CHAPTER 7

CONCLUSION, LIMITATIONS, AND SCOPE FOR FUTURE RESEARCH

7.1 CONCLUSION

Both men (97%) and women (87%) in public sector and men (93%) and women (94%) in private sector have a strong belief that flexible work hour will enhance work-life balance. Research findings reveal that both men and women irrespective of private and public sector of private sector strongly believe that flexible working hours will improve the work life balance. This finding is found to be consistent with the prior studies (Tausig and Fenwick, 2001).

More women (89%) in public sector (92%) in private sector felt more strongly than men (75%) in public sector and (78%) in private sector facility to take care of emergencies at home with flexi working conditions may help to improve work life balance.

Women (94%) more than men (78%) in public sector banks and women (91%) more than men (79%) in private sector banks see options such as facility for child care, and flexi-work conditions in order to meet emergencies at home. Women strongly believe that facility for child care should be available at workplace. In order to ensure work life balance child care facilities should be provided in working places. This finding is found to be consistent with the prior studies of Hogarth et al. (2000).

About 73% of men and 52% of women in the Public Sector Banks and 79% of men and 61% of the women in private sector banks found themselves unable to spend enough time along with their families because of issues pertaining to work.

About 54% of men 43% of women in public sector and 67% of men and 54% of women in private sector accepted that work overlaps into their leisure time and they have no clear leisure time. Majority of men and women without any gender difference believed that the boundary
between leisure and work is blurred. The overlapping of work into family life revealed that both men and women of private sector as compared to the employees of public sector were unable to spend sufficient time along with their families, and nonetheless, pressures caused due to work inversely affect the quality of family life. This findings is found to be consistent with earlier finding (Pocock and Clarke 2005; Greenhaus 2003).

A supportive work environment and inter-personal relationship among the employees with each other and play an important role in reducing work life conflict as many of the respondents across both the genders have a strong belief that supportive work environment (78%) in public sector banks and (83%) in private sector banks finds supportive work environment as instrumental. It was strongly believed by both the genders that a supportive work environment facilitates in achieving work life balance, which is in congruence with the earlier findings (Laursen 2005). Whereas 62% respondents in public sector banks and 69% in private sector find interrelationship among employees with each other as an instrumental factor in managing work life conflict.

Majority of the respondents stand in favour of the fact that more number of women than men look forward to option such as work hour reduction. These findings are consistent with the findings of Coltrane (2000) that female workforce is involved in doing greater share of the household duties then men. Females are more likely to be held responsible for socialization at family level along with elder care, child care and nurturance etc. the list tasks to be performed by the women almost remains infinite for female employees, Hence the desire for work hour reduction is observed to be highest among married women. The distinctive attributes have been displayed between married and an unmarried woman with respect to household duties nature of household activities is different for the two subjects. Thus, the findings of present study are in congruence with the findings of Bailyn et. al. (n.d.) that families alone cannot change the structure of careers nor alter the availability of child care. More of a life-work conflict was expected to be experienced by dual working couples with children desiring for reduced hours, but some outcomes are otherwise, which ultimately raises serious concerns in short and long run about emotional and physical well-being of such dual working couple. A dramatic increase in role conflicts being experienced across the both the genders because of the resulting increase in long hours of work along with continued reliance on women as a homemaker and care-giver.

As a consequence of failure to manage a line that separates the personal and professional lives of the employees, Work-Life and Life-Work conflicts have been evolved. Employers have been
failed in recognizing that for family care employees are in need of provisions resulting in a care dilemma. Increase in diverse work force along with increments of change calls with regard to work life in order to have potential and ready to use mechanisms of work hour adjustments. The desire to reduce work hours has been observed to be consistently important regardless of life-work conflicts among married men and women with children. The studies reveal that, when 65% mothers wanted a reduction in work-hour, 93% accepted work-hour adjustment as their preferable choice. Furthermore, 75% married men desired for adjustment in time, for which the employer has shown inability, 25% accepted that the reduction of work hours is the last solution, and those who do not succeed in implementing such provisions shall be liable to face Life-Work and consequently work-life conflicts (Coltrane, 2000). It may be simply inferred that married men and women are more likely to get caught in between diverse and multiple roles. Role conflict as a consequence of work-life conflict is bringing work to home.

In India, employees of both private and public sector banks face increased challenges. In order to attract a large pool of customers, employees of both private and public sector banks may find themselves at stress as along with catering various schemes and recovery of loans they are also required to deal operations related with many other financial products. Apart from this, the employees in banking sector encounter intense pressure & stress caused due to deadlines, repetitive nature of work and increasingly high demand for performance. Globalization and privatization led policies have forced the banking sector to redesign to have their policies related to work-life balance in order to have a gamesmanship to face competitiveness lead by multinationals and corporates. With the advent changes in technology, especially wide use of computers has changed the work pattern of the bank employees. Several research reviews reveal that health hazards are also extensively caused due to the continuous and long working especially with the use of upcoming technological aids such as computer. Problems such as stiff neck problems, dry eyes, irritating, lack of interest to words sexual activities, back pains etc are widely encountered by employees working in banking sector. And thus leading to work to life conflict. It seems like to have everything but to lose so many things related to health and recreation (Atheya & Arora, 2013). There are various range of different programs and initiatives which employers can offer such as job sharing, flexi-workplace arrangement, flexi-work schedules such as part time, flexi work hours, flexibility in the place of work, occasional and telecommuting work etc. Even more can be done by the more proactive employers by providing strict maximum hours, compulsory leave, and by promoting an environment that encourages employees not to continue work after working hours. Employees of banking sector
use such benefits as mentioned in their contracts, despite many professional fields have been p
workaholic behavior. Thus, it is presumed that even if larger sample of employees would have
had participated in this research, it is more likely that finally the outcomes would not have been
very distinctive to those we have presently received. It is the expectation of the employees in
the banking industry that employers must be more compassionate and understanding towards
employees’ needs and requirement by providing suitable WLB policies & flexi-work
arrangements. Nonetheless, there are some employees who believe that it is entirely the
employees’ responsibility to create and manage a balance between work and life as the
organizations might be unfair in implementing organizational policies on WLB. Employees
working in the public sector banks find that they have supportive family. They also find
themselves satisfied with their job. They accept the significance of WLB provisions, which
ultimately leads to motivation and satisfaction towards organization. Notwithstanding, it cannot
be ignored that there such employees also who find their jobs very tiring and they find
themselves unable pay proper attention to home related issues. The research reviews also reveal
that it is believed by employees working in banking industry find that responsibilities or stress
or family worries at home decreases their performance at job. Employees have been seen to be
enthusiastic about utilizing leave benefits such as LTC (Leave Travel Concession). Other work
life balance policies enjoyed by the employees are gymnasium (selective locations), officer
club activities, transportation facility and sports events organized by the organization. Most of
the employees have enjoyed compassionate leave as a special leave. However, some employees
faced difficulty in accommodating their work life balance especially in order to care for adults
& children and in managing shuffles in between shift work. Banking organizations have begun
to realize the importance of the work-life balance to the productivity and creativity of its
employees. Banking organisation’s initiatives to facilitate work-life balance is also indicated in
a much lower intention of the employees for leaving the organization, more dignity in their
organization, a readiness to suggest it as a place to work and increased overall job
satisfaction. Apart from work, the employees like activities such as to swim, paint, dance, play
cricket or football which were arranged from time to time by both private and public sector
banks in the region. It was also observed that supportive work environment i.e. support of
manager, supervisor, colleagues, peers and team member is significant in order to balance work
& family obligations and this perception is affected by attitudes, learning, and values of the
employees in the organization. WLBPs in organisation have proved to be beneficial for their
personal life & any kind of changes brought in work pattern are accepted positively by
employees of both private and public sector banks regardless of age & category who had a
strong perception supporting this. The facilities which are provided by the organisation in order to pursue education or avail any opportunity and working extra hours for overtime pay (normal working hours 36 ¼ hrs for 5 working days & 45 hrs for 6 working days a week) is satisfactory and that management sets positive example in relation to their own WLB.

This research brings out some of the issues related to work life balance in Private and Public Sector Banks of Dehradun and Haridwar city. It has become even more desirable to encourage work life balance programmes and policies due to increase in number of dual career couples as they still need to do a lot in order to improve productivity and enhance balance of work and family life. WLBPs such as flexi-timings, work from home, facilities for child care at work-place and part time work option are facilities are required to be introduced. Another initiative need to be taken and challenge required to be addressed is to build a supportive work environment.

The survey results reveal obtained by the analysis of primary data collected through interviews and questionnaire that banking industry in India has accepted the need for work life balance of employees and have initiated in order to offer policies and programs should look beyond in being mere welfare and safety oriented to more employee growth and family friendly. Nevertheless, the WLBPs offered by the organization differ in the way of dissemination of these programmes and policies, but this has certainly provided new avenues to accept such progressive HR initiatives in order to give recognition and in accommodating and in catering varied needs of the employees. The task of creating a balance between work and family life remains to be one of biggest challenge for the organizations today, organizations are looking forward for new and creative ways to satisfy the varied employee needs and such provisions considered as integrated to core business philosophy in both the public and the private sectors. Critical analysis of Work Life Balance Programmes among the employees of private and public sector banks of Dehradun and Haridwar cities suggest that inception of the statutory and voluntary welfare practices which are provided by the employers during and post liberalization era. Government has paid continued attention by including WLBPs provisions such as working hour regulations, maternity benefits, crèches, and leave policies in government mandated provisions. Government’s initiative to safeguard employees from ruthless conditions of work provided by employers and in some cases employers’ serious botheration for health, safety and welfare may be attributed to which led to the implementation of these policies. The wide spectrum of economic changes as well as demographic changes taking place around the globe has forced the employers to look beyond
mere welfare practices. They are also encouraged to provide more humane and family-friendly work environment in order to facilitate the employees so that they are able to cater the needs of work and family in a better way making them to create a better balance between their work and family lives while also being productive at the work place. The organizations have been observed to be applying these managerial interventions such as WLBPs which shows that organizations are increasingly becoming conscious about WLBPs issues. Nonetheless, it has been observed that regardless the WLBPs have been recognized to be instrumental in creating a healthier, productive and motivated workforce reducing work-family conflict and facilitate in positioning the organization as an employer of choice. Formalization of WLBPs is yet to be done as most of the banking organisations in India have does not have any formal written statement especially for Work Life Balance Provisions. Work Life Balance Programmes as strategic initiatives is yet to see a long leap in order to create its own space in Indian organisations. There are several reasons which may be attributed to slow, sluggish and differential work life balance policies to in India as compared to western countries are slow pace of change in socio demographic structure, attitude of an employer towards WLB and very less availability empirical studies showing the impact of such initiatives on organizational performance. Despite, the procedural shortcomings, it is preferable by the employers as well as HR managers should include work-life balance programmes, policies and provisions as a strategic concern. Nonetheless, implementation of HR interventions in order to create WLB without bringing in a normative change in the philosophy and belief of the banking sector is shall not reap any positive outcome. The research has been endeavouring to bestow the conditions and competitive edge to effectiveness of work life balance programmes based on the literature focusing on the work life balance programmes across the globe. Anyhow, the outcomes of available research studies certainly show some directions to strategic HR professionals in India to review their current policies and practices with regard to work-life balance and re-craft them as per new requirement. Further, it has also been suggested that employers must remain cautious and proactive in order to implement work life balance programmes and an ardent action must be taken by the employees in order to receive its benefits. Policies and programs might not facilitate in general neither there is any common solution that fits for all. In order to design benefit programmes, organizations in India must take lessons from organizations across countries. While designing these policies and programs profile of the work force, the nature of the industry, gender specific needs, local culture, individual initiated bargains and environment along with policy implications. Effort must be made to understand if employees’
perception about WLBPs provided by their organisations are family-friendly or not and whether the work place environment and culture of the private and public sector banks is supportive in adopting such provisions. Nevertheless, the decision to adopt and implement these new, creative and innovative policies should be taken with utmost care as the effectiveness of such policies and practices are dependent upon several factors discussed above. Mere adoption and implementation of WLBPs would not solve the problem rather employees should be properly communicated about the various programmes, policies, and practices supporting work life balance and encouraged to use these benefits.

Although the development of work life balance in India has not been very significant, despite this the senior HR professionals are extremely positive about its future and emphasized that it will soon become a distinct part of organizations HR policies and corporate strategic issue which will be casting a positive impact on business.

This study provides clear indication regarding how employees’ perceive about WLB, how has been their experiences & their requirements for work life balance in the banking sector. It has also facilitated in finding the grey areas which need immediate initiative to be taken for improvement and the areas in which policies should be further developed. The stressful lives of bank employees lead to dissonances in balancing work-life. Stress due to deadlines, work overload, repetitive work and demand for high performance is a biggest source of stress in the banking sector affecting the performance of the employees, increasing their propensity to switch jobs. A part from this, lack of support from administration, over-burdened with work, severe work pressure, risk in job, poor inter-relationship with customers & co-workers, and inability to effectively manage work and family commitment causes stress which in turn has deteriorating consequences on job satisfaction, productivity and absenteeism. Thus, WLB emerged as a serious issue in HRM and concern for banking sector in order to maintain organizational effectiveness and efficiency as well as occupational health, where the most important and consistent factors leading to imbalance between work and life are the long and inflexible hours of work among the bank employees. Adoption of effective work-life balance policies and assistance programs at workplace facilitate employee retention, can address and manage this issue to a large extent.

From the above discussion, it can be concluded that in today’s business scenario, the pressure of work has been increasing and employees perceive that the requirements of work start dominating life and work life conflict is experienced. The challenges faced in conjoining work
and life issues is a part of everyday experience for the majority of employees. Organizations are required to continuously keep on striving in coming up with new, innovative and creative WLBPs which can facilitate employees so that they are able to balance their responsibilities at workplace and to their hobbies and interests they have besides work. Further, it is imperative for the bank to adopt proper strategies for managing stress within employees, which in turn facilitate retention, enhance their quality, performance and improves overall firm’s productivity.

7.2 LIMITATIONS AND SCOPE FOR FUTURE RESEARCH

The present research work provided a number of acumen into the relation between work–family issues. Nonetheless, the research also endeavours to reveal several limitations which must be addressed in future research.

First, however it is very difficult for work and life research to completely understand the situations under which the employees working in both private and public sector banks encounter imbalance in between their roles. It is required to consider perspectives such as job satisfaction, support of the family and work hours in the future research. It should be continued to refine the methodologies which are being used in the work-life research in the future researches. Those researchers who are involved in work and life roles must incorporate diverse issues such as stress faced while in job, hygiene, effect on physical and mental health, work load concerns, and expectations of one’s jobs. Additionally, it is urgent to find different methods of data collection for a longer period of time in order to understand in a better way the rapid changes which are being experienced by the employees in the work life roles in a given period of time. In order to acquire the deep cognizance of an individual’s work and family life. It is required to carry out longitudinal studies in order to find how the different stages of life such as marriage, birth of a child birth, and rearing up a child influences work and life issues. It is quite obvious from the present research that employees of the private and public sector banks experience work life imbalance while endeavouring to achieve a balance between work and life concerns.

Second, it is rather better to find balance both in an objective and subjective way in a similar study. The researchers are facilitated like in understanding how the individuals see their lives as balanced. For instance, a high degree of balance may be experienced subjectively even when employees may subjectively even when the work and life involvement are not in equal proportion and it will remain so until this difference does not reach to threshold level. In a
related context many of the employees have been observed spending more time on work related issues than family related activities. What is the desirable difference between work involvement time and life involvement time before an individual would decide that he/she is living an imbalanced life? However, the estimation of subjective balance shall facilitate us to go through diverse perspectives of balance which were not considered in objective estimation. It is less evident that individuals with ability to enjoy either of the roles without being un-necessarily burdened with the pressures faced in other role. It is also likely that individuals who are balanced experience joy and happiness for both of their mastery and intimacy needs (Kofodimos, 1993). By including diverse and varied accounting of balance within a research shall facilitate in addressing these issues and also in allowing a check upon the relative impact of the two methods i.e. the objective balance and subjective balance on work and life and issues.

Third, in this research the time spent on individual family/life role was less as in our measurement of the time which was spent with other life role is not specific and has not included the time spent with the life roles such as spouse or partner or friend or elder or children etc. Thus, in this study family time seems to have been skewed towards the time spent on tasks related to home chores such as child care and elder care which might not be considered as a leisure time and may also be burdensome for some people. Nonetheless, in future research the family time should also embody the time spent with spouse, sibling, relatives, friends, and pets while the family time assessment is done.

Fourth, the present research majorly focuses upon the balance between work and life roles. A reconnaissance of the concept of work-life balance in a broader way needs measurement of time, amount of involvement, and satisfaction derived out with multiple set of roles, such as leisure, self-development, fun with friends and relatives and socializing. It would be a better study if it can include if it can present some comparative findings between work and aggregates of other life roles along with the balance studies even between the pairs of specific roles. Such research shall facilitate in providing acumen into the impact of different targets of balancing role on one’s well-being in order to acquire more insight on impact of imbalance. It is very important to imbibe assessment of outcomes in the work sphere. Organisations must ensure that employees trying to seek a balance in their lives by opting for WLBPs offered by the organisation are not assumed to be as less committed and less productive while comparing them with other employees. Though, it was identified by Marks and MacDermid (1996) that improved performance is achieved by balance and in future research, while carrying out the
assessment of balance the effect of different aggregates of balance such as time, amount of involvement etc. should also be taken into consideration and cross-sectional as well as longitudinal study on balance i.e. objective and subjective may be done to have a better penetration on work and life issue.

However, research the research aims at examining outcomes of balance on an individual’s working in either private sector or public sector bank of Dehradun or Haridwar cities and work consequences should be cross-sectional as well as longitudinal designs shall be more ideal to use. Although the cross-sectional study has been done but the current research does not allow us to derive some envisioning inferences regarding the relationship among balancing act in different situations, along the intermediate variables, and work-life perspectives. Cross sectional studies along with longitudinal research is more desirable and holds significance in the study of work–family balance because individuals may have different priorities with regard to work and life related activities in the shorter run when compared with the long term choices.

Finally, it is desirable from researchers to probe in to identify the intermediators of the association in between balance and resulting consequences. It is presumable to apprehend individual differences to the consequences received in the act of balancing work and life to an individual’s well-being and work outcomes. For an instance, the consequences of work to life conflict shall be different for different individuals and may have more serious consequences on life related issues. Future researchers may further identify the effects of intermediates such as parenthood, career aspirations etc. on relationship between WLB. Nevertheless, the future role of intermediates is so significant that methodological theory-driven research should attempt to identify the factors that hamper in achieving better balance.

Despite the limitations of the present study, it is believed that banking organisations have initiated in order to address vital and so far overlooked issues with regard to WLB. The study relies on the responses of the sample employees. The results of the research work are influenced by these responses and are likely to be varying in a different sample. These limitations are required to be addressed in future studies. The usefulness of conceptualizing work life balance perspective was demonstrated. The findings also reveal the significance of work to family conflict and stress as a mechanism that explains the significance of work life balance into the lives of employees of both private and public banks. Nonetheless, noticeably more research is required to penetrate more into the concept and outcomes of work life balance perspective.