child abuse, and neglect of old parents. All these affect societal functioning and harmony.

![Diagram of Work-Life Balance Consequences]

1.11 Organizational response to Work/Life issues in India

Work-life balance initiatives are designed to help employees balance their works and personal lives are not only an option, but also a necessity for many employers today. There is a need for organizations to adopt human resource strategies and policies that accommodate the work-life needs of a diverse workforce in the current business environment.

In general, the response of Indian organizations to work-life issues has been limited. The reasons for this include a culture that does not empower women, an assumption and expectation that the (joint) Indian family is in a better position to provide support than non-family institutions, and demographic factors including a low rate of organized workforce participation among women as compared to men. But the changing trend in this thinking is taking a move. Now women are participating for the higher level positions in almost every field.

Although Indian government policy on work and family issues has traditionally been patriarchal in nature, the most progressive work-family programs in Indian
organizations come from the public sector. Family-friendly measures offered include reduced hours, career break leave, responsibility leave, and parental leave. Survey by the Management and Personnel Office of the Government of India in 2007 found that just over 6% of the workforce employed in the public sector made use of such measures. Most of the users, not surprisingly, were women.

1.12 Current status of WLBPs (Work-life balance policies) in India

As a strategic response to the significant changes that have taken place in work and family spheres, following is the current status of Work-life balance policies in different Organizations in India (Bhargava & Baral 2009)

**Intel India** is committed to provide tools and work environment solutions to reduce work and personal life challenges, maximizing employee contributions and enhancing Intel’s “Great Place to Work” value. Apart from providing five-day working and flexible working hours, it also provides certain benefits for employees and their families.

Such benefits include

1) **Hospitalization Insurance Policy**, which covers reimbursement of hospital expenses, incurred due to illness/injury where all employees and their nominated dependants (spouse, children, parents or in-laws) are covered under a floater policy of Rs. 500,000 per annum. Intel pays 100% of the premium for employees and 80 percent of the premium for dependents.

2) **Under Business Traveler Medical Plan**, Intel provides medical coverage to full time and part-time Indian employees, at no cost, while they travel on business outside of India for a period of up to 90 days.

3) **Group Term Life Insurance** ensures payment of a lump sum to the employee’s legal heir in the event of the insured employee’s death and Intel pays the whole 100% of the premium.

4) **Intel India’s Hospitalization Insurance** covers maternity insurance for employees and their spouse from day one. In case of pregnancy, Intel India allows each female employee a paid maternity leave of 84 days.

6) **Under Annual Leave Time** employees in their first two years with Intel, receive 15 working days of leave per calendar year. After two years with Intel, employees
receive 20 days of leave per calendar year excluding 12 paid public or festival holidays in a calendar year.

Other programs are claimed to be global and they are specifically tailored according to the needs of a specific country, and are based upon the market needs and statutory requirements of each location. The range of options includes flexible work schedules, compressed workweeks and alternate work schedules, telecommuting, home office, part-time employment, childcare assistance, resource and referral services and health and wellness benefits etc.

**Merck Sharp and Dohme** for instance, openly advertises on its website the autonomy that can be enjoyed in their managerial and sales jobs as a way of attracting and retaining talent. The company offers liberal health and hospitalization benefits, sometimes picking up the balance of an employee’s health expenses when the amount exceeds the insurance coverage. In keeping with the government’s family planning philosophy however, the company covers expenses for only up to the second child of the employee.

When companies in the private sector have offered work-life initiatives, these have tended to be predominantly in the category of alternative work arrangements and flexible schedules, followed by health and wellness programs. For example **Procter & Gamble India** has been offering work from home for its employees, and reduced work schedules, both of which have been a great enabler in maximizing productivity and helping manage work-life balance.

**PricewaterhouseCoopers Pvt Ltd.** offer support for commuting and have programs covering fun at work, health, and stress reduction. Gymnasium facilities are provided at major office locations. The company encourages employees to participate in community sport events such as cricket matches, marathons etc. As a part of Corporate Social Responsibility, PWC has recently taken initiatives in the area of education and sustainability. NGOs at each of the locations have been identified. In addition to committing financial resources, the idea is to have a structured approach to voluntary participation by employees in such projects. PWC has also put in place a women’s network for senior women. This is aimed at empowering them to manage work-life balance better. One of the programs, titled “My Mentor” aimed at self motivation and taking charge of one’s work and life, has been very well received by participating women employees.
Infosys Technologies, a leading IT service provider, has a wellness initiative called Health Assessment Lifestyle Enrichment (HALE). The initiative consists of a portal for online dissemination of information on various stress-related issues and a hotline whereby employees can directly receive counseling and expert opinions. The data from the portal and the hotline help the HR department to track key indicators like absenteeism rates and link them with causes and resultant billing losses. These data also help to measure the effectiveness of the initiative in terms of improvement in productivity. Based on these inputs, HR takes suitable actions to deal with the prevalent wellness issues in the organization.

Intel takes a site-based approach to childcare. For example,

- In Israel, Intel has partnered with the community to support childcare centers located near Intel facilities providing services that match the needs of its employees.
- In Ireland, Intel has implemented an on-site resource and referral service to help employees locate childcare.
- In the United States, Intel offers resource and referral services, a pretax dependent care spending account and discounts to national childcare chains.

Wipro, a leading player in both the IT & BPO sectors, encourages employee wellness which is an integral part of the corporate culture. This is reflected in Wipro’s numerous health and safety initiatives which supplement health-related benefits. Some of these are nutrition consulting, health centers, medical camps, and regular well-being events like the annual Wipro marathon. The most successful Wipro project is one called Mitr which means ‘friend’ in Hindi. In this program, 28 employees, all volunteers, were trained to counsel fellow employees to manage stress. Mitr signifies to employees that they do have a friend in Wipro and that they should be able to confide and share their problems with a safe ally in the company.

Johnson & Johnson India established the Women’s Leadership Initiative (WLI) in 2002 with the support of top management. WLI is aimed at removing barriers to the advancement of women within the company and at attracting and developing women leaders in the company. The organization is committed to fostering a culture of inclusion by building the much needed sensitivity around the topic of gender inclusion in the workplace. WLI has task forces created to work on areas of work-life integration, policy
development, learning and career development, and networking. J&J India also undertakes several community initiatives focused on improving awareness of health issues surrounding diabetes and AIDS, providing support to street children, orphans and tribal girls, and providing maternity and gynecological care to women in need.

**IBM India** undertakes measures for the advancement of women and for promoting workplace flexibility as part of its global diversity initiatives that are based on the three pillars of equal opportunity, affirmative action and work-life programs. These measures are focused on mentoring and coaching for women, attending internal and external conferences and symposia, participating in steering committees, emphasizing executive and technical resources programs, regularly carrying out work-life employee surveys, and developing diversity-specific hiring programs.

**IBM India** offers its employees options such as

- flexible workweek schedules,
- working from home,
- part time employment,
- family counseling, and
- leave of absence programmes under WLBPs.

IBM’s policy manual says that the organization is serious about helping employees achieve career/life balance. **Other provisions include**

- study reimbursements,
- global opportunities,
- Recreational activities,
- clubs and helping employees deal with life events, from getting married to taking a career break.

In **Max New York Life Insurance** (MaxLife) a company that provides a variety of life insurance plans. To break away from the monotony of work, the company has a Life Fun and Youth Club (**Lyfun**) which regularly organizes various recreational programmes for its employees. The company has television, table tennis and carom boards which employees are free to use at any time.

**Hewlett Packard** a successful technology company focuses on assisting the employees and managers to achieve Work-Life Balance. The company provides tools for this purpose. Two of these tools are Employee Assistance Programme and an Education
Other than these tools the company provides Flexi-time options, Commuting Facilities and Sharing of Job Responsibilities.

**Nokia:** developed a tool, Nokia E71, a sleek mobile device that is designed for Lifein-Balance: It empowers work and leisure connection in a stylish way and its workplay mode allows user to easily switch between personal and work home screens to access one’s favourite functions when one wants them most. It developed a complete list of “Get your life in Balance”.

**Microsoft’s** Work-life Balance Programmes includes Flexible work arrangements, Grocery Services, Adoption Assistance, Child-care Assistance, Commuting and Public Transportation Assistance, Dinners-to-go Programmes, Disease Management Programme, Dry-cleaning and Laundry Services, Employee Affinity Groups, Employee Development Courses, Employer Sponsored Discount Programmes, Ergonomics Programmes, Financial Planning, Fitness Benefits, Legal Assistance, Long term Care for extended Family Members, maternity and Paternity Leave Programmes, New Mother’s Rooms, On-Campus Convenience Shopping, Online Parenting Resources and Seminars, Resources and Referrals for Counseling and Education, School Programmes, Tuition Assistance Programme and Weight Management Programmes.

**Tata Consultancy Services (TCS)** started Maitree which was started with an objective to strengthen the relationship between employees and families as well as to provide a platform to encourage children. It “strives to encourage the hidden aspirations and talents through tacking quizzes. It also conducts workshops on theatre, yoga, flower arrangement, chocolate making etc. Maitree provides everyone at TCS the opportunity to establish relationships that extend beyond work and thereby, help build bonds that makes so much more fun.

**The TATA Group** is one of India’s oldest, largest and most respected business conglomerates. Generally known as the most people-focused company, TATA scores high on almost all the welfare parameters. Employees of different strata work in TATA and hence, the initiatives are tailored towards their unique needs and requirements. For example, since a larger proportion of workforce in manufacturing plants of TATA is illiterate and belongs to the lower strata of society, the company has introduced

- Adult education programmes and education about family planning as a part of welfare programme for them.
Creche facility is provided where the percentage of female employees is more than 20.

TATA group of companies has extended the domain of welfare practices to outside the workplace by involving their employees in social responsibilities like community development programs. Tata Consultancy Services (TCS) is an emerging new economy organization under Tata group which has a pool of educated executive class employees.

**TCS provides the options to its employees—**

- To work flexitime with certain mandatory hours of work and five-day working provisions.
- It conducts regular seminars on nutrition, better living and stress management. Realizing everything it has a facility called “Madat Online” a 24/7 service which is available for employees to take care of some of their personal day-to-day activities (e.g. dropping cheques, drawing cash, pay telephone bills and school fees of employees’ children).
- It provides information services such as information regarding housing/education facilities for children.
- It organizes stress management programmes, arranges social events such as family day and fun days at work regularly.

**Zensar Technologies provides**

- Child care arrangements such as crèche facility to its employees.
- It arranges “Pizza and Coke” an informal meeting where associates (they refer employees as “associates”) can meet their seniors and discuss anything and everything.
- It has a facility called “Madat Online” a 24/7 service which is available for employees to take care of some of their personal day-to-day activities (e.g. dropping cheques, drawing cash, pay telephone bills and school fees of employees’ children).
- It provides information services such as information regarding housing/education facilities for children. It organizes stress management programmes, arranges social events such as family day and fun days at work regularly.
**Tech Mahindra's Josh** programme enables people to enjoy with parties, picnics, yoga and salsa classes, musical events, sporting events, quizzes, adventures and social activities, etc.

**Accenture** Provides Flexi-work and Telecommuting.

### 1.13 Work-life balance Initiatives: Examples from other Countries (Singh, 2011)

These initiatives are either measures to reduce or develop more flexible working time (in the case of France and Belgium), or are a recent development in a country where work-life balance has not historically figured as a major item on the policy agenda (in the case of Ireland and the United States).

**France: Reduction in Working Time**

A law to reduce the statutory work week in France from 39 hours to 35 hours was introduced in 2000 for companies with more than 20 employees, and in 2002 for companies with 20 employees or fewer. Since this law came into effect, a number of amendments have been made. One amendment increases the amount of overtime that can be worked without special authorization from a labour inspector from 130 to 180 hours per year.

Overtime rates were adjusted to unify and simplify the system of overtime. Weekly overtime starts to accrue with the 36th hour worked. At this point, a supplementary rate is paid by the employer. The supplementary rate, set by agreement among the social partners in the various sectors (representatives from business, government and civil society including labour), shall be not less than 10% above basic pay. Failing agreement, the first eight hours of overtime will be paid at time-and-a-quarter and subsequent hours at time-and-a-half. For businesses with 20 employees or fewer, overtime pay will remain at 10% above basic until December 31, 2005, at the latest, to allow small businesses time to adapt. Furthermore, employers can now decide to pay for overtime instead of granting employees time-off in-lieu, unless an agreement with employees states otherwise.

In addition, a **time savings account** allows employees who wish to accrue leave not only to use the time accrued for leave but also to switch to part-time work if desired.

The time savings account can be used to finance training or education outside working hours. A new option also allows employees to set up a time savings account in cash. With respect to a reduction in working time, one of the recommendations from
France’s National Economic Planning Agency was that working time should be in line with other demands on time generated by people’s social and private lives. In this regard, the 35-hour work week appears to be having an impact. An evaluation report submitted by the government shows that the reduction in working time has generally affected employees positively in terms of their work and their home lives. Around 60% of those surveyed report that they feel the change in working time has led to an overall improvement in their lives.

Belgium: Introduction of Time Credits

Belgium’s Minister of Labour has been working on modernizing the organization of work for the past few years. One of the Minister’s two objectives for developing more flexible working time is to better coordinate paid work with private and family life. In order to improve work-life balance and increase employment, especially amongst women and workers over the age of 50, the Minister introduced a system of “time credits” for private sector employees in 2002.

The time credit allows employees:

- to interrupt their work for a maximum of one year or reduce their hours of work to part-time without breaking the contract of employment and without loss of social security rights. Depending on the collective agreement, the time credit can be extended to a maximum of five years;
- to reduce their hours of work by one-fifth of working time for a maximum of five years. In practice, this generally means changing from a five-day to a four-day work week; and
- if they are at least 50 years old, to reduce their working hours, over an unlimited period of time, by one-fifth to one-half.

In the public sector, an unemployed person must take the place of the employee who has taken a break.

Ireland: From Family-Friendly Work Arrangements to Work-Life Balance

The Irish government has recently been promoting family-friendly policies to employers. In March 2000, the Irish social partners endorsed a new tripartite national agreement, the Programme for Prosperity and Fairness. One of its five objectives is the development of equality and family-friendly policies that support childcare and family
life [as] a cornerstone of future social and economic progress. A National Framework Committee composed of representatives from government, businesses and unions has since been created to devise and promote the practice of family-friendly policies that meet the needs of employers and employees. Since 2001 the Committee has organized an annual “Family Friendly Workplace Day,” during which promotional activities help raise awareness of work-life balance issues within organizations, and priorities for the future are discussed. In 2004, the name of this annual day of promotion was changed to “Work Life Balance Day.”

This change in name is significant because it marks the government’s public recognition that even workers without children need to balance work with other life demands. A leaflet and website describe the importance of work-life balance practices and provide suggestions for how organizations can celebrate this special day.

The United States: Resolution to Proclaim “National Work and Family Month”

The U.S. labour market tends to be characterized by long work hours, short vacations, limited availability of parental leave, and restricted state or employer support for childcare. Besides the Family and Medical Leave Act (1993), which gives working families the right to take unpaid leave to meet essential care-giving responsibilities without the risk of losing their jobs or imposing undue burdens on employers, the U.S. generally leaves the implementation of work-life balance practices up to the discretion of individual employers.

However, the movement to recognize the importance of work-life balance and family-friendly issues seems to have gained some momentum recently, most notably through Resolution 210. In September 2003, the Senate resolved that supporting a balance between work and personal life is in the best interest of national worker productivity that the President should issue a proclamation designating October of 2003 as “National Work and Family Month,” and that reducing the conflict between work and family life should be a national priority.

Some of the key statements included in Resolution 210 were-

- Work-family policies are linked to lower absenteeism.
- Employees who feel overworked tend to feel less successful in their relationships, feel less healthy, and be more stressed.
- Children’s health is affected negatively when working parents lack job flexibility.
The more overworked employees feel, the more likely they are to report making mistakes, feel anger and resentment toward employers and co-workers, and look for a new job.

More Americans are faced with the challenge of caring for aging parents.

This submission was the result of a bipartisan alliance, which suggests that work-life balance is becoming an increasingly important issue across the political spectrum in the United States. The resolution was passed unanimously in September 2003, and the first National Work and Family Month were celebrated in October 2003. The National Work-Life Initiative, created in the fall of 2003, has developed tools and resources to help employers commemorate this annual event.

Effective work-life balance policies are valuable to businesses and organizations for a number of reasons, including:

- reduced staff turnover rates
- becoming a good employer or an employer of choice
- increased return on investment in training as employees stay longer
- reduced absenteeism and sick leave
- improved morale or satisfaction
- greater staff loyalty and commitment
- improved productivity

Work-life balance survey can help the organizations improve and promote work-life balance in the workplace by:

- identifying areas of policy development and implementation where change may be required (e.g. improvement of awareness; change in workplace culture);
- monitoring the effectiveness of organizational changes by readministering the survey after changes have been made;
- responding to the changing needs of the employees and ensuring employees are aware of existing and changed policies by readministering the survey periodically.

Awards endowing by industries for operative work-life balance policies & practices

1. **BT** is sponsoring a **Carers in Employment Award**, in association with Carers UK.
2. The Ford Motor Company is sponsoring a Driving Diversity Award for worklife balance initiatives which have enhanced the diversity of a workforce, in terms of culture, ethnicity, gender, age, disability or other factors.

3. The NSPCC is sponsoring a Family Friendly Award for employers who have policies and practices which enable ongoing flexible working and support for working parents of older children.

4. Lloyds TSB Scotland is sponsoring the Scottish Employer of the Year Award for employers with the best work-life balance policy and practice in Scotland.

5. PARENTS AT WORK is also launching its own Innovation Award for leading edge work-life balance policy and practice not covered by any of the other awards.

1.14 Some of the government mandated welfare provisions (Bhargava & Baral 2009) as prescribed by labour legislations are-

- Working hours: The Factories Act, 1948 regulates the working hours of employees including leave, holidays, overtime, and employment of children, women and young persons. This is the first of its kind legislation in India that has regulated the working conditions in factories and has ensured basic minimum requirements for the safety, health and welfare of factory workers. The working hours for an adult worker are prescribed not to exceed 48 hours in a week and 9 hours a day. This Act also restricts the working time of women employees and adolescents during evening that is 7 pm to 6 am. It provides for weekly holidays of one day so that the total workdays do not exceed 10 consecutive days. In case of requirement to work on a holiday a worker should be allowed a compensatory holiday (Secs. 52, 53 and 71).

- Creches: The Factories Act, 1948 also requires having crèches in factories employing more than 30 women workers to take care of their children (Sec. 40) which can be considered as a kind of WLBP since it helps women workers to better integrate their work and family demands.

- Leave Provisions: Various kinds of leave provisions and benefits are available under Factories Act, 1948, Industrial Employment (Standing Orders) Act, 1946 and Employee State Insurance Act, 1948. These include,
  - Earned Leave (the convenient leave sought by individual employee)
• Casual Leave (leave for some family related purpose e.g. burials, weddings etc.)
• Sick Leave (most times with doctors’ recommendations)
• Compensatory leave (compensated with leave with wages for the absence from duty against the work performed by worker on any other day than normal working day).

Under Employee State Insurance (ESI) Act, 1948, every insured employee is entitled to get cash benefits for the period of sickness occurring during the benefit period and certified by a duly appointed medical officer.

➤ Maternity Benefits: Another much acclaimed benefit considered to be family-friendly is maternity benefit provided to working women for certain periods before and after childbirth. In western countries much talked statutory provision for maternity benefit comes from the Family & Medical Leave Act (FMLA), 1993, which mandates that all “eligible” employees of a covered employer can take up to twelve weeks of unpaid, job-protected leave during any 12-month period to care for a newborn child or newly adopted child; to take care of a child, parent, or spouse with a serious health problem; or to recover from one’s own serious health problem. Some of these benefits are also provided to working women in India under Maternity Benefit Act, 1961. The Act extends to the whole of India and is applicable to every factory, mines or plantation (including those belonging to Government) and to every shop or establishment wherein 10 or more persons are employed or were employed on any day of the preceding 12 months. Every woman shall be entitled to, and her employer shall be liable for, the payment of maternity benefit, which is the amount payable to her at the rate of the average daily wage for the period of her actual absence. As per this Act, any woman shall be entitled to maternity leave of 12 weeks in all whether taken before or after childbirth. However, one cannot take more than six weeks before the expected delivery as per the amendment made in the act in 1989.

The ESI Act, 1948, ensures comprehensive health coverage for employees below a certain income level. A periodical cash benefit is payable to an insured woman employee, in case of confinement, miscarriage, medical termination of pregnancy, premature birth of a child, or sickness arising from pregnancy, miscarriage, etc., occurring or expected to occur in a benefit period. Medical bonus or expense in lieu of medical expenditure or
confinement expenses (up to a certain limit) is paid to an insured woman and an insured person in respect of his wife, if confinement occurs at a place where necessary medical facilities under ESI scheme are not available.

Apart from these statutory provisions, many other provisions are provided by organizations voluntarily to their employees either as a result of union’s bargain or as pragmatic concerns of employers. These provisions include high standards of working condition, housing facility to more encompassing benefit packages that include health, dental and life insurance, vacation and leave policies, investment and retirement plans.

1.15 The Banking Industry in the Current Times

The banking industry has not remained untouched by the changes in the economy. This sector has seen widespread developments triggered in the Indian and the world economy such as changes in the market, the intensification of competition with the entry of private and foreign banks and the developments in information technology. These changes are fundamentally transforming the way banking services are provided with consequent impact on employee relations. Organization structures of banks have become more fluid and the focus has shifted to an individual in the employment relationship. These changes have made an impact on the human resource management in banks and career planning and management processes have not been exempt from this. The developments in the economy have changed the employment relationship in banks, which is at present characterized by the absence of loyalty, commitment and life-long employment (Herriot et al., 1996).

1.16 Nature of Employment Relationship in the Banking sector in India

Banking sector has been playing an important role in transforming India from an agrarian economy to a major service sector ever since liberalization and globalization began. Increased deregulation of the sector has resulted in rising competition and entry of private sector and foreign banks. With the increasing consolidation of banks, the greatest human resource issue facing this industry has been the basic lack of confidence in employees that they are working for the right organization. This has resulted in low job satisfaction among employees.

Moreover, with the entry of private sector banks, a more customer-centric approach had to be adopted by the employees to sell new banking products. The public sector bank employees were not prepared for these changes as they considered their jobs to be well
secure. At the same time, the private bank employees worked towards profitability with
diligence.

In line with the social objectives, public sector banks continued their support to
welfare policies for their employees to improve their morale. On the other hand, in the
private sector, job security has been less and performance has become the criterion for
career growth. So, there was no even growth with the banking industry. To infuse fresh
thinking, the government declared voluntary retirement scheme for public sector bank
employees. Initially it was opposed and later on talented employees sought this scheme as
an opportunity and joined the private sector banks for very lucrative salary packages. The
private sector banks, who were already facing difficult times due to high attrition rates,
welcomed these experienced employees to their fold giving them higher positions as
compared to the existing employees. Movements on a larger scale from one bank to
another resulted in poor motivation among employees.

With the changing environment, both the sectors in the banking industry identified
that they were facing shortage of personnel to handle their growing demands of the
market. Various options were considered by these banks to address this issue. The focus
of recruiting changed to specialists rather than generalists by paying them high salaries.
This had created imbalance between the existing and the new employees. To address this
issue, banks started to develop their existing employees to upgrade their skills by giving
in-house training for treasury management, credit appraisal, risk management and such
other latest subjects. The private sector banks recruited specialists for higher positions
and young and dynamic graduates for selling banking products. But, the public sector
banks were still working on identifying the right mix of freshers and experienced people.

Finally, the HR issues in the banking industry (Susan Abraham, 2011) can be summed up
as follows:

- A sense of **job insecurity** in the existing experienced employees due to lateral
  entry of specialists.
- **Demand for higher salary** by the new recruits.
- **Expectations of faster career growth** from the employees.
- Aligning the **HR strategies** with the business strategies of the bank.
- Conflict in selecting **promotion criteria** due to the skewed age profile of
  employees
Low productivity among the public sector bank employees.

1.17 HR Policies and Practices in select banks understudy

Work-life balance Policies help employees in managing their work and family in a better way and enhance their attitudes and behaviours such as organizational attachment (Groover & Crocker, 1995), Job Satisfaction (Kossek & Ozeki, 1998) and intention to stay (Lobel & Kossek, 1996).

Today organizations are forced to look beyond the mundane human resources (HR) interventions and execute initiatives such as flexible working hours, alternative work arrangements, leave policies in lieu of family care responsibilities and employee assistant programs. These initiatives are referred to as ‘family friendly policies’ or ‘work-life balance ‘practices in literature. (Grover & Crooker, 1995; Kopelman et al., 2006). Most cited work family policies in work family literature are onsite day care, help with day care costs, elder care assistant, information on community day care, paid parental leave, maternity and paternity leave with reemployment and flexible scheduling (Perry-Smith et al, 2000). Employees who had access to family-friendly policies showed significantly greater organizational commitment and expressed significantly lower intention to quit their jobs (Grover & Crooker, 1995). Whereas the problem of work life balance is clearly linked with withdrawal behaviour ,including turnover and non-genuine sick absence (Hughes & Bozionelos, 2007).

Work-life programmes have the potential to significantly improve employee morale, reduce absenteeism and retain organizational knowledge, particularly during the difficult economic times. In today’s global market place, as companies aim to reduce cost, it is necessary to understand the critical issue of work life balance and to champion work life programmes. Work-life programmes offers a win-win situation for employers and employees (Lockwood, 2003; Landaur, 1997).

In recent years, competing demands between work and home have assumed increased relevance for employees, due in large part to demographic and workplace changes such as

- rising numbers of women in the labour force,
- an ageing population,
- longer working hours, and
more sophisticated communications technology enabling near constant contact with the workplace.

In response to these changes and the conflict they generate among the multiple roles that individuals occupy, organizations are increasingly pressured to implement work practices intended to facilitate employees efforts to fulfill both their employment related and their personal responsibilities (Rapoport et al., 2002). While there is no accepted definition of what constitutes a work-life balance practice, the term usually refers to one of the following: organizational support for dependent care, flexible work options, and family or personal leave (Estes & Michael, 2005). Hence these practices include flexible work hours (e.g., flextime, which permits workers to vary their start and finish times provided a certain number of hours is worked; compressed work week, in which employees work a full week’s worth of hours in four days and take the fifth off), working from home (telework), sharing a full-time job between two employees (job sharing), family leave programs (e.g., parental leave, adoption leave, compassionate leave), on-site childcare, and financial and/or informational assistance with childcare and eldercare services.

Work-life balance policies are described as follows:

"those policies which help workers in combining employment with their family life, caring responsibilities and personal and social life outside the workplace. This definition includes statutory entitlements such as maternity, adoptive, force majeure, parental and carer’s leave and other non-statutory measures such as childcare and employee assistance scheme” (www.worklifebalance.ie)

Over the past two decades, the outcomes of these work-life practices have been discussed in publications representing a number of different academic disciplines – economics (e.g., Johnson & Provan, 1995; Whitehouse & Zetlin, 1999), family studies (e.g., Hill et al., 2001; Raabe, 1990), gender studies (e.g., Nelson et al., 1990; Wayne & Cordeiro, 2003), industrial relations (e.g., Batt & Valcour, 2003; Eaton, 2003), information systems (e.g., Baines & Gelder, 2003; Frolick, Wilkes, & Urwiler, 1993), management (e.g., Konrad & Mangel, 2000; Perry-Smith & Blum, 2000), social psychology (e.g., Allen & Russell, 1999; Hegvedt, Clay-Warner, & Ferrigno, 2002), and sociology (e.g., Blair-Loy & Wharton, 2002; Glass & Estes, 1997). The most common approach is to view work-life balance practices through a business case is, by offering
these practices, organizations attract new members and reduce levels of work-life conflict among existing ones, and this improved recruitment and reduced work-life conflict and enhance organizational effectiveness

1.18 Government of India introduced Sabbatical Leave to Women Employees in Public Sector Banks (October 22, 2013)

Government of India has advised the Chief Executive Officers of all Public Sector Banks to introduce Sabbatical leave to the Women Employees of Public Sector Banks to meet their special problem during their career on the following broad terms:

(i) Sabbatical Leave of upto 2 years shall be admissible to women employees of Public Sector Banks during their entire career.

(ii) Sabbatical Leave shall be without Pay, Salary, Allowances and any consequential monetary and non-monetary benefits;

(iii) The employees applying for leave should have put in a minimum of 5 years of service. Sabbatical Leave before completion of 5 years of service shall be sanctioned only in exceptional circumstances by the authority next above the leave sanctioning authority.

(iv) The leave shall be taken for a period of atleast 3 months at a time and the leave shall not be taken more than once in a year.

(v) No increments will be earned during the Sabbatical Leave and the employee will rejoin at the same stage of pay as was existing at the time of her availing the Sabbatical Leave.

(vi) Employees on Sabbatical Leave shall not be eligible to participate in any promotion exercises during the Sabbatical Leave period, even if otherwise eligible.

(vii) Eligible and willing employees can request for Sabbatical Leave for any purpose like medical grounds, care of family members or children, higher studies, visit spouse etc.

(viii) The employees shall not take up any employment/vocation/business/profession elsewhere during the Sabbatical Leave.

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1.19 Following are the various leaves by RBI (RESERVE BANK OF INDIA (STAFF) REGULATIONS, 1948)

(1) Casual Leave

- may be granted up to a maximum of fifteen days in each calendar year by the Governor in the case of Regional Director or Chief General Manager or General Manager in charge of Offices or Central Office departments, as the case may be, and by the Regional Director or Chief General Manager or General Manager in charge of Offices or Central Office departments, as the case may be, in the case of other employees;

- the unavailed Casual Leave at the end of a calendar year, may be allowed to be carried forward and credited to a Special Sick Leave Account and granted on medical grounds any time during the following three calendar years, without production of a medical certificate. Such Special Sick Leave may be taken separately or in combination with Casual Leave subject to the foregoing provisions of this Regulation. Special Sick Leave may not be granted in combination with any other kind of leave except Casual Leave and Special Casual Leave.

- Notwithstanding anything contained in sub-regulation (1) and (2), the Governor may authorize the appointment of a substitute for an employee on Casual Leave/Special Sick Leave when a substitute is necessary to carry out the duties of the post during absence, however short, of the employee.

(2) Special Casual Leave

Notwithstanding anything contained in Regulation 90, the Governor may permit the grant of Special Casual Leave:

- when the absence from duty is necessitated by orders from the authorities empowered to issue quarantine orders not to attend office in consequence of infectious disease in the family or household of an employee;

- when there are other exceptional circumstances necessitating the grant of Casual Leave in excess of the prescribed limits;
(3) Sick and Special Leave

- During the full period of their service an employee may be granted Special Leave on private affairs for a period not exceeding 12 months and Sick Leave on medical certificate for a period not exceeding 18 months, and the Central Board may grant additional Sick Leave, if considered advisable in the Bank’s interest, in special cases. Special Leave may not be availed of if Ordinary Leave is admissible;
- Limit upto which may be granted Provided that an employee may be granted Special Leave if they are suffering from a disease requiring prolonged treatment and they have no Ordinary Leave and Sick Leave to their credit and is also not eligible for advance Sick Leave;
- Provided that a female employee who has no child of her own, adopts a child may be granted 2 months Special Leave subject to overall ceiling of 12 months;

(4) Maternity Leave

- which shall be on leave pay may be granted to a female employee of the Bank for a period not exceeding six months on any one occasion and twelve months during the entire period of an employee's service.
- A female employee may also be granted Maternity Leave, not exceeding 6 weeks in cases of “mis-carriage”, “abortion”, or “medical termination of pregnancy” or for undergoing hysterectomy operation, within the overall limit of twelve months as stipulated in sub Regulation (1) above.
- A Competent Authority may grant leave of any other kind admissible to the employee in combination with, or in continuation of Maternity Leave if the request for its grant is supported by sufficient medical certificate.

(5) Accident Leave

- may be granted to an employee who sustains an injury in the course of the performance of their duties, for the period for which leave is certified by the Bank's Medical Officer to be necessary for recovery from the injury.
• Accident Leave would also be admissible to an employee, who is on official tour in connection with the Bank’s work, subject to the period for which leave is necessary for recovery from the injury being certified either by the Bank's Medical Officer, or a Government/Municipal doctor or any other doctor acceptable to the Competent Authority.

• The Competent Authority may, at the option of the employee, grant any other kind of leave as admissible to them for the period so medically certified and also in combination with or in continuation of any Accident Leave sanctioned.

• An employee shall draw a pay equal to their leave pay during the period of Accident Leave.

It has been reviewed that Work-life balance is being influenced by many factors such as work load, job flexibility, working hours, turnover intentions, well being, job satisfaction, occupational stress, organizational commitment, quality of work, etc. Many studies have related these variables with work-life balance but very few of them has taken the three variables together they are-

- Occupational stress
- Job satisfaction
- Organizational commitment

**The three factors taken in this study influence the work-life balance strongly.**

Following shows the individual explanation of all the three variables taken in this study:-

### 1.20 Occupational Stress

Occupational stress is something we all face as employees or employers and we all handle it differently. It is a mismatch between the individual capabilities and organizational demands. Also between the expectations of both an individual and an organization. In today’s organizations the highly challenging work environment requires its employees to work in constant stress situations like meeting stiff targets, handling multiple tasks, etc. the level of individual stress is an important indicator of employee job satisfaction and motivation at work. Stress not only affects the physical, psychological and financial balances of an employee but also the employers as well. Desired results cannot be expected from employees who are burnt out, exhausted or stressed, as they
loose their energy, accuracy and innovative thinking, there by a decrease in productivity and increase in cost to company. Thus, a proper focus on stress management has become a prerequisite for long-term stability, growth and success both for the individual as well as for the organization.

Hans Selye first introduced the concept of stress in to the life science in 1936. He defined stress as, “The force, pressure, or strain exerted upon a material object or person which resist these forces and attempt to maintain its original state” (1946:217). Stress is ubiquitous in our society. It has become an integral part of everyday living and an unavoidable consequence of modern living. With the growth of industries, pressure in the urban areas, quantitative growth in population and various problems in day to day life are some of the reasons for increase in stress in an individual life.

Occupational stress is stress involving work and it can occur when there is a discrepancy between the demands of the environment/workplace and an individual’s ability to carry out and complete these demands. Occupational stress is a chronic disease caused by conditions in the workplace that negatively affects an individual’s performance and/or overall wellbeing of his/her body and mind.

1.20.1 Definition of Occupational Stress by various researchers

✓ French (1974) defined occupational stress as the characteristics of the job that pose a threat to an individual and occupational strain as the deviation from a normal response that an individual would experience in any situation (Furnham & Schaeffer, 1984; Osipow, 1988; Sharit & Salvene, 1982).

✓ Leka, Griffiths & Cox (2004) referred occupational stress as ,“The response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope”.

✓ Davey & Sheehan (2001) originated occupational stress from organizational aspects such as long work hours, lack of organizational support and organizational change.

Occupational stress is recognized as major problems for both employees and organizations. For employees, stress frequently contributes to the risk of accidents, burn-out and illnesses like coronary heart disease, hyper-tension and severe depression (Sutherland & Cooper, 1988). For organizations, stress-related problems result in low job satisfaction, poor quality of performance, increased absence from work and high turnover (Motowidlo et al. 1986).

Robbins & Sanghi (2006) defined Occupational stress as, “A dynamic condition in which an individual is confronted with an opportunity, constraints, or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important.”

Kahn and Quinn (1970) defined Occupational stress as, “stress is the outcome of facet of the assigned work role that caused harmful effect for individual. Occupational stress is considered as harmful factor of the work environment.”

David (1998) defined Occupational stress as, “it can also be labeled as the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the workers. Job stress can lead to poor health and even injury.”

ILO (1986) defined Occupational stress as, “It is recognized world-wide as a major challenge to individual mental and physical health, and organizational health.”

Rubina et al., (2008) defined Occupational stress as, “Stress is not always negative or harmful and indeed, the absence of stress is death.” But it still has destructive impact on employee performance.

Usman & Ismail (2010) defined Occupational stress as, “One of the affected outcomes of stress is on job performance.”

1.20.2 Studies relating to Occupational Stress and Work-life balance

Schjoedt (2009) found that job stress fully mediates the relationship between work-family and job satisfaction. Ahmad, Baba, & Hassan (1999) identified work-family conflict as one of the major stressors in the work place leading to various negative outcomes, including impaired well-being. Demerouti, Bakker, Schaufeli (2001) found in a spill over research that crossover path from females’ exhaustion to males’ exhaustion,
from males’ life satisfaction to their partners’ life satisfaction showed not only job related 
strain, but also positive context free well-being may crossover among partners. A Pan-EU 
study (European Commission, 2006) found that when people are satisfied with their jobs, 
they are satisfied with their non-work-related life and become happier. Paschali & Tsitsas 
(2010) found that students who have low anxiety scores have more life satisfaction. 
Several studies found that the poor health status among elderly African-Americans is 
related to increased psychological distress and lower levels of life satisfaction (Broman, 
1997; Tran, Wright, & Chatters, 1991).

1.20.3 Factors that contribute to workplace stress (Anne Marie Berg et al, 2006)

- negative workload,
- isolation,
- extensive hours worked,
- toxic work environments,
- lack of autonomy,
- difficult relationships among coworkers and management,
- management bullying,
- harassment and
- lack of opportunities or motivation to advancement in one’s skill level.

1.20.4 Studies relating to Occupational stress in different sectors and professions 
(Indian context)

Upadhyay & Singh (1999) studied the level of occupational stress experienced by 
the 20 college teachers and 20 executives and found that the executive as well as the 
teachers experienced a moderate level of stress, the executives experienced more stress 
than the teachers did. The results revealed a significant difference between these two 
groups on the experience of stress due to factors such as role overload, intrinsic 
impoverishment and status variable.

Rajeswari & Anantharaman (2003) investigated sources of negative pressure among 
software professionals, from the perspective of the software development process. The
results indicate that stress resulted from fear of obsolescence and individual team interactions accounted maximum.

Chandraiah et al. (2003) investigated the effect of Age on Occupational stress and job satisfaction among managers of different age groups. A sample of 105 industrial managers working in different large-scale organizations was selected randomly from 6 large scale industries situated in and around Calcutta City, India. The Occupational Stress Index (OSI) developed by Srivastava and Singh (1983) and Job Descriptive Index (JDI) by Smith Kendal (1963) were used to assess the level of job stress and job satisfaction of the sample. The findings of the study reveals higher levels of job stress and less job satisfaction among managers of 25-35 years age than their counterparts in the middle age (36-45 years) and the old age groups (46-55 years). The study also found that the age found to be negatively correlated with occupational stress and positively with job satisfaction and job becomes less satisfying under excessive stress and their expected intrinsic and extrinsic needs are not fulfilled. They further found that age plays a vital role to test the correlation between occupational stress and job satisfaction level and suggested that senior level officers have a decreased stress level and increased satisfaction as compared to the middle level officers.

Leemamol Mathew (2005) found in - An Exploratory Study on Occupational Stress and Coping Strategies of Special Educators (those who teach the disabled) in South India as the sources of stress as i) school structure and climate, ii) home/work interface, iii) relationship with other people, iv) intrinsic job factors. The common effect of stress on special educators was found to be health related problems - both physical and mental - and job dissatisfaction. There was no organised method to redress the problem rising from occupational stress. As a result, the most commonly used coping strategies were social support, task strategies, and home/school relationship. The sources of stress as repeatedly reported were that of low salary - due to the subcontracting by the Government to NGO’s, job insecurity, work overload, and high teacher-student ratio.

Rajeswari & Anantharaman (2005) found that IT professionals have long work hours with different time zones, total team work, task to be completed on deadline with perfection as per client needs, which requires interpersonal, technical, and organizational. These characteristics lead to occupational stress and work exhaustion.
Sharma et al. (2006) aimed at exploring the magnitude and pattern of computer related health problems in Information Technology (IT) industry in Delhi. The present study included 200 IT professionals with varied job profiles viz. software developers (82), call center (54) and data entry/processing (64) as study population. Statistical appraisal was done by univariate analysis using Chi-Square test. The magnitude of computer related problems were as high as 93%. The study found that visual stress and musculoskeletal symptoms, initially being mild and temporary and later with increasing years assuming more intense and permanent nature. It also found that computer related morbidity had become an important occupational health problem and of great concern.

Kulkarni (2006) said that rapid change of the modern working life is associated with increasing demands of learning new skills, need to adopt to new types of work, pressure of higher productivity and quality of work, time pressure and hectic jobs are increasing stress among the workforce. Further, he added that privatization and globalization has ignited mergers, acquisitions, and precarious employment has critically affected the domestic industry.

Jain et al. (2007) explored the influence of occupational stress and organizational climate on job satisfaction of managers and engineers working in Indian Oil Corporation Limited, Mathura, India. Data were collected from 158 employees of managers and engineers category with the help of Job Satisfaction scale, occupational stress and organizational climate scale. The occupational stress and organizational climate are independent variables whereas the job satisfaction is dependent variable. T-test was used to find out the significance of difference between the means of both groups. The results of this study confirmed that there is no significant difference between managers and engineers in terms of their job satisfaction and both the groups appeared almost equally satisfied with their jobs. When the managers and engineers were compared on organizational climate, it was found that both the groups differed significantly. Managers scored significantly high on organizational climate scale than the engineers indicating that the managers are more satisfied due to the empowerment given to them. On the basis of calculated data, marked and significant differences were observed between managers and engineers of IOCL in terms of occupational stress which led to the conclusion that engineers experienced higher degree of stress as compared to managers.

Sharma et al. (2011) highlighted the hidden stressors among the employees working in the call centre. Data was collected by obtaining feedback by sending questionnaires to
the executives of employees of a call centre employees. This data has been used to assess and analyze the problem of low productivity due to high stress. The sample size is 50 and the data was collected from various call centers of Dehradun (Uttarakhand). The simple random sampling procedure was adopted. A structured and validated questionnaire has been used for data collection. The study concluded that the work situation has the prospective where talents are rewarded, societal associations are formed, and significant professional ambitions are met. The job stress of workers in call centre employees is varied, complex and the organization should develop tool the check stress among their employees and recognize the way by which they reduced stress in employee up to the minimal level.

Singh & Mishra (2011) studied the impact of organizational climate in experiencing occupational stress among the executives of Indian Information Technology organizations. Two questionnaires i.e. Organizational Climate questionnaire and Occupational Stress Index were used to collect data from 402 Executives working in eight reputed Information Technology organizations operating in Gurgaon in the state of Haryana. Statistical methods like correlation and regression method were used to analyze the data. Results showed that all correlation coefficients between sixteen organizational climate variables and occupational stress are significant and positive. Further, regression analysis confirmed the strong influence of seven dimensions of organizational climate such as orientation, quality of work life, problem solving and decision making, communication, customer satisfaction, goal setting, appraisal and counseling, and training in experiencing occupational stress.

1.20.5 Occupational Stress in Banking sector

During the past decade, the banking sector had undergone rapid and striking changes like policy changes due to globalization and liberalization, increased competition due to the entrance of more private (corporate) sector banks, downsizing, introduction of new technologies, etc. Due to these changes, the employees in the banking sector are experiencing a high level of stress. The advent of technological revolution in all walks of life coupled with globalization, privatization policies has drastically changed conventional patterns in all sectors. The banking sector is of no exemption. The 1990s saw radical policy changes with regarding to fiscal deficit and structural changes in India so as to prepare her to cope with the new economic world order. Globalization and privatization led policies compelled the banking sector to reform and adjust to have a
The advent of technological changes, especially extensive use of computers in the sector has changed the work patterns of the bank employees and has made it inevitable to downsize the workforce in the sector.

1.20.5.1 International Studies relating to Occupational Stress in Banking sector

The banking and insurance sector does not call for a different stand to the job stress phase. These sectors keep in store a wide range of latent and contingent workplace stressors as it is a profession that requires direct contact with customers, targets to be achieved, team working in a variety of situations and at times 24/7 service deliveries. The service positions regularly participate in unscripted and challenging interactions with customers that strongly contribute to job stress and disengagement (Behrman & Perreault 1984; Singh 2000). Over time, the effects of these customer interactions translate into poor worker performance and high turnover, both of which result in increased costs for employers (Rust et al. 1996).

Occupational stress is an increasingly important occupational health problem and a significant cause of economic loss. Occupational stress may produce both overt psychological and physiologic disabilities. However, it may also cause subtle manifestation of morbidity that can affect personal well-being and productivity (Quick, Murphy, Hurrel & Orman, 1992). A job stressed individual is likely to have greater job dissatisfaction, increased absenteeism, increased frequency of drinking and smoking, increase in negative psychological symptoms and reduced aspirations and self-esteem (Jick & Payne, 1980). The use of role concepts suggests that occupational stress is associated with individual, interpersonal and structural variables (Kutz & Kahn, 1978; Whetten, 1978).

Merger and acquisition activity in banking and insurance have led to substantial changes in the size, structure and activity of organizations (Sisson & Marginson, 2000). Intense merger activity results into extensive restructuring may threaten job security of workers in the sector, and lead to high levels of work-related stress, demotivation and declining organizational commitment (TUC, 2000; ILO, 2001). Science and technology has led to major advances in office automation of banking and insurance sector. Computer-based jobs require less physical effort and simplify work, but demands more cognitive processing and mental attention (Mocci et al., 2001).
Work involving cash handling is potentially stressful as it requires high attention and constant pressures related to avoiding mistakes (Lindstrom, 1991). Continuous contact with the public may exert psychological strain on workers working in banks and insurance sectors (Endresen et al., 1991, Budd, 2001).

New products and ways of delivering service, and new entrants are competing with traditional banks and insurance agents (Sisson & Marginson, 2000) resulting in increasing demands on employees. Role conflicts, role ambiguity, role overload and under load, is widely examined individual stressors (Mc Grath 1976; Newton & Keenan, 1987). It is also reported by many researchers that the low job satisfaction was associated with high stress (Hollingworth et al., Abdul Halim, 1981; Keller et al., 1975; Leigh et al, 1988).

Organizational stress often has a debilitating impact on productivity, absenteeism, worker turnover and employee health (Cooper and Cartwright, 1994; Quick et al., 1997; Spielberger and Reheiser, 1994; Spielberger et al., 2002). Marshall (1976) and Cooper (1979) revealed that lack of organizational support in the workplace may lead to occupational stress.

1.20.5.2 Indian Studies relating to Occupational Stress in Banking sector

Gani (2012) addressed specific problems of bank employees of Kashmir division related to occupational stress. Stress - the word in itself brings a shiver down to spine. Every individual is under stress. Thus, Gain’s paper looked into the new century stress prevalent in the banking organizations. It also brought out the factors causing stress at the place of work, what individuals do to reduce it and suggestions that may improve the levels of performance at the same time. In carrying out the present research both primary and secondary sources of data collection was used, besides questionnaires for bank employees. The population sampling of this study was 300 employees of Managerial Level and Non Managerial Level bank employees and Cronbach’s alpha was used to examine the internal consistency of measures. The study concluded that role overload, role conflict, job burnout and job satisfaction has a major contribution to occupational stress and is common to both the groups, managers as well as non managers of banks and Manager bank employee’s occupational stress is found higher compared to those of Non Manager bank Employees.

Purushothaman et al. (2012) studied the different problems faced by bank employees in Bangalore city due to high stress at work place and tried to find out a way to
increase their EI (Emotional Intelligence) which in turn supports the employees to reduce and manage their stress. The sample included various Indian and foreign private sector banks operating in Bangalore city. The data were obtained from a random sample of 273 employees of selected branches in Bangalore city for data analysis. The different category of designation selected for data collection, namely branch manager, Consumer officer/Manager, credit/Retail manager, operations manager, customer service officer, sales officer, cash handling officer, assistant staff, responded to this study. Minimum five members were randomly selected from each branch to complete the questionnaire. The response from each of the selected branches was collected through e-mail and personal interview. EI was measured by Emotional and Social competency Inventory (ESCI). It is the latest 360-degree instrument designed to measure the emotional and social competencies of individuals in the organizations and was conceived by the Hay Group. The relationship between stress and EI competencies was analyzed by stepwise multiple regression method. The data indicated that the stress level is very high in employees and the EI competencies have positive and strong impact on reducing stress and more than 80% employees of banking sector experience stress on a daily basis and expect the management to support to solve the causes of stress.

Sankpal & Vashishtha (2010) highlighted that there is a significant difference between the role stress of public and private sector bank employees. The study was conducted in Gwalior city and a sample of 100 bank employees is used for data collection 50 each from public and sector. The instrument for data collection was the standardized questionnaire developed by Pareek. The data was collected using Likert scale. The data collected was subjected to analysis through z-test for comparing between the employees of public and private sector banks. Overall 11 hypotheses were tested. Not only was the data compared in the entirety, it was also compared on the basis of inter role distance, role stagnation, role expectation conflict, role erosion, role overload, role isolation, personal inadequacy, self role distance, role ambiguity and resource inadequacy. It was found that the private bank employees experienced higher organizational role stress than their public bank counterparts. It was also found that there was no difference between the Public and Private Sector bank employees in certain aspects like role expectation conflict, role isolation, personal inadequacy and role ambiguity.
1.20.6 What is the remedy to Stress? Leaving the job – No.

NIOSH (National Institute for Occupational Safety and Health) research suggested examples of individual and situational factors that can help to reduce the effects of stressful working conditions include the following:

- Balance between work and family or personal life
- Create support network of friends and coworkers and talk out openly
- Maintain relaxed and positive outlook/attitude
- Change the motto - No one is perfect – perform the best
- Have realistic expectations
- Have a balanced diet
- Practice relaxation and meditation
- Have thorough medical checkup at frequent intervals

Corporate Level Strategy

The corporate body has also a moral responsibility to practice healthy work culture and environment. The employee during most of the productive period of the day i.e. eight hours of his awaken period of the day, is available in the work place of the company. Each corporate policy makers must analyze their environment (general as well as organizational), evaluate alternative contingency strategies for likely future scenario like one that is being discussed now “The Occupational Stress”, choose the right option and implement it to equip their middle and operating level employees to cope the situation.

Experts feel that change in the attitude of the management is essential and needed. Simple measures could improve greatly the contentment and morale. Commonsense recommendations include redesigning the job to increase variety, prevent excessive hours, and provide better support. Rewards should also be improved-both praise and interest from more senior staff and, more tangibly, working conditions, holidays, and opportunities for study leave. Participatory decision-making, skill building, social security, support etc. are some of the other attentions management must throw upon its employees. Management has to recognize its responsibility for minimizing stress, thereby reducing ill health among employees, including potentially fatal coronary heart disease. Volvo Car Company in Sweden is an example to this method of stress release. It introduced innovations such as job rotation to widen workers’ skills, and less
authoritarian management style that improved productivity and decreased depression and tiredness.

NIOH (National Institute for Occupational Safety and Health) has also identified organizational characteristics associated with both healthy, low-stress work and high levels of productivity. Examples of these characteristics include the following:

- Recognition of employees for good work performance
- Opportunities for career development
- An organizational culture that values the individual worker
- Management actions that are consistent with organizational values
- Exposure to stressful working conditions (called job stressors)

**Corporate Stress Prevention Strategy**

- Talk to individual employees, if possible or else to their first supervisors
- Hold group discussions with employees
- Measure employee perceptions of job, working conditions, stress, satisfaction etc
- Design a survey method
- Collect objective data
- Analyze the data and identify the problem
- Find out remedial measures

**The Personal and Organizational effects of Occupational stress**

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<tr>
<th>Personal</th>
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<td>• Anxiety</td>
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<td>• Drug use</td>
<td>• Psychosomatic diseases</td>
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<td>• Emotional Instability</td>
<td>• Eating disorders</td>
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<td>• Lack of self-control</td>
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<td>• Marital problems</td>
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<td>• Depression</td>
<td>• Health breakdowns (cardiovascular, etc.)</td>
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<td>• Insomnia</td>
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1.21 Organizational Commitment

Organizational Commitment is widely described in the management and behavioral sciences literature as a key factor in the relationship between individuals and organizations. Raju & Srivastava (1994) described organizational commitment as the factor that promotes the attachment of the individual to the organization. Employees are regarded as committed to an organization if they willingly continue their association with the organization and devote considerable effort to achieving organizational goals (Raju & Srivastava, 1994). The authors argue that the high levels of effort exerted by employees with high levels of organizational commitment would lead to higher levels of performance and effectiveness at both the individual and the organizational level.

Organizational commitment is an issue of prime importance, especially to the management and owners of the organizations. Organizational commitment and job satisfaction are directly related to an organization’s profitability and competitive position in the market. Organizational commitment directly affects employees’ performance and is therefore treated as an issue of great importance. (Shore & Martin, 1989; Meyer et al.,
Commitment is a sort of bond between an employee and the organization they are working for (Buchanan, 1974). Organizational commitment has a strong relation with the employee behaviour. If an employee is committed to an organization, it would reduce the chances or occurrences of absenteeism and turnover (Igbaria & Greenhaus, 1992). Commitment refers to an employee’s willingness to work positively in an organization and his continuance to work for it (Mowday et al., 1982).

1.21.1 Definition of Organizational Commitment by various researchers

- Allen & Meyer (1996) defined Organizational Commitment as, “a psychological link between an employee and his or her organization that makes it less likely that the employee will voluntarily leave the organization”

In other words, Organizational Commitment is typically measured by items tapping respondents’ willingness to work hard to improve their companies, the fit between the firm’s and the worker’s values, reluctance to leave, and loyalty toward or pride taken in working for their employers.

- Beckeri, Randal & Riegel (1995) defined the term in a three dimensions:
  1. a strong desire to remain a member of a particular organization;
  2. a willingness to exert high levels of efforts on behalf of the organization;
  3. a define belief in and acceptability of the values and goals of the organization.

- Northcraft & Neale (1996) defined commitment, as an attitude reflecting an employee’s loyalty to the organization, and an ongoing process through which organization members express their concern for the organization and its continued success and well being. Organizational commitment is determined by a number of factor, including personal factors (e.g., age, tenure in the organization, disposition, internal or external control attributions); organizational factors (job design and the leadership style of one’s supervisor); non-organizational factors (availability of alternatives). All these things affect subsequent commitment (Northcraft & Neale, 1996).
Mowday, Porter, and Steer (1982) see commitment as attachment and loyalty. These authors describe three components of commitment:

- an identification with the goals and values of the organization;
- a desire to belong to the organization; and
- a willingness to display effort on behalf of the organization.

Salancik (1977) conceived commitment as a state of being in which an individual becomes bound by their actions and it is these actions that sustain their activities and involvement. From this definition, it can be inferred that three features of behaviour are important in binding individuals to act: visibility of acts, the extent to which the outcomes are irrevocable; and the degree to which the person undertakes the action voluntarily. Therefore, commitment can be increased and harnessed to obtain support for the organizational ends and interests through such things as participation in decision-making.

Meyer, Allen, & Smith (1993) said that the three types of commitment are a psychological state “that either characterizes the employee’s relationship with the organization or has the implications to affect whether the employee will continue with the organization”.

Meyer et al (1993) continued to say that generally the research shows that those employee’s with a strong affective commitment will remain with an organization because they want to, those with a strong continuance commitment remain because they have to, and those with a normative commitment remain because they fell that they have to.

Meyer & Allen (1997) defined a committed employee as being one “stays with an organization, attends work regularly, puts in a full day and more, protects corporate assets, and believes in the Organizational goals”. This employee positively contributes to the organization because of its commitment to the organization.

Based on the multidimensional nature of organizational commitment, there is growing support for a three-component model proposed by Meyer and Allen (1991). All three components have implications for the continuing participation of the individual in the organization. The three components are:

- Affective Commitment: Psychological attachment to organization.
- Continuance Commitment: Costs associated with leaving the organization.
- Normative Commitment: Perceived obligation to remain with the organization.

Guest (1991) concluded that high organizational commitment is associated with lower turnover and absence, but there is no clear link to performance. It is probably wise not to expect too much from commitment as a means of making a direct and immediate impact on performance. It is not the same as motivation. Commitment is a broader concept and tends to withstand transitory aspects of an employee’s job. It is possible to be dissatisfied with a particular feature of a job while retaining a reasonably high level of commitment to the organization as a whole.

Armstrong (1999), asserted that “it is difficult to deny that it is desirable for management to have defined strategic goals and values. And it is equally desirable from management point of view for employees to behave in a way that support those strategies and values”. Creating commitment includes communication, education, training programmes, and initiatives to increase involvement and ownership and the development of performance and reward management systems.

Commitment influences sustainable growth and development of the organizations. Organizational Commitment implies an intention to persist in a course of action. Therefore, organizations often try to foster commitment in their employees to achieve stability and reduce costly turnover. It is commonly believed that committed employees will also work harder and be more likely to “go the extra mile” to achieve organizational objectives.

1.2.1.2 Factors affecting Organizational Commitment

Although a great deal has been written about organizational commitment, still there is no clear understanding on how the factors purported to be associated with it contribute to its development or how these organizational factors can be managed to promote the development of organizational commitment (Beck & Wilson, 2001). Human resources management practices, leadership styles and trust within the organization are some of the organizational factors that have been associated with organizational commitment (Meyer & Allen, 1997).
Based on literature following are some of the factors on which organizational commitment of employees is dependent:

- Employment status (full time or part time): is a determinant of organizational commitment. It seems that part time employees exhibit less commitment as compared to full time employees. Many studies have concentrated on the implications for managers with regard to organizational commitment of full-time employees,
  - Larkey & Morrill (1995) “Committed members are viewed as stable, productive, and more likely to accomplish organizational goals than their less committed colleagues”.
  - Lee & Johnson (1995) have also found that part-time workers are less committed to and satisfied with their jobs than full-time workers.
- Tenure: Commitment cannot be generated in overnight. Employees must stay at a considerable length of time in organization then only commitment will start generating in their mind.
  - Hale & David (2001) indicated that tenure had a significant effect on several of the component scores for satisfaction.
- Policies, compensation, work conditions: satisfaction with policies, compensation, work conditions, and advancement were found to have a significant relationship to organizational commitment. Management might be able to increase the level of commitment in the organization by increasing satisfaction with compensation, policies, and work conditions.
- Seniority and Pay grade:
  - Crewson (1997) found seniority and pay grade, have been found to have a positive relationship with organizational commitment.
  - Kim (2002) found that length of organizational membership is positively related to job satisfaction.
- Role clarity: Employee performs various roles in their life and organization. Sometimes these roles are overlapping. Sometimes these are conflicting in nature. Though this is very important to generate an environment of clear roles in organization.
• Ting (1997) found that clarity of tasks leads to greater job satisfaction. Greater role clarity will create employees who are more satisfied with, committed to, and involved in their work.

➢ Organizational support: for generating commitment organizational support is also a key factor.
• Yoona (2002) proposed a new dual-process model of organizational commitment. The model stipulates that overall job satisfaction and perceptions of organizational support are key emotional and cognitive processes that mobilize commitment in the workplace. Model also suggested that the feelings of job satisfaction and perceptions of organizational support operate through independent channels to mediate the impact of work experiences on organizational commitment.

➢ Training: Training generates a feeling of belongingness among employees. Likewise executive development programme also seems to be a platform of producing committed employees.
• Lam and Zhang (2003) conducted a study and found that expectations are normally unmet, and job characteristics, training and development, and compensation and fairness are related to satisfaction and commitment.

➢ Leadership Style: A consideration leadership style was found to have a greater influence than a concern for structure leadership style (or task-oriented style) on commitment.
• Williams and Hazer (1986) included consideration leadership style as one of their antecedents to commitment.

1.21.3 Various studies relating to Organizational Commitment

Kaur & Sandhu (2010) examined the career stage effect on organizational commitment of bank employees. The subjects included 660 clerical and managerial staff of Indian banks operating in the state of Punjab in northern India. Organizational commitment has been measured by Meyer et al., (1993) Organizational Commitment Scale. Career stages were identified by each respondent’s self-reported age, and tenure in the organization. Descriptive statistics were employed to ascertain the level of affective, continuance, and normative organizational commitment across career stages. Cronbach alpha was calculated to test the internal consistency reliability of the organizational commitment scale. One-way analysis of variance (ANOVA) was carried out to study the
impact of career stages on different dimensions of organizational commitment. Results of the study revealed significant differences in organizational commitment across career stages of employees when career stages were categorized on the basis of chronological age but no significant difference in any dimension of organizational commitment has been found between employees in early-career stage (up to 2 years of experience), and employees in mid-career stage (3-10 years of experience). The findings of the study have positive and useful implications for HR systems in Indian banks to design more effective organizational career planning programs and procedures.

Ghazanfar et al. (2012) measured the impact of human resource management practices individually and as a system on organizational commitment. Data were collected from 304 respondents from banking sector of China. A questionnaire survey for this purpose was conducted in different cities of China. Correlations and multiple regression statistics analysis were used to explore the relationship between the variables involved in the study. The study revealed that the HR practices relates to organizational commitment, individually and as a system as well. These findings provide important avenues for the banking sector of China and for the debate regarding convergence of the human resource management practices regionally as well as internationally.

Baqer Kord (2012) planned to ascertain the relationships between job satisfaction and organizational commitment and also compare the mean scores of job satisfaction and organizational commitment of bank employees. The sample size consists of 800 employees working in Bank and they were selected randomly from Iran (Zahedan) and India (Aligarh). Job satisfaction questionnaire and organizational commitment scale were used to collect data. To analyze the data Pearson correlation and independent t-test were used and results illustrated that affective commitment, continuance commitment, normative commitment sub-scales and total scores of organizational commitment have significant correlation with job satisfaction, and also the results revealed that Indian bank employees have higher mean scores on job satisfaction questionnaire in comparison with Iranian counterparts. Eventually the results showed that there is not any significant difference between two groups on affective commitment, continuance commitment sub-scales, and total scores of organizational commitment scale. But there was significant difference between the mean scores of two groups on normative commitment; the mean scores of normative commitment of Iranian bank employees was bigger than Indian bank employees.
Padala (2011) studied the various parameters for employee job satisfaction and organizational commitment in Nagarjuna Fertilizers and Chemicals Limited (NFCL), Kakinada, India to measure the level of employees’ job satisfaction and organizational commitment in the selected organization based on the selected factors, and to examine the relationship between employees’ socio-economic character and the factors of job satisfaction and organizational commitment. Around ten per cent of the sample (out of 1940 employees, 200 respondents are selected i.e., 35 executive cadre, 55 junior executive cadre and 110 non executive cadre employees) is selected based on the stratified random sampling and used Mean, Standard Deviation, ANOVA and t-tests analysis. The study revealed that employees are found to have a positive inclination in their intensity of commitment towards their organization. Age, education, nature of the job, length of service and income have negatively relations with the employee job satisfaction as well as organizational Commitment. Employees who have very active participation in trade union are found to have more job satisfaction and high degree of organizational commitment compared to other groups of employees.

Saleem et al. (2013) explored self efficacy and optimism as the predictors of organizational commitment among bank employees. The data was collected from 150 employees, which consisted of equal number of employees of private (n=75) and semi public sector (n=75) banks of Sargodha city. The variables of the study were measured through Organizational Commitment Questionnaire (Mowday, Steers, & Porter, 1979), General Self Efficacy Scale (Schwarzer & Jerusalem, 1995) and Optimism Subscale of PsyCap Questionnaire (Luthans et al.,2006) respectively. Correlation analyses indicated that self efficacy was positively correlated with optimism and organizational commitment while the optimism and organizational commitment had no correlation. Multiple regressions revealed that self efficacy emerged as significant predictor while the optimism was not significant predictor of organizational commitment. Furthermore it was revealed that employees of private sector banks have higher level of organizational commitment than those of semi public sector banks. It was also explored that professionally qualified employees have higher level of organizational commitment than non-professionally qualified employees.

Kaur (2013) studied the affective, continuance and normative organizational commitment of bank managers in relation to personal and role-related variables. Sample size was of 334 managers working in ten public sector banks located in the state of.
Punjab (north India). The data were checked for reliability using Cronbach alpha. Exploratory factor analysis was performed to validate the factor structure of Meyer, Allen and Smith’s (1993) Organizational Commitment Scale. Pearson’s Product Moment Correlation, t-test and Analysis of Variance were carried out for analysis. Results of the study revealed that among personal variables, age had positive relation with both affective and normative commitment, but the relationship was stronger for normative commitment than affective commitment. Educational qualification of the respondents was another personal characteristic that had been related to continuance organizational commitment only. No significant difference has been found in affective, continuance, and normative commitment between married and unmarried, and male and female managers. In terms of role-related factors, neither managerial scale nor positional tenure had any affect on the organizational commitment of bank managers but there was significant difference in the organizational commitment of branch managers and non-branch managers. The findings of the study have positive and useful implications for HR systems in public sector banks in an era of extensive globalization and privatization.

Anis et al. (2011) investigated the relationship between employee retention, job satisfaction, perceived supervisory support and compensation by considering the organizational commitment as mediating variable in pharmaceutical industry in Pakistan. For this purpose, primary data collection method was used and 450 questionnaires were sent to employees of six pharmaceutical companies. Out of the total, three hundred and twenty (320) usable questionnaires were included for data analysis. Structural Equation Modeling (SEM) was carried out by the means of AMOS 18.0 for model testing purpose. The results showed the positive and significance relationship exists between compensation, Supervisory Support, and organizational commitment. The results further concluded that organizational commitment has strong and positive relationship with employee job satisfaction and employee retention.

Thus it is clear that the variables taken in the study (Occupational stress, Job satisfaction and Organizational commitment) are interrelated with each other as well as influence the work-life balance.

1.21.4 Organizational Commitment as an antecedent of Job Satisfaction

There is no doubt that organizational commitment leads to job satisfaction. Job satisfaction has been recognized as a component of organizational commitment (Kovach,
More specifically organizational commitment can be understood as a predictor of job satisfaction. LaLopa (1997) stated that job satisfaction is a significant predictor of organizational commitment. Many studies use different facets of satisfaction to predict employee attributes such as performance, organizational commitment, and service quality (Dienhart & Gregoire, 1993).

Tai et al. (1998) observed that job satisfaction and organizational commitment are highly correlated. Markovits et al., (2007) suggested that affective organizational commitment was found to be most influential with respect to levels of intrinsic and extrinsic job satisfaction.

✓ First, satisfaction with the job is directly related to organizational commitment (Brown & Peterson, 1993).
✓ Second, job satisfaction is either directly (Netemeyer et al., 1990) or indirectly (Brown & Peterson, 1994) related to a turnover intentions.

According to Brown & Peterson (1993), job satisfaction as an antecedent to organizational commitment. They also suggested that the organizational commitment relationship from a more detailed perspective of job satisfaction facets rather than global or overall job satisfaction. Boles et al. (2007), indicated that various facets of job satisfaction are more strongly related to organizational commitment. They also indicate that these relationships are not the same for male and female sales people.

1.22 Job Satisfaction

In today’s competitive business environment, organizations can no longer afford to waste the potential of their workforce. There are key factors in the employee’s workplace environment that impact greatly on their level of motivation and performance. The workplace environment that is set in place impacts employee morale, productivity and engagement both positively and negatively. It is not just coincidence that new programs addressing lifestyle changes, work/life balance, health and fitness - previously not considered key benefits - are now primary considerations of potential employees, and common practices among the most admired companies.

In an effort to motivate workers, firms have implemented a number of practices such as performance based pay, employment security agreements, practices to help balance work and family, as well as various forms of information sharing. In addition to
motivation, workers need the skills and ability to do their job effectively and for many firms, training the worker has become a necessary input into the production process.

Job satisfaction is one of the most examined concepts in business literature and, as such, a plethora of studies have analyzed various dimensions of job satisfaction and the associations between job satisfaction and other variables. Employees’ job satisfaction has been considered from the perception of many fields, including psychology (e.g., Locke, 1976) and the management sciences (e.g., Hunt & Saul, 1975). Mitchell & Lasan (1987), recognized that job satisfaction is the most important and frequently studied attitude in the organizational behavior field.

1.22.1 Definition of Job Satisfaction by various researchers

✓ Weiss and Cropanzano (1996) job satisfaction represents a person’s evaluation of one’s job and work context. This definition is still being debated. It captures the most popular view that job satisfaction is an evaluation and represents both belief and feelings. It is an appraisal of the perceived job characteristics and emotional experience at work. Satisfied employees have a favourable evaluation of their job, based on their observations and emotional experiences.

✓ Saleh (1981) stated that job satisfaction is a feeling which is a function of the perceived relationship between all that one wants from his job/life and all that one perceives as offering or entailing. The emphasis here is on all that one wants, whether it is important for self-definition or not.

✓ Luthans (1989) stated that job satisfaction is a pleasurable, or positive emotional state resulting from the appraisal of one’s job, or job experience, and is the result of the employee’s perception of how well the job provides those things which are viewed as important.

✓ Locke (1976) stated that job satisfaction is a collection of attitudes about specific facets of the job. Employees can be satisfied with some elements of the job while being simultaneously dissatisfied with others. Different types of satisfaction will lead to different intentions and behaviour. An employee might complain to the supervisor when dissatisfied with low pay but not with coworker dissatisfaction. Overall job satisfaction is a combination of the person’s feeling towards the different facets of job satisfaction. He argues that the more important factors conducive to job satisfaction are mentally challenging work, equitable rewards, supportive working conditions, and supportive colleagues. One can also add the
importance of good personality—job fit and an individual’s genetic disposition (some people are just inherently upbeat and positive about all things including their job). Employees are concerned with their work environment for both personal comfort and how it facilitates doing a good job. People get more out of work than merely money or tangible achievements. For most employees, work also fills the need for social interaction. Not surprisingly, therefore, having friendly and supportive co-workers leads to increased job satisfaction.

- Mitchell and Lasan (1987) recognized in the organizational behaviour field that job satisfaction is the most important and frequently studied attitude.
- Luthan (1998) posited that there are three important dimensions to job satisfaction:
  - Job satisfaction is an emotional response to a job situation. As such it cannot be seen, it can only be inferred.
  - Job satisfaction is often determined by how well outcome meet or exceed expectations. For instance, if organization participants feel that they are working much harder than others in the department but are receiving fewer rewards they will probably have a negative attitudes towards the work, the boss and or coworkers. On the other hand, if they feel they are being treated very well and are being paid equitably, they are likely to have positive attitudes towards the job.
  - Job satisfaction represents several related attitudes which are most important characteristics of a job about which people have effective response. These to Luthans are: the work itself, pay, promotion opportunities, supervision and coworkers.
- Vroom (1964) defined job satisfaction is a function of occupational dimensions such as values and the potential for reward. Job satisfaction has also been defined as an affirmative emotional state ensuing from the evaluation of one’s job or job experiences (Locke, 1976). Satisfaction is a multi-dimensional concept. It has been conceptualized as total satisfaction measured by either a few general questions (Hackman & Oldham, 1980) or by an aggregation of individual aspects (Levin & Stokes, 1989). One of the most influential theories on
- Hackman and Oldham’s (1975) job satisfaction is a job characteristic theory, which posits that employees can be motivated to perform a job well if they find
the work meaningful. This conceptualization is supported by Herzberg (2003), who contends that by altering job characteristics to make them more interesting or rewarding, job satisfaction can be enhanced.

### 1.2.2 Factors Responsible for Job Satisfaction and Job Dissatisfaction

Employees tend to prefer jobs that give them opportunities to use their skills and abilities and offer a variety of tasks, freedom, and feedback on how well they are doing.

- **Challenge**: Jobs that have too little challenge create boredom, but too much challenge creates frustration and a feeling of failure. Under conditions of moderate challenge, most employees will experience pleasure and satisfaction (Katzell, Thompson, and Guzzo, 1992).

- **Fair pay system**: Employees want a fair unambiguous pay system and promotion policies. Satisfaction is not linked to the absolute amount one is paid; rather, it is the perception of fairness. Similarly, employees seek fair promotion policies and practices. Promotion provides opportunities for personal growth, more responsibilities, and increased social status. Individuals who perceive that promotion decisions are made in a fair and just manner are likely to experience satisfaction from their jobs (Witt & Nye, 1992).

The matching of job requirement with personality characteristics is best articulated in Holland’s (1985) personality-fit theory. Holland presents six personality types. These are

- realistic
- investigative
- social
- conventional
- enterprising
- artistic

He proposed that satisfaction and the propensity to leave a job depends on the degree to which individuals successfully match their personalities to an occupational environment. Studies to replicate Holland’s conclusions have been supported by many researchers for example, Feldman and Arnold, 1985.
Interesting work, social status, and boss: Sinha (1958) studied the job satisfaction prevalent in Indian offices and manual workers, and analyzed the causative impacts on satisfaction and dissatisfaction. 'Interesting work', 'social status', and 'boss' were found as crucial factors contributing to satisfaction whereas inadequate salary and lack of security were regarded as important factors causing dissatisfaction. Clerical employees were found to be lower in their satisfaction, indicating a reverse tendency to what is usually observed, that is, increase in satisfaction with occupational level. Employees who found themselves unable to adjust between work and family, generally seem to be less satisfied with their jobs as well as their life (Perrewe et al. 1999).

Fair promotional policies: in any organization has become their foundation of growth. When an employee gets fair promotion, which is generally based on his true assessment, he gets a type of recognition, and hence, increases his job-satisfaction.

Job mobility: Kalleberg and Mastekaasa (2001) examined the impact of intraorganizational (resignations and layoffs) and interorganizational (promotions and downward commitment) job mobility on changes in job satisfaction and organizational commitment. They found that promotions increase employee’s perceptions of the quality of their job and thereby enhance both their satisfaction and commitment. Resignations increase job satisfaction, whereas layoffs have no effect on satisfaction.

Uncertainty: It was observed that uncertainty of production was a common problem in the organizations. Although production was based upon pre-planning, but in spite of planning, uncertainty of production cannot be avoided. It was very important to find the linkage of production uncertainty with job satisfaction. Wright and Cerdery (1999) investigated the relationship between job control and affective outcome (job satisfaction and intrinsic motivation) varies with the level of production uncertainty.

Qualification: The qualification of an employee must match his job. If they feel that their qualification is not matched with his job, naturally they will be dissatisfied. Johnson and Johnson (2000) investigated the effects of perceived over qualification on dimensions of job satisfaction, using the relative deprivation theory. The cross-sectional results supported the hypothesis and suggested that perceived over qualification has a negative effect on job satisfaction.
Interdependence: It has been investigated that group level task interdependence, increases the feeling of belongingness and coordination among employees and hence increases the degree of job satisfaction (Vander, Emans, & Van DeVliert, 2001).

Demographic variables: Some demographic variables, for example, age, race, and employment status, have been found as important factors in determining level of job satisfaction (Sinacore, 1998).

Organizational politics: Politics being a vital part of an organization. Vigoda (2000) stated that perception of organizational politics was found to have negative relationship with job attitudes (job satisfaction and organizational commitment), a positive relationship with intention to leave the job (exit), and a stronger positive relationship with negligent behavior (neglect). A weak negative relationship was found between perception of organizational politics and employee’s performance as reported by supervisors.

Rewards: When an organization cares for its employees, it definitely gets their support in reward. Organizational investment in employee’s well being results in the higher satisfaction in employees. Taylor (2000) suggested that job satisfaction is directly related to company’s investment in employee’s well being.

Team working: Sprigg, Jackson, and Parker (2000) examined the consequences of implementing a common form of teamworking and the effects of interdependence and autonomy in particular interdependence as a moderator of the relationship between autonomy and employee’s well being. Results showed that higher job-related strain cause lower job satisfaction.

Leadership: Style of leadership also plays an important role in determining level of job satisfaction. Foels, Driskell, Muller, and Salas (2000), using a meta analytic integration of research evidence to address the paradox, reveal that there was a significant tendency for groups experiencing democratic leadership to be more satisfied than groups experiencing autocratic leadership. Increased upward communication and its reward also results in job satisfaction.

1.22. 3 Job Satisfaction with reference to Banking sector

In the modern era, with the beginning of liberalization, privatization and globalization and realities in front of the bank employees. The success of the bank to a large extent depends upon the level of satisfaction of employees. Job satisfaction is the
attitude of person towards his job. There are many reasons for job dissatisfaction and the most important reasons among them is

- lack of motivation,
- empowerment
- the type of Performance Appraisal System

All these are major challenges before the HR Department these days. The other reasons for job dissatisfaction of workers working in multinational companies (MNCs) were found to be

- excessive workloads
- working conditions
- relationship at work that lead to stress at the work place. In the globalized world a dramatic change has been observed both in manufacturing and in service sectors.

This has brought higher employment opportunities, increases in income level, and changes in consumption pattern and consequently there emerges a competitive environment in the country.

With the opening up of the economy of India, specifically, the expansion of private banking business, along with customized services, has created a severe implied competition in this sector. This competition has made the service gap wider as private banks offer better services to their internal and external customers. The scenario has created an urge to the bank policy makers to identify the underlying reasons and brought them into consideration the job satisfaction issue. It has been further envisaged that officers in banking sector play the key role in manipulating their services through implementing policy that has appeal to their customers. In such situation, job satisfaction of bank officers becomes an important issue that has to be taken care of in order to achieve ultimate goals of the banking sector.
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