WORK-LIFE BALANCE

4.1 WORK LIFE BALANCE PROGRAM IN INDIA

During the last few years, India has observed a dramatic economic and social change. Researches reveal that the participation of women has increased considerably (Census of India 1991, 2001) which constitute nearly 48% of the population. Notably, significant changes have been observed on the home chores especially when we talk of the urban India. Previously, there were traditional large combined and extended families which are now giving way to nuclear families. This change has brought about more independence to the couples but while this change is providing couple’s with more independence. It is taking a way to taken aback the traditional support system from family member, especially for child care and house hold work which was quite common in Indian families, not more than a couple of decades back (Ramu, 1989). Researchers have pointed out the expectations of traditional and modern family where man are takes up some household responsibility while maintaining their breadwinning role Recent studies (Aryee, Srinivas, & Tan, 2005) point out the coexistence of traditional and modern family expectations where man are taking some household responsibility as well as maintaining their breadwinning role and woman continue to manage their household responsibilities despite continuing with their jobs and maintaining their employment status. Increased participation of women employees in banking jobs has created a kind of crisis of carers at the home fronts, thus causing work life imbalance. These radical changes in the structure of typical and a traditional Indian family have lead to an increased pressure on man and woman. (Komarraju, 1997; Poster, 2005; Rajadhyaksha & Bhatnagar, 2000).

Emergence of number of organizations in upcoming service sector such as Business Process Outsourcing Organizations (BPOs), cell centers, health care services, information technology and software services in a broader economic perspective and at an organizational level have put forth novel challenges before HR managers. However, they may be attributed for creating highest number of jobs and has become the biggest employment generators by doubling the
number of jobs every year. In the similar veins, this sector is facing high attrition rates due to
the work pressures and time demands. Ever changing work schedules such as shift jobs
during night in BPOs and call centers to balance and cater the needs of their customers
especially from western countries has made balancing of work-life even more crucial. These
are not the only organizations which are ailing with global work hour’s syndrome.
Advancements brought about in the field of telecommunication have consequently lead to
enhancement in the number of hours worked in most of the organizations. As with the use of
technology it has become easy and cheap to make audio and video conferencing calls. Now
the employees find themselves working even when they are away from the work place.
Enhanced number of managers has reported who find themselves engrossed in work related
issues such as meetings even after their scheduled work hours and sometimes even on
weekends. Other technological developments like broadband and Wi-Fi internet services have
added more flexibility which may be useful in striking a balance between work and the life.
However, everyone is not at so much ease to maintain such efficiency levels, due to the
increased pressures from customers and supervisors.

Nonetheless, there is a need of diversified kinds of policies and regulations in the
organizations today due to the existence of contemporary, diversified and a typical job pattern
and practice. There is an argument that there should be flexible work hours and distinctive
approach to leave and paid holidays etc. in information, communication and technology
(ICT) industries (Gayathri & Antony, 2002). ICT sector is a saluted to be a gender –neutral
industry which has shown its complete reliance on knowledge and cognizant attribute rather
than physical abilities. But until and unless this is not formally regulated and added into
family-friendly policies, the conventional gender biases shall prevail (Gayathri & Antony,
2002). Therefore, it has become more vital to develop policies and provisions beyond mere
welfare facilities in order to cope up with the increasing problem of work-life balance under
the modern economic perspective and changing demographics. Yester year’s innovative
practices have become obsolete today. The phenomenon of welfare must be changed from
being “hygiene” perspective to “motivational” perspective. It has been observed in ever
changing scenario that organization are not obstructing themselves only to regulatory welfare
policies by the government rather they have grown to be even more conscious towards the
needs, desires and development of their employees, along with their families and society at
large. Many organizations which are there providing facilities in their premises, which are
providing 24*7 services and which are likely to remain open 24 hours like cafeterias,
gymnasiums and medical clinics are being provided by the employers in order to lure
employees. Several organizations in India such as Motorola, Unilever, NIIT, IBM, Intel, Cummins, Accenture, and TATA have implemented flexible work practices along with many other interventions to gain attention and retain workforce and to help them in achieving healthy equilibrium between work and life perspective. Multi National Companies are committed in maintaining increasingly high standard of HR interventions pertaining to their welfare and many other benefits programs as a part of employees’ benevolence packages and they propagated such programs as “family-friendly policies” or “work life benefits and programmes”. This research work outlines several policies and provisions provided by various organizations to their employees the data are take in from secondary sources such as newspapers, government reports, survey outcomes, company’s website etc. along with primary sources which includes interviews and discussion with HR managers in some of prominent organizations in India which has also been discussed in following paragraph.

Intel India has responded in a strategic manner about the vital changes which have taken place in order to provide a family friendly work environment and has shown its obligation and dedication to equip them with tools and work environment remedies in order to decrease work and personal life hindrances with increased employee participation and by enhancing Intel’s value by propagating its philosophy of presenting Intel as a “Great Place to Work”. It also caters to several other benefits and welfare facilities for its employees and along with their families such as five days of work schedule in a week and flexibility in work hours in order to facilitate its employees to have a better balance between work and life. Some of the benchmark practices as provide by Intel India are 1) hospital expenses which incur during illness/injury because of hospitalization are reimbursed through Insurance Policy which aims at providing all employees and along with their nominated dependents such as spouse, children, parents or in-laws with floater policies of rupees 500,000 on an annual basis for which 100 percent of the premium is paid for the employees and about 80 percent of the premium is paid for dependents. 2) There is also a provision for separate medical coverage in Intel India which caters the need of the full time and part time employees without any cost under medical plan and in business traveler plan the company bears all expenses of their business visits both within and outside country for the period of 90 days. 3) In case of any unfortunate situation such as death of an insured employee, Intel India is committed to pay 100 percent of the premium in a lump sum to the legal heirs of the employee under group term life insurance. 4) Another benefit that Intel India provides is a provision for maternity benefit for all the women employees from a very first day. 5) Intel India has a provision for paid maternity leave of 84 days for every female employee which may be availed by them any time during pregnancy to certain days post delivery also. 6) Intel India also
provides leave entitlement for its employees for 15 working days per calendar in between the first two years under annual leave provision and leave for 20 days per calendar year after two years of service with Intel along with 12 paid leaves apart from public or festival holidays. There are other crafted programmes also which are designed keeping the global perspective in consideration and which are particularly designed in accordance with the objective of catering the needs of employees of peculiar country, and also rely upon the requirements of market as well as legal scene prevailing in every country. The diverse range of choices including a flexibility in work schedule, compressed hours and weeks of work, option for alternate work schedule, tele-commuting, home office, part time employment, child care assistance, resource and referral services along with health and welfare provisions. Intel India opts for site based approach in order to cater the specific child care needs of their employees. For an instance in Israel, Intel with the partnership of the community to facilitate employees with child care centers in the locations closer to Intel work stations, such facilities and services are provided in order to help and match the needs of its employees. In similar veins, in Ireland, Intel has actualized on-site resource and referral services to facilitate its employees for enhanced child care facility and in United States Intel provides resource and referral services, Spending account for dependent’s care and discount for national child care.

Moreover, IBM India facilitates its employees with choices such as flexibility in hours along with work week schedule, working from home, part time employment, family counseling and leave against any absence from work. According to IBM’s manual on policies it has been revealed that organization is committed in order to help its employees in achieving work-life balance. Apart from these, benefit programs also include reimbursement for education, opportunities on global perspective, recreational activities, clubs and facilitating employees in coping up with everyday stress. IBM’s uses work life balance programmes and provision as its strategic initiative which facilitates in attracting, motivating and in retaining the very best talents in the technology industries.

One of the most acclaimed industry which is also India’s oldest, largest and most reputed business conglomerates and popularly known for being people-focused companies is none other than TATA group. The TATA group stands very high above all on almost all the welfare perspectives related to WLB. Welfare programs and provisions are designed in such a way that they are able to meet the specific needs and requirements of all the employees as in TATA employees of different strata work in TATA. Thus, the interventions are crafted in view of the needs and requirement. For an instance, a major proportion of workforce in TATA group’s
manufacturing plants is illiterate and belongs to the lower unprivileged section of the society. Thus, understanding its social responsibility the company has introduced adult education programmes and education about family planning inclusive into its welfare program master plan. Facility of crèche has been provided at all such workplaces where the female employees account for more than 20 percent of the total workforce. The span of welfare practices has been extended by the TATA groups of companies even to outside the work place by including involvement of its employees in social responsibilities like communities development program. One of its upcoming subsidiary Tata Consultant’s Service (TCS) is an organisation under TATA group emerging as a new economy organisation which has been successful in attracting a pool of educated executive class employees. It gives its employees an opportunity to avail facility such as flexi-working hours and five day provision for work in a week. It keeps on conducting seminar and workshops on health and nutrition, better living and stress management as a consequence of its realization with regard to the outcomes of long hours of work extensive travelling and sitting jobs which are responsible for deteriorating health condition of many a TCSers. The company also endeavours to encourage its employees to form groups of individuals with similar interest, so that they may participate in several activities apart from work such as painting, singing, dancing, book reading etc. in order to help employees in identifying talents other than work. “Maitrie” is another HR intervention and an initiative for the employees’ spouse which has brought the families of the employees together.

Another emerging giant in new Indian economy is Zensar Technologies which has got the provision for child care facility such as crèche facility for its employees. It organizes “Pizza and Coke” an informal meeting from time to time in which they regard their employees as their associates. In such kinds of meetings the subordinates gets the opportunity to meet their seniors in an informal environment where they can discuss anything and everything. Other welfare initiative that facilitates employees in Zensar Technologies is “Madad Online” which facilitates employees and their families in meeting their personal day to day needs such as to drop cheques, withdraw cash pay, deposit telephone bills and school fees of their wards etc. This is a 24/7 service which is available for the employees at Zensar. At Zensar, it is also aimed to provide information with regard to housing schemes, facilities for education, Child-care facilities along with recreational facilities for children and families, community club activities etc., all are available for the employees at Zensar. It regularly organizes social events involving families of their employees such as fun day and family day at workplace so that they also have bonding with the organization. Stress management programmes are also organized in order to help them to cope up with everyday stress.
Agilent Technologies has been identified as one of the great places to work by a survey conducted by Times Group and Great place to Work Institute in 2008. It has been very supportive for employee work life balance. It provides freedom and flexibility in deciding time and place of work to its employees and rewards employee performance than working more number of hours.

According to a recent survey by Great Place to Work Institute, Intel Technology India Pvt. LTd Intelenet Global Services and Quadcomm India Pvt.Ltd were recognized as the best companies in India for work life balance.

Another multinational companies that believes in the philosophy of work life balance and practices employee diversity is ‘Shell Being’. The choices are given to the employees such as flexitime and work from home. It endeavours to check employees’ perception about WLB every year in their Annual Global People Survey, to know the present position of the company to find out what interventions can further be taken in order to facilitate employees in achieving WLB. Technologies such as video or teleconferences are encouraged as well as advocated to be used by employees exertion caused due to excessive travelling. It also conducts midweek meetings so that travelling in the weekend could be avoided. It strongly condemns the practice of overtime work long with the practice of carrying office work to home on weekends. It also encourages its employees to use their personal leaves by not allowing it to be carried forward to the year ahead it also discourages the encashment of leave so that the employees encouraged to make use of personal leaves for themselves and their family. This demonstrates that organization is highly concerned and committed about WLB.

Research studies reveal that policies and benefits across different organization in distinctive industries, the programs and policies such as maternity benefits and comprehensive health and medical insurance policies are some of the most significant work life balance provisions. There are several organizations offer which encourage facilities such as flexi-timing, leave choices, option for paternity leave so that the employees may be benefited with facilities child care. In order to avoid excessive exertion caused due to travelling, use of video conferencing is encouraged, avoiding to schedule work events during weekends and likewise. Nevertheless, facilities such as flexi work hours and telecommuting are not legally adopted policies in form of norms by most of the organizations although they are provided by few on self discretion to some selective higher level employees (especially in case of senior managers.). Moreover, the provision in which the employees are provided with flexibility in office arrival time generally from half an hour to one hour keeping the number of work-hours
intact is referred to as flexi timing. Policies and practices were found to be varying considerably across organization. Multinational organization were found to be more with regard to issues related with work life balance and have been endeavouring to provide more provisions, policies and support programmes to enhance WLB among their employees. Organization are also providing provisions for their employees such as canteen facilities, pleasant workplace in form of more lively and employee friendly office interiors and decorations along with provisions in order to facilitate family and children of employees. Health and well being training camps and workshops are organized on a regular basis such as classes for yoga, stress management workshop etc. They are also provided with facilities for recreation along with conducting social events in the work place premises to help its employees in relieving the stress caused due to long working hours. Previous researches (Buddhapriya, 2009; Poster 2005; Wang Lawler, Shi Walubbwa & Piao, 2008) have also affirmed that there is lack of formalization of policies with regard to WLBPs (Work Life Balance Programmes) for the employees as compared to the level of formalization which has already been done by their counterparts in western countries.

The growth of Work Life Balance Programmes in India has not been laudable; nevertheless, senior HR professionals find the future of to be extremely bright and positive. It is assumed by them that it shall be a distinct inseparable part of organisation; WLBPs shall cast positive impact upon government undertakings and corporate organisations. Although, employees have been prevented for misusing the provisions such as flexible timings along with cost benefit assessment are some of the issues which are moved up by them.

Customarily, it is widely accepted that in any occupation there is movement of workers from one place and position of work to another in the same organization can facilitate in avoiding undesirable work pressure and assure better balance between work and life along with job satisfaction. The jobs in banking sector are designed in order to provide financial services in an in new and creative ways so that the customers derive satisfaction from its services, It involves a very high degree commitment in which record entry is also involved. Both the employer and employees understand the significance of the quality of work life experienced by the employees in an organization. It is very important banking business to ensure work life among its employees is most desirable for organizational performance. Work pressure, stress, poor working condition are most significant factors that affects performance at work and paves the way for work life conflict.
4.2 WORK LIFE BALANCE PROVISIONS AND LEGISLATIONS IN INDIA

Several measures have been taken by the Government of India in order to promote WLB in India which are worth appreciable such as in India enactment of labour legislations in order to ensure the welfare of workers across different industries may be considered to be a family-friendly approach of the government, as these provisions certainly help employees to maintain and their health and safety thereby making them productive workers as well as better family members. The Employee State Insurance Act, [ESIC] 1948, is a social welfare legislation which was enacted primarily with the objective of providing certain benefits to employees in case of sickness, maternity and employment injury and also to make provision for certain others matters incidental thereto. The Act tries to achieve the objective of socio-economic justice mentioned in the Directive principles of state policy under part 4 of our constitution, in particular articles 41, 42 and 43 which enjoin the state to make effective provision for securing the right to work, the right to education and public assistance in cases of unemployment, old age, sickness and disablement. The act tries to fulfil these avowed objectives only upto some extent. This act has a wider scope than Factories Act. In the sense, that while the Factories Act concerns with the health, safety, welfare, leave etc of the workers employed in the factory premises only. But the benefits of this act extend to employees whether working inside the factory or establishment or elsewhere or they are directly employed by the principal employee or through an intermediate agency, if the employment is incidental or in connection with the factory or establishment. Factories Act, 1948 is a legislation that ensures adequate safety measures and aims to promote the health and welfare of the workers employed in factories. Some of the government mandated welfare provisions and labour legislation as given in List III Concurrent List of Seventh Schedule to Constitution of India (Taxmann’s Labour Laws, 2012) are as follows-

I. 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 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). A
A worker cannot be employed for more than 48 hours in a week. [Section 51]. Weekly holiday is compulsory. If he is asked to work on weekly holiday, he should have full holiday on one of three days immediately or after the normal day of holiday. [Section 52(1)]. He cannot be employed for more than 9 hours in a day. [Section 54]. At least half an hour rest should be provided after 5 hours. [Section 55]. Total period of work inclusive of rest interval cannot be more than 10.5 hours. [Section 56]. A worker should be given a weekly holiday. Overlapping of shifts is not permitted. [Section 58]. Notice of period of work should be displayed. [Section 61].

II. Overtime Wages: If a worker works beyond 9 hours a day or 48 hours a week, overtime wages are double the rate of wages are payable. [Section 59(1)]. A workman cannot work in two factories. There is restriction on double employment. [Section 60]. However, overtime wages are not payable when the worker is on tour. Total working hours including overtime should not exceed 60 in a week and total overtime hours in a quarter should not exceed 50. Register of overtime should be maintained. An employee working outside the factory premises like field workers etc. on tour outside headquarters are not entitled to overtime.

III. Maternity Benefits: Another much acclaimed benefits considered to be family-friendly is, maternity benefits provided to working women from certain periods before and after children, [In western countries much talked statutory provision for maternity benefits comes from the Family & Medical Leave Act (FMLA), 1993 which mandates that all “eligible” employees of a covered employers can take up to twelve weeks of unpaid, job protected leave during any 12 month period to care for a new born 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 provide to working women in India under maternity benefit Act, 1961 the Act accidents to the whole of India applicable to every factory, mines or plantation (including those belonging to government) and to every shop establishment where in ten a more persons are employed or were employed on any day of the preceding 12 months, every women shall be entitled to, and her employer shall be liable for the payment of maternity benefits, which is amount payable to her at the rate of the average daily wage for the period of here actual absence. As per this Act, any women shall be entitled of maternity leave of 12 weeks in all whether taken before or after child birth., However one’s 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 benefits is payable to an insured
woman employee, in cash of confinement, miscarriage 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.

A part from these statutory provisions, many other provisions are provided by the organization voluntarily to their employees either as a result for union’s bargain or as pragmatic concerns of employers. These provisions include high standard of working conditions, housing, facility to more encompassing benefit packages that include health dental and life insurance, vacation and leave policies, investment and retirement plans. Maternity benefit is payable to insured women in case of confinement or miscarriage or sickness related thereto. For claiming this insured woman should have paid for at least 70 days in 2 consecutive contribution periods i.e. 1 year. The benefit is normally payable for 12 weeks, which can be further extended up to 16 weeks on medical grounds. The rate of payment of the benefit is equal to wage or double the standard sickness benefit rate. The benefit is payable within 14 days of duly authenticated claim papers.

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

V. Medical benefits: Medical benefits are payable from day one of entering insurable employment for self and dependants such as spouse, parents and children own or adopted. For self and spouse on superannuation subject to having completed five years in insurable employment on superannuation or in case of having suffered permanent physical disablement during the course of insurable employment.

VI. Sickness benefits: Sickness benefit is payable to an insured person in cash, in the event of sickness resulting in absence from work and duly certified by an authorised insurable medical officer/practitioner. The benefit becomes admissible only after an insured has paid contribution for at least 78 days in a contribution period of 6 months. Sickness benefit is payable for a maximum of 91 days in two consecutive contribution period.
VII. **Extended sickness benefit:** Extended sickness benefit is payable to insured persons for the period of certified sickness in case of specified 34 long-term diseases that need prolonged treatment and absence from work on medical advice. For entitlement to this benefit an insured person should have been in insurable employment for at least 2 years. He/she should also have paid contribution for a minimum of 156 days in the preceding 4 contribution periods or say 2 years. ESI is payable for a maximum period of 2 years on the basis of proper medical certification and authentication by the designated authority. Amount payable in cash as extended sickness benefit is payable within 7 days following the submission of complete claim papers at the local office concerned.

VIII. **Enhanced sickness benefit:** This cash benefit is payable to insured persons in the productive age group for undergoing sterilization operation, viz., vasectomy/tubectomy. The contribution is the same as for the normal sickness benefit. Enhanced sickness benefit is payable for 14 days for tubectomy and for seven days in case of vasectomy.

IX. **Disablement benefit:** Disablement benefit is payable to insured employees suffering from physical disablement due to employment injury or occupation disease.

X. **Dependants benefit:** Dependants benefit [family pension] is payable to dependants of a deceased insured person where death occurs due to employment or occupational disease. A widow can receive this benefit on a monthly basis for life or till remarriage. A son or daughter can receive this benefit till 18 years of age. Other dependants like parents including a widowed mother can also receive the benefit under certain condition. The rate of payment is about 70% of the wages shareable among dependants in a fixed ratio. The first installment is payable within a maximum of 3 months following the death of an insured person and thereafter, on a regular monthly basis. Other benefits like funeral expenses, vocational rehabilitation, free supply of physical aids and appliances, preventive health care and medical bonus.

XI. **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, 1) Earned Leave (the convenient leave sought by individual employee) 2) Casual Leave related purpose e.g. burials, weddings etc. 3) Sick Leave (most times with doctors’ recommendations), 4) 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 benefits period and certified by a duly appointed medical officer. Leave - A worker is entitled in every calendar year annual leave with wages at the rate of one day for every 20 days of work performed in the previous calendar year, provided that he had worked for 240 days or more in the previous calendar year. Child worker is entitled to one day per every 15 days. While calculating 240 days, earned leave, maternity leave upto 12 weeks and lay off days will be considered, but leave shall not be earned on those days. [Section 79]. Leave can be accumulated upto 30 days in case of adult and 40 days in case of child. Leave admissible is exclusive of holidays occurring during or at either end of the leave period. Wage for period must be paid before leave begins, if leave is for 4 or more days. [Section 81]. Leave cannot be taken for more than three times in a year. Application for leave should not normally be refused. [These are minimum benefits. Employer can, of course, give additional or higher benefits].Wages for overtime and Leave Salary - Wages for leave encashment and overtime will include dearness allowance and cash equivalent of any benefit. However, it will not include bonus or overtime.

XII. No Dismissal Or Removal During Period Of Sickness: Section 73 of ESIC act provides that no employee shall dismiss, or reduce or otherwise an employee during the period the employee is in receipt of sickness benefit or maternity benefit. He also cannot dismiss discharge or otherwise punish employee when he is in receipt of disablement benefit or is under medical treatment or is absent from work due to sickness .This gives protection to employee when he is in receipt of sickness benefit. Employer cannot take any disciplinary action against employee in such cases. An employee is entitled to get benefits which are medical benefit, sickness or himself and benefit, disablements well as cash benefit. A person who has completed at least five years in insurable employment is entitled to get benefit for himself and his spouse, after superannuation. He has to pay nominal amount of rupees 120 per year.

XIII. Equal Remuneration To Both Men & Women: the provision for equal remuneration for both men and women has been given in Equal Remuneration Act, 1976. As the name of the act suggests, the object of the act is to provide for payment of equal remuneration to men and women workers and to prevent discrimination on the grounds of sex against women in employment .The act has overriding effects over other Acts [Sec 3]. It is duty of each employer to not to make any discrimination while paying remuneration to any employee any worker of opposite sex. He should pay same wages to the employees of both sex for performing same work or work of similar nature,[sec 4].Same work or work of similar nature means work
in respect of which the skill, effort and responsibility required are same, when performed under similar working conditions, by a man or woman of are not of practical importance in relation to the terms and conditions of employment.[section2(h)].

**XIV. Facilities and Conveniences:** The workplace/factory should be kept clean. [Section 11]. There should be arrangement to dispose of wastes and effluents. [Section 12]. Ventilation should be adequate. Reasonable temperature for comfort of employees should be maintained. [Section 13]. Dust and fumes should be controlled below permissible limits. [Section 14]. Artificial humidification should be at prescribed standard level. [Section 15]. Overcrowding should be avoided. [Section 16]. Adequate lighting, drinking water, latrines, urinals and spittoons should be provided. [Sections 17 to 19]. Adequate spittoons should be provided. [Section 20].

**XV. Welfare:** Adequate facilities for washing, sitting, storing clothes when not worn during working hours. [Section 42]. If a worker has to work in standing position, sitting arrangement to take short rests should be provided. [Section 44]. Adequate First aid boxes should be provided and maintained [Section 45]. Ambulance room must be provided if 500 or more workers are employed. Full time Welfare Officer if factory employs 500 or more workers [Section 49]; Hoists and lifts should be in good condition and tested periodically. [Section 28 and 29]. Pressure plants should be checked as per rules. [Section 31]. Floor, stairs and means of access should be of sound construction and free from obstructions. [Section 32]. Safety appliances for eyes, dangerous dusts, gas, and fumes should be provided. [Sections 35 and 36]. Worker is also under obligation to use the safety appliances. He should not misuse any appliance, convenience or other things provided. [Section 111]. In case of hazardous substances, additional safety measures have been prescribed. [Sections 41A to 41H]. Adequate firefighting equipment should be available. [Section 38]. Safety Officer should be appointed if number of workers in factory is 1,000 or more. [Section 40B].

**XVI. Canteen:** If 250 or more workers are employed. It should be sufficiently lighted and ventilated and suitably located. [Section 46]. Rest rooms / shelters with drinking water when 150 or more workmen are employed [Section 47].

**XVII. Employment of Women:** A woman worker cannot be employed beyond the hours 6 a.m. to 7.00 pm. State Government can grant exemption to any factory or group or class of factories, but no woman can be permitted to work during 10 PM to 5 AM. Shift change can be only after weekly or other holiday and not in between. [Section 66].
XVIII. Display on Notice Board: A notice containing abstract of the Factories Act and the rules made there under, in English and local language should be displayed. Name and address of Factories Inspector and the certifying surgeon should also be displayed on notice board. [Section 108(1)]. Notice of Accidents, Diseases Etc. - Notice of any accident causing disablement of more than 48 hours, dangerous occurrences and any worker contacting occupational disease should be informed to Factories Inspector. [Section 88]. Notice of dangerous occurrences and specified diseases should be given. [Sections 88A and 89].

XIX. Obligation regarding Hazardous Processes / Substances: Information about hazardous substances /processes should be given. Workers and general public in vicinity should be informed about dangers and health hazards. Safety measures and emergency plan should be ready. Safety Committee should be appointed.

4.3 WLB IN BANKING INDUSTRY

The ever-changing temperament of the Indian economy from the 90s to the present times has been showing the reflections of complex reciprocation between politics, products, markets, technology and multiplied competitive pressures linked to International market scenario. As with the rise of organizational redesigning, retrenchment and mergers and demergers in the past few years, security in long-term jobs has been vanished. Novel career rules have replaced the older ones. It has been observed employees have responded to the given situation by adjusting with job insecurity (Arnold & Feldman, 1986). Thus, as a consequence of this employees have raised themselves to multi-skilled and their eventual prospects depend on their willingness and ability to learn and adapt more skills and abilities, unlearn them, and then develop new skills and abilities and change again if required. Work-life scenario in banking sector is highly perplexed and pressing. There are many push and pulls, pressures and stress experienced by the employees in order to create a balance between work and life. Because of long and hectic working hours, the bank employees cannot justify with their life roles; they get estranged from the actual work. Indian bank employees were facing increased challenges. Both the employees of private and public sector banks have been observed to be stressed in order to cater the needs, satisfy and allure a huge number of customers for various schemes offering appealing products and services besides recovery of loans etc. Rather than this, the banking sector has to face severe pressure & stress because of deadlines, repetitive work and demand for high performance.
Mukherjee (2009). The use of the aforementioned said conversion has a great impact upon the social, economical and psychological aspects of the bank employees and their relations. Thus, work life balance emerged as a major cause of concern and employees working in banking sector have been reported to be facing an ever increasing thrust of the hazard constantly.

The contemporary new age workforce is comprised more often with the knowledge workers, they are techno savvy i.e. who have plenty of experience with regard to use of technology , they have awareness regarding market authenticities, are more material focused and have a greater tendency to swap jobs (Varma & Sasikumar, 2004). The enhanced focus upon knowledge-based antagonism in the current tumultuous environment also raised the significance of human capital (Upadhya & Vasavi, 2006). Under this knowledge-based economy, the attraction and retention of employees is a major challenge.

Vigg, Mathur & Holani (2007) in their study mentioned that in the past two decades, the banking sector had rapidly and strikingly withstood policy changes because of globalization and liberalization, increase in competition because of the advent of large number of private sector banks, technological changes, downsizing etc. These rapid changes have been responsible to cause high level of stress among the employees of banking sector. Thus, in this ever changing present liberalized scenario, where multi-nationals and other international players are competitive in the domestic market with those players who have monopoly, the governing of financial institution such as a bank is anticipated to be more productive and efficient for livelihood. And this increased competition demands an extra effort from the employees, in turn causes job dissatisfaction. Thus, the concern of managing work-life balance among the bank employees emerged as a serious issue and gained the interest of researchers.

The Indian Banking sector is not just passing through a transition, but also undergoing a transmutation process. The liberalization measures introduced by the government, coupled with the trend toward globalization, have altered the banking turf to greater extent. Bridging the gap, where Indian Banks are here today and where they need to be in future is both an exciting and a formidable challenge. In a fiercely competitive market, the traditional way of doing business is no longer adequate. The success mantra lies in innovation, flexibility & improvisation (Mukherjee, 2009).

In a survey conducted by India’s one of the leading survey agency ASSOCHAM, it has also been revealed that stress caused due to the work and mental exhaustion – mainly because of anticipations for better performance, deadlines and increased competitiveness is sting an
adverse effect with regard to well being of Indian employees especially in a Banking sector. In a similar study Jamshed et. al. (2011) also revealed that stress is faced by individuals in his job in banking industry. According to them, the workplace is one of the most potential and important source of stress for bankers as they spend maximum amount of time in banks and their performance is decreased often due to stress. Hence, the job of an individual is likely to be a major source of stress in the given situation. The fatigue is experienced by the employees as a consequence stress encountered due to working conditions and they find themselves unable to cope up with stress. Largely, in banking industry, lack of poor relationship with customers & co-workers, and work-family imbalances lead to stress and influences negatively upon the performance of the employees.

Jayshree (2004) in her study “Stress management with special reference to public sector bank employees in Chennai” on 100 employees found that the problem of stress become a serious issue in the banking industry. This study reveals that a lot of psychological problems as well stress-related ailments are severely experienced by majority of the employees. Therefore, initiative must be taken by the management in to help the employees in the banking sector to overcome this alarming situation. However, excess of work pressure and work-life imbalance are the main cause of stress in banking sector, so it is desirable employees must be encouraged and supported in taking up role which helps them in balancing their work and family.

Subha & Shakeel (2009) observed level high level of stress with no managerial efforts to cope up and combat stress consequently resulting in lower employee performance, having negative influence on organizational reputation and employee performance. They found that these circumstances demand to urgently look into the situation by the management body of the organization in order to promote effective stress management practices so that employee’s satisfaction as well as overall employee performance may be raised.

Kayarkatte (2011) in his research “Work Life Balance – Dilemma of Indian Bank Manager” found that managers feel compelled and pressurized due to the lack of time and hectic work schedule. Managers stated that, they sometimes even come across with the thought such as to seek retirement or voluntary retirement. It was also stated that the work-life imbalance is severe initially in six months and thereafter endurance and adjustments are to be made in both family fronts as well as in office situations.

Dr. Rangarajan, the former Deputy Governor, Reserve Bank of India, commented “Indian banks have to conform to international standards, if Indian banks wants to get their due place
and recognition in the global financial market” (Jankiraman, R., 1995). Thus, in this highly competitive market meeting and conforming to higher international standards, work overload along with time pressure to accomplish a lot of work in a too less timeframe has been found to be very instrumental in causing stress which consequently decreases the performance of employees of banking sector according to Babak et. al. (2010) who finds that with too much of pressure, excessive job demands, the relaxation turns converts into exhaustion and satisfaction is replaced with the experience of stress, lack of motivation and the workers seems to have lost interest in their work leading to a decrease in performance.

With a view to know the impact of WLB, a research entitled “Work life Balance: A study of employee well being and performance of employees in banking sector” revealed that work life balance (WLB) may be regarded as one of the most significant Hr intervention which not only leads to employee well-being it is also responsible for improved performance. The result showed that, those employees who worked under pressure for longer work hours experienced a very high level of dissatisfaction and stress. Findings also reveal that employees in organizations with lack of work-life policies were unable to manage to create a balance between work and family effectively. (Kanwar, Singh & Kodwani, 2009).

4.4 KEY ISSUES/CHALLENGES IDENTIFIED IN BANKING SECTOR IN INDIA

Long working hours and demand for high performance: Bank employees feel themselves forced to put in longer hours to achieve set targets so that they exceed the expectations their employers in order to protect their jobs. Consequently, the boundary between work and home tends to get blurred.

Market Competition: In order to remain competitive, employees have to work very hard for a longer span of time frames. And also, in order remain informed about competitors and their strategies as to what they are doing? What are the types of financial services being offered by them? What are their customer relationship management strategies? How are they retaining customers and what are the various types of financial services and facilities provided by them? Thus, we can say that market completion is highly instrumental and a cause that leads to stress among the employees of banking sector employees.

Poor work environment: The socio-psychological characteristics of work settings is refered to as work environment. It includes relationship between the employee and the employer, requirements of job, need for social support and affiliation, recognition, motivation and
advancement and so on. A poor work environment is associated with reduced job satisfaction, absenteeism and stress leading to imbalances in both work and life.

**Inflexible working hours:** Bank employees feel that inflexible working hours is one of the main hindrances for them in achieving a fit between work and family life.

**Workload:** Heavy workload and time pressure of accomplishing the given task in stipulated time frame makes it difficult for an ordinary employee to finish the work on time. Thus, an employee cannot finish it on an ordinary work day and it becomes essential to put in more hours to work. Long work hours increases work-family conflict, psychological distress, health problems and so on. The more the work load, the more will be the work to family interference. This creates dissatisfaction in the employees mind which results in work-life imbalance.

**Target pressure:** Employees find themselves compelled to achieve said targets in order to survive in their work environment and keep their jobs safe. They are required to put in more and more efforts, work overtime to meet the deadlines and complete the assigned target within due course of time, or else they have to face their boss with explanation stating the cause of not meeting the targets in due time frame. This causes the stress and employees feel victimized, when they are unable to meet the targets.

**Technology:** Employees believe that technology is a double-edged sword. On one side, it is advantageous whereas on other, it is increasing their workload. Furthermore, new stressors such as computer breakdowns, computer slowdowns and electronic performance monitoring etc. have resulted in increased human interaction with computers. Ultimately, spending less time with family.

**Public/ Customer dealing:** Dealing with Public /customer is also very instrumental in creating stress among the employees of banking sector. It also depends upon the frequency and different kind of behaviors of customers who visited the bank on a particular day. A hard-won public dealing leads them in stress and decreases performance, when they come across some unpredictable situations.

**Lack of managerial support and peer support:** Unsupportive management and peers obstruct the employees performance leading to non-fulfillment of their responsibilities and demands of job placed on them. Moreover, it will create a tensed and depressed state of mind.

**Intrusion of work stress in other domains:** Work stress due to acute pressure and longer time frames a lot many conflicts with family, social responsibility and personal requirements which
give birth to interferences among family members. Spending a less time with family leads to conflict and consequently leads to work-life imbalance.

4.5 CONCLUSION

Work-life programs, provisions and policies are highly potential in order to raise employee morale, in reducing absenteeism, and in retaining organizational knowledge, especially while coming across trying economic times. It has become a matter of challenge for human resource professional to take in cognizance the significant issues of work-life balance and successfully implement work-life programs when in today’s ever changing market conditions, the prime objective of the organisations is to reduce costs. WLBP are likely pose a win-win situation for all the employers and employees across all the sectors. The scope of these provision is very wide which may includes the employees who have their family member long away on borders to safeguard the national boundaries, it may also include single mothers making an earning for livelihood and raise her children up, leisure time for those people who value their personal time, facilitate those dual-career couples who had to struggle in order to create WLB in their lives, make a check upon critical knowledge loss and drain because of employee turnover when employees, address problems of frequent absenteeism etc.

Thus, the policies which came into existence due to globalization and privatization have necessitated the banking sector also to redesign and accommodate itself to have a gamesmanship in order to cope up with environment led by multinationals. With the advent of changes in technology, especially the use of computer has widely changed the pattern of work of the employees in banking industry. Working for long hours on computer system has also taken a toll upon the health of the employees by causing health hazards such as stiffness in neck, irritation and dryness in eyes, back aches etc. It seems to have everything but to lose so many things pertaining to health and recreation. Reviews emphasized on the stressful lives of bank employees which leads to dissonances in balancing work-life. Stress due to deadlines, work overload, repetitive work and demand for high performance is a biggest source of stress in the banking industry affecting the performance of the employees, increasing their propensity to switch jobs. Apart from this, lack of support from administration (manager), work overload & severe work pressure, risk involved in job, poor customer relationship management, and lack of ability to efficiently manage work and family obligations causes stress which in turn has a damaging effect on job satisfaction, productivity and absenteeism. Thus, WLB has been evolved as a serious issue in HRM and concern for banking sector in order to maintain
organizational effectiveness and efficiency as well as occupational health, where the long and inflexibility in work hours are the most persistent predictors of work life interference among the employees of banking sector. Suitable strategic initiatives are required to be taken with regard to desirable work hours, development of friendly work environment, and organize yoga and stress management workshops in order to facilitate employees in reducing stress and creating a better balance between work roles and life roles among the employees working in banking sector. Adoption of effective WLBPs and support programs at workplace facilitate employee retention, can address and manage this issue to a large extent.