1. INTRODUCTION

Integration of work and non work demands is one of the most critical challenges organizations, families and individuals face today. Research on the integration of work and family and work and personal life more generally is burgeoning and crossing many disciplines. In general work family focuses on two overarching concerns. One stream of studies focuses on the different ways that work can affect the family, the other on how family responsibilities impact work. Psychological and management literature however largely adopt an individual, psychological perspective that emanates out of role theory (Katz and Kahn, 1978) focusing particularly on perceived conflicts between work and family roles. Some researchers who have studies the ways that work impacts family lives have explored how job demands (and associated factors such as organizational structures, the design of work roles and work place cultures). Affect employees and their management of family responsibilities (Apelbaun Beerg, & Kalleberrg, 2000, Cooperr, 2003). Extensive research has also been devoted to the relationship between work hours, work schedules, and different aspects of well being (Bihhan martin, 2004, Bekker, Rutte, & Crroon, 2004) with some these studies considering whether time devoted to work might otherwise be devoted to family rituals (such as evening meals), care work (essential to the needs of children, spouse, aging parents) or self care (such as medical care, exercise, and stress management) (Carrls &Frrone 2004). It is important to note that other scholars have examined whether work can enhance individual well being and family life, whereas some have studied relationship between family well being and economic compensation. (Grzywaacz & Marks,2000, Voydanoff, 2004).

1.1 What is Family?

The Latin word familia came originally from an Indo-European word meaning “house”, and thus included everyone living together, whether they are related or not (Gies &Gies, 1987). The Census Bureau’s residentially based definition of a family: “a group of two persons or more….related by birth, marriage, or adoption and residing together” (King,
R. B., 1999). In early, primarily agricultural history, everyone living together like, blood relatives, people related by marriage, farm employees, servants, and slaves. In modern times, this inclusive residential definition is now labeled a “household”. Household of people who are related by blood or marriage are “family households” and those who are not related by blood or marriage are “nonfamily households” (Greenenhaaus et al 2008).

Though official household and family data assumes that families are co-resident, in reality the “family” often encompasses an individual’s living relations (by marriage and/or by blood) who live somewhere else. For work-family issues, this boarder definition could be particularly relevant. Currently 7 in 10 children live in the “traditional joint family” as measured by official data, that is, the nuclear family of a married couple and their minor children living together (Census Bureau 2010a).

So for work-family issues, it can be important to know whether nonresident family members such as divorced, parent are involved, whether in terms of care or money. Or, whether others resident in the household might actually be a parent, not married to but cohabiting with the householder (Fulleroon, 2005). the most recent data, for 2009, show that 45% of preschool children whose mothers are employed are being minded by grandparent, sibling or other relative, while nearly 30% are being cared for by their respective parents, where they live (Census Bureau 2010a).

The population exposed to work/family conflicts consists largely of families with dependent children under age 15 yrs that have no full time stay-at-home parent. Some are two worker married couples, while others are single parents (Ricche,M.F.2013). Adult family members may also need care from working relatives, whether they are resident or non resident, but the duration of the need for care tends to be short relative to children’s needs, and there tent to be more family members available for care giving.

Work/family issues contribute to determine the population of working parents because these issues influence people’s choices about whether to have children, how many to have, and the timing between births (which, in turn can influence the number of children people eventually have). Most notable, fertility has been decreasing around the world in recent decades while women have entered the workforce in increasing numbers. This
trend is resulting in a corollary to the principal theory that demography has developed as a discipline called the “demographic transition” (Rindfuss, R.R., Guzzo, & Morgan, S. P. 2009).

The proportion of families currently raising children continues to decline relative to the number of families, and households, as a whole. In part this is due to the small size of families, allied to the increase in life’s expectancy. With only two children, on average, and longer lives, families have an increasing number of years without children in the home. Second with fewer children in the home, there is less competition among them for patents time. One researcher has found that thanks to this shift system that today’s children get on average a few minutes more time a week with mothers than they did when a much smaller portion of mothers were in the workforce (Baanich, 2012). And they get a lot more time from working fathers, at least within married couples, while stay-at –home mothers spend the bulk of their additional non-work time in housework.

Third, work/family conflict is almost guaranteed for women and men who are raising children on their own. In particular female –headed families are more likely to contain children than other family types- and much less likely to contain another earner or caretaker, especially one who is engaged with the children. Finally, avoiding a work/family challenge is most likely for married couples that are able and willing to forego one partner’s income.

1.2 What is Work?

Two kinds of underreported employment are relevant for work/family issues. One is “unpaid” work. It includes people who work in family business for no pay- that is, it is not the work that is non standard, but the pay status. However feminists have been arguing with increasing force that housework, particularly the work of raising children, should be included in economic measurements (McLanahan, S.2004). This work is paid if someone outside the family undertakes it, so not included in analysis of work/family issues.

Paid or unpaid, work done in this “reproductive” economy produces and supports an essential factor of production: the quality as well as the quantity of the future labour
force. Men and especially women who are not employed spend time on average on household activities, but women who are not employed spend very little more time than employed women on caring for others, whether in their household or outside it (Richhe,(2003). Technological change has made more work portable, creating new opportunities to blend work and family. Broad surveys of the work-at-home phenomena have been largely popping up in today’s economy, also work at home on non home jobs seems to be growing largely.

With the prospect of a shrinking working-age population, increasing the labourforce participation and raising the employment rate of women is paramount to meet the Europe 2020 headline target (75% of the population aged 20-64 should be employed by 2020), counteract the shrinking of the workforce and boost growth. Recent evidence from the OECD1 shows that on average, the projected gain from full convergence in participation rates is an increase of 12.4 % in GDP per capital by 2030 in EU-21. While the employment rate for men (aged 20-64) was 74.6% in 2012, for women, it was only 62.4 % in the same year. In all Member States, female employment rates are lower than those for males with big variations across the globe (Employment gender gap in 2012).

Parenthood is one of the main factors underlying the gender employment gaps. The employment rate for women who have children is much lower than for women without children in most countries as discussed by employment impact of parenthood in 2012. Parenthood affects symmetrically men and women's employment given that women are more often involved in childcare duties when care services are lacking or not meeting the needs of - full-time - working parents

Moreover, large costs of care facilities increase the marginal effective tax rates for second earners when moving from non-work to work, or when increasing hours worked, acting as disincentive to take up jobs or increase working hours given that second earners have large labour supply elasticity.

With these two demographic changes – an unusually large generation in working ages and an unprecedented number of wives and mothers in the labour force- made work family conflict into an increasingly pressing policy concern.
Contributing factors include the fact that women are more likely to be wage workers and unpaid family workers; that women are more likely to engage in low-productivity activities and to work in the informal sector, with less mobility to the formal sector than men (World Bank Gender Data Portal, 2012), the view of women as economic dependents; and the likelihood that women are in unorganized sectors or not represented in unions (International Labour Organization, 2014). It is calculated that women could increase their income globally by up to 76 per cent if the employment participation gap and the wage gap between women and men were closed.

Gender differences in laws affect both developing and developed economies, and women in all regions. Almost 90 per cent of 143 economies studied have at least one legal difference restricting women’s economic opportunities (World Bank, 2014). Of those, 79 economies have laws that restrict the types of jobs that women can do (ILO, Global Employment Trends, 2014). And husbands can object to their wives working and prevent them from accepting jobs in 15 economies (ILO, Global Employment Trends, 2014). Women’s economic equality is good for business. Companies greatly benefit from increasing leadership opportunities for women, which is shown to increase organizational effectiveness. It is estimated that companies with three or more women in senior management functions score higher in all dimensions of organizational effectiveness a report by Mckinsey & Company, Women Mater 2014

Current work patterns of married couples with preschool-age children demonstrate the overwhelming presence of work-family conflicts during an important stage in contemporary lives. Only one third of married mothers, who had both preschool-age children and working husbands did not work at all, followed the traditional path for this life stage. Another third of wives with preschool-age children and working husbands worked year round full-time, while a further 10% worked year-round part-time. Having young children certainly affects mothers’ work patterns: by comparison, fully 80% of wives whose children were school-age worked some time during 2Q02, and nearly half of these mothers worked year-round full-time (U .S. Bureau of Labor Statistics, 2003).
1.3 What is Family Time?

Scholars in Family Studies life have pursued a deeper understanding about how family members engage in themselves in family related activities and perceive their time, their emotions, and stress around family. Most of this research has been on samples of workers highly stressed by their family stage (i.e. parents of young children) or by their occupations. Spillover between work and family has been heavily studies as a general phenomenon; in other words, workers who report successful work life and also report that they carry this stress home. The studies reviewed here are exemplary because they measure stress in precise, daily ways, and they connect daily experiences of stress in one sphere (i.e. work or family) to the other sphere (Grzywaacz & colleagues 2012).

The second source of daily stress was work. Interestingly, men reported more tension due to work than women, whereas women's primary tension stemmed from household labour (Weithgton, & Kesseler, 2002).

As is the case with much research in Family Studies, the work and family research has been spurred by concerns about social problems. The major concern has been that parents are not spending enough time taking care of their children due to the increase in maternal employment. The research tries to focus on three aspects basically mothers’ time and activities with children, fathers’ time and activities with children and children’s time and activities.

Bryant & Zick (2004) conducted a trend analysis examining maternal employment and time spent with children. Rather than supporting the claim that contemporary mothers are spending less time spend with children the amount of time mothers spent with their children doing primary care activities actually increased modestly, both for mothers who were employed and mothers who were not employed. When time spent per child was considered in analysis, Bryant & Zick (2004) found that each child’s time with the mother had increased substantially over time i.e. it has come at the expense of time spend with children, but instead comes at the expense of the time mothers have for their own personal care and leisure activities as well as household work, volunteer activities, sleep, and free time (Biancchi, 2010).
Family scholars debate the extent to which fathers spending time with their children is a critical aspect of “fatherhood”, the work fathers do in families to support their children (Hawkins & Dolahite, 1997). A major thrust of research on father’s time with children has focused on whether fathers who live with employed marital partners provide more parenting time than fathers whose marital partners are not employed (Biacchi, 2010).

Researchers have extended their interest in household studies that time use to understand how children use time. Driven by social problems motivation, scholars have been concerned about what children of working parents might be doing in their time that is not supervised by parents. Articulating concerns over parent’s time with children and with the nature of the childrens activities changing over time, Binancchi and Robinson (2010) examined the amount of the time children spend reading or being read to, watching TV, studying, and doing chores. The results also revealed children’s time spend in activities did not vary based on the number of parents in the household, maternal employment, or family size. It did however vary according to gender, with teenage girls doing more routine inside chores and boys doing more outside chores, resulting in a pattern in which teenage girls spend twice as much time in household labor as boys (Coltraane, 2008).

Extending information on how children use time to child outcomes, activities such as reading, sports, and family activities have been paramount concern because they have been associated with some positive child outcomes, such as achievement (Hooferth & Sandbeerg, 2011), though they have also been associated with depression (McHale et al., 2013). Also structured activities such as hobbies, sports, and visiting were associated with cognitive and socio emotional well being (Hooferth & Sandbeerg, 2013). Doing activities with parents and in the company of adults, as opposed to non-supervised peers, during middle childhood was associated with less depression, higher achievement, and fewer conduct disorders in early adolescence (McHalle et al., 2001).

1.4 Relationship between Work and Family

The connection between work and family is addressed in the ILO Workers with family responsibilities convention, 1981(No. 156). The convention calls for policy to create
effective equality of treatment by enabling workers with family responsibility to engage in employment “without being subject to discrimination and, to the extent possible without conflict between their employment and family responsibilities” (Article 3)

A number of recent surveys in recent years have shown the close connection between work-family integration and characteristics of work (Bond, Galinnsky, & Swanbeerg, 1998). Lately there have also been some experimental efforts to redesign work to enhance effectiveness by placing employee’s personal life at the center rather than at the margins of the effort (Rapport, 2012). There have been rapid changes in recent decades over the labour force participation for the working age population in several economies.

The basic family friendly program assumption- that dependent people had a family member whose primary job was caring for them in the home- no longer held. Of course, many families in the past had not enjoyed that lack of conflict, as both parents needed jobs in families with very low income, single parents were not known much, and elderly family members relied on children for care (Rapport, 2012).

1.5 Definition of Conflict Between Work and Family

A lack of fit between work and family- the work-family conflict – is a source of stress, burnout and negative health outcomes. Measures of conflict between family and work have been developed by Kopeelman, Greenhaaus, and Connolly (1983), Guteek, Searle, and Klepa (1991), Frone, Russell, and Cooper (1992); Netemeyer, Boles, and McMurrian (1996); Stephens and Sommer (1996), and Carlson and Frone (2003), among others. Some of these measures are second-generation, meaning that they were created by selecting existing items based on their conceptual and empirical utility (e.g., Netemeyer, Boles, & McMurrian, 2014; Stephens & Sommer, 2010). Most existing measures are based on the conceptual framework laid out by Greenhauus and Beeutell (1985, p. 77), and described earlier in this chapter.

Although there is considerable variation in the content of conflict measures, their form is quite consistent. The typical strategy is to ask respondents via a paper-and-pencil questionnaire to indicate the degree to which their job (or their family life) interferes with
(or, occasionally, enhances) specific elements of life in the other domain (Carlson & Frone, 2013). Some researchers have conducted confirmatory factor analyses, which have shown reasonable separation between items measuring work-to-family and family-to-work conflict (e.g., Stephens & Soomer, 1996). Tests of construct validity usually yield moderate correlations with a variety of other variables, such as organizational commitment, job satisfaction, and life satisfaction (e.g., Netemeyer, Boles, & McMurrian, 1996). Sample items from a very recent measure by Carlson and Frone (2003) are

The foundation of much of today’s thinking about conflict between family and work roles emerged in the 1960’s. Kahn and colleagues developed a theory of roles that defined role conflict at the “simultaneous occurrence of two (or more) sets of pressures such that compliance with one would make more difficult compliance with the other” (Kahn, Wolfe, Quinn, Snoek, & Rosenthal, 1964). Kahn and colleagues also proposed that role conflict would be more severe when the implicated roles were central to the individual’s sense of self and when there was strong pressure for compliance with expectations in a role (Greenhaus & Beutell, 1985).

Another groundwork contribution is Goode’s theory of role strain, which he defined as “felt difficulty in fulfilling role obligations” (Goode, 1960). He assumed that the role obligations of most individuals would exceed their capacity to respond, making the experience of role strain so inevitable as to be normal. Second, he articulated the “scarcity” hypothesis, which is based on the premise that individuals have a fixed pool of resources. Thus resources expended in one domain necessarily are deprived from another.

In 1985, Greenhaus and Beutell published what has become the second-most cited article in the work-family literature. They used Kahn et al’s original formulation (1964) as the basis for the first explicit definition of work-family conflict: “a form of inter role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect” (Kahn, et al. 1964). In a major theoretical innovation, Greenhaus and Beutell (1985) defined three specific types of conflict: Time-based, when involvement in one role in impeded by time pressures in the other; strain-based, when performance in
one role is affected by tension in the other; and behavior-based when fulfilling the requirements of one role is made more difficult by the behavior required in the other.

Another theoretical innovation is the proposition that research on conflict between work and family should study conflict emanating from each domain separately. Several measures have been developed to measure family-to-work conflict and work-to-family conflict (Frone, Yardely, & Markel, 1997) and some empirical support has been found to suggest that different antecedents produce the conflict emanating from each domain (Frone, Yardely, & Markel, 1997). Greenhaus and Powell (2003), however, revisited Kahn et al.’s original proposition (1964) that conflict is the result of simultaneous pressure from multiple domains. They continue to argue, that in such instances the direction of conflict is apparent only after an individual chooses the pressure with which he or she will comply such as when someone must choose between a work obligation and a conflicting family demands (Greenhaus and Beutell, 1985).

Finally coping is an element of the stress process that remains a gap in the study of conflict between work and family (Greenhaus, & Connolly, 1983). Researchers argue that coping may affect levels of stress in part by affecting perceptions of work-family conflict: “that is, the way the individual perceives his/her environment and is stressors become positively changes…. If an individual is effectively coping, his/her perceived work- family conflict should be lower because the conflict is ‘under control’, so to speak. Similarly, perceived conflict should be expected to be highest in those who are ineffectively or inefficiently managing work-family conflict.”

In the era of increasing globalization, international expatriate assignments, and virtual and diverse teams, organizations and managers are increasingly confronted with different work and family values and as a consequence with varying interfaces between work and family. The work family equation can also be inverted to consider the ways that families support the work place as well as circumstances in which family obligations distract workers from employer’s priorities (kanter, 1977a).

Thus, it has been the concern of work-family scholarship to juxtapose our knowledge of how workplaces operate with our understandings of how families function. The research
conducted over past three decades has revealed the connection between these institutions and has linked the scholarly work of what has traditionally been perceived as separate areas of study. The broadening of the field to encompass the work life domains reflects the view that just because employees do not have family care responsibilities does not necessarily insulate them from life stressors’ and pressure to integrate work and non work roles. Currently, far more research has been done on integration of parenting with work than on other life roles related to community, eldercare, personal values, leisure and aging.

A second change that has occurred is that, regardless of the motivation, and voluntary reduced load work arrangements to give employees more discretion and personal flexibility in how they ingenerate work demands with other life roles such as family, community, and leisure (Lee, MacDermind, & Buck, 2000). This increase in flexible work arrangements has further blurred the boundaries between work and home for many employees. Growing evidence shows that professional, especially men are often reluctant to experiment with these alternative work arrangements (Fried, 1998) and that sometimes fear keeps workers from using existing supports. A critical eye is needed to examine the inherent conflicts that arise in employment relations by questioning organizations motivations for providing flexible work arrangements whether for benevolent or economic reasons.

Third the problem of “work overload” may be even more serious for wage earners in low-income families who often need to work two or three jobs to make ends meet. Research also needs to address the reasons managers are working excessively long hours and whether companies benefit when they do (Stroh, 2003; Perlow, 1998). For example, Hochschild (1997) suggests that some people choose not to take advantage of employer policies that allow more time at home because today’s workplace is easier and less emotionally challenging than today’s home, given increasing number of divorce rates, eldercare demands, troubled children and fewer stay at home spouses.

Fourth, as the workforce becomes increasingly multicultural, differences in values regarding the primacy of the work role to the family and to other life role takes on growing importance. Countries and cultures differ in beliefs and values about whether
balancing work and family is a collective or an individual responsibility (lewis, 1999), and whether societal government and employer involvement enriches a common good. Employees who work for large organizations, live in wealthier communities or have higher paying jobs are more likely to have higher quality child care and more disposable income to allocate to care (lewis, 1999).

1.6 Service Industry and Banking Industry

Service sector has emerged as the largest and fastest-growing sector in the global economy in the last two decades, providing more than 60 per cent of global output and, in many countries, an even larger share of employment. The growth in services has also been accompanied by the rising share of services in world transactions. Trade in services has grown at the rate of 6% (from the period 1990-2003) in international supply of services. Along with this there is remarkable shift of FDI (Share risen to 60% half of less in a decade before) from manufacturing sector to service sector. Service sector today contributes to the extent of 51% of GDP.

India serves as an example as to how services sector can play an important role in a country’s economic growth. India is doing reasonably well in retail sector and the financial sector including insurance. India is now eager to open up the pensions sector also to foreign investors. The way these sectors have been developed with a robust regulatory and policy framework also holds important lessons for other countries. India’s financial services sector has been one of the fastest growing sectors in the economy.
The economy has witnessed increased private sector activity including an explosion of foreign banks, insurance companies, mutual funds, and venture capital and investment institutions. Although significant steps have been taken in reforming the financial sector, some areas require greater focus.

While in developed countries, the formal financial sector comprising mainly the banking system serves most of the population, in developing countries, a large segment of the society, mainly the low-income group, has little access to financial services, either formal or semi-formal. As a result, many people have to necessarily depend either on their own sources or informal sources of finance, which are generally at high cost. Most of the population in developed countries (99 per cent in Denmark, 96 per cent in Germany, 91 per cent in the USA and 96 per cent in France) has bank accounts (Peachy and Roe, 2004). However, formal financial sectors in most developing countries serve relatively a small segment, often no more than 20-30 per cent of the population, the vast majority of who are low income households in rural areas (ADB, 2007). Recent data shows that countries with large proportion of population excluded from the formal financial system also show higher poverty ratios and higher inequality. Typically, countries with low levels of income inequality tend to have lower levels of financial exclusion, while high levels of exclusion are associated with the least equal ones. In Sweden, for example, lower than two per cent of adults did not have an account in 2000 and in Germany, the figure was around three per cent (Kempson, 2006). In comparison, less than four per cent of adults in Canada and five per cent in Belgium lacked a bank account (Buckland et al, 2005). Countries with high levels of inequality record higher levels of banking exclusion. To illustrate, in Portugal, about 17 per cent of the adult population had no account of any kind in 2000 (Kempson, 2006).

The far-reaching changes in the Indian economy since liberalization have had a deep impact on the Indian financial services sector. Financial sector reforms that were initiated by the government since the early ’90s have been to meet the challenges of a complex financial architecture. This has ensured that the new emerging face of the Indian financial sector will culminate in a strong, transparent and resilient system.
Broadly, financial sector reforms can be categorized in two phases. The first phase of economic reforms that started in 1985 focused on increasing productivity, new technology import and effective use of human resources. These efforts were in line with the changes in international markets, organizations and production areas. In the second phase, beginning in 1991-92, the government aimed at reducing fiscal deficit by opening the economy to foreign investments. Financial sector reforms during this period focused on modification of the policy framework, improvement in financial health of the entities and creation of a competitive environment. These reforms targeted three interrelated issues viz. (i) strengthening the foundations of the banking system; (ii) streamlining procedures, upgrading technology and human resource development; and (iii) structural changes in the system.

Financial services in India still remain largely under-penetrated and there lies the opportunity for high growth. Foreign banks are likely to be allowed to acquire local banks when the next stage of banking reforms is proposed and increased FDI limit in insurance will offer good opportunities in the insurance sector. Low penetration in the pension market makes it a lucrative business segment. India also offers a once in a lifetime opportunity for PE funds to invest in the infrastructure asset class across the board ranging from core sectors such as power, roads, transport to social asset classes such as healthcare, education, environment. Other service economy infrastructure sectors like telecom, ISPs, financial payment gateways also offer massive opportunities.

In the financial services sector, engagement with microfinance institutions, international financial institutions, and multilateral and bilateral donors is common, particularly around microfinance. Large commercial banks have the potential to serve as lynchpins in the dynamic transformation of financial markets to offer expanding economic opportunity to the poor. While individual firms must naturally choose the strategies most appropriate for them, strong collaboration capabilities will almost certainly be essential – both within the financial sector and beyond.

The changes in the financial services landscape have taken place against a wider systemic backdrop of easing of controls on interest rates and their realignment with market rates, gradual reduction in resource pre-emption by the government, relaxation
of stipulations on concessional lending and removal of access to concessional resources for financial institutions. The financial regulatory system in India today is far more conscious and better equipped, institutionally and legally, to demand and enforce necessary disclosures and compliance with laid norms for protection of the users of the system as well as the credibility and efficacy of the system itself.

As the financial services sector players of the future will emerge larger in size, technologically better equipped and stronger in capital base, one can only hope that the regulatory as well as the self regulatory mechanisms will match up to the best worldwide thereby ensuring that the health of the Indian financial system is not only preserved but improved upon and its ability to withstand shocks, which are inevitable with global integration, remains strong.

The last decade witnessed a significant broadening and deepening of financial markets with the introduction of several new instruments and products in banking, insurance and capital markets space. During this time, the Indian financial sector (banking, insurance and capital markets) opened up to new private players including foreign companies. The new players adopted international best practices and modern technology to offer a more sophisticated range of financial services to corporate, retail and institutional customers. The consequent competition in the market brought in innovation, better customer service and efficiency in the financial sector in India.

The Indian banking sector consists of 26 public sector banks, 20 private sector banks and 43 foreign banks along with 61 regional rural banks (RRBs) and more than 90,000 credit cooperatives. The Banking Laws (Amendment) Bill that was passed by the Parliament in 2012 allowed the Reserve Bank of India (RBI) to make final guidelines on issuing new bank licenses. Moreover, the role of the Indian Government in expanding the banking sector is noteworthy. It is expected that the new guidelines issued by RBI will curb practices of impish borrowers and streamline the loan system in the country. In the coming time, India could see a rise in the number of banks in the country, a shift in the style of operation, which could also evolve by incorporating modern technology in the industry.
With the potential to become the fifth largest banking industry in the world by 2020 and third largest by 2025 according to KPMG-CII report, India’s banking and financial sector is expanding rapidly. The Indian Banking industry is currently worth Rs. 81 trillion (US $1.31 trillion) and banks are now utilizing the latest technologies like internet and mobile devices to carry out transactions and communicate with the masses.

The banking and insurance industry is challenged by competitive pressures, changes in customer loyalty, stringent regulatory environment and entry of new players, all of which are pressuring the organizations to adopt new business models, streamline operations and improve processes. This growth can be attributed to banks shifting focus to client servicing. Public as well as private sector banks are underlining the importance of technology infrastructure, in order to improve customer experience and gain a competitive edge. Utilizing the popularity of internet and mobile banking, banks are increasingly adopting an integrated approach for asset–liability match, credit and derivatives risk management.

Indian banking sector, especially commercial banks, have started realizing the need for a strong human resource orientation for their survival in the face of the rapid changing environment, global competition and other upcoming challenges. With attrition becoming a stark reality in the Indian banking sector, it is increasingly being understood that employee loyalty has to be created by organizational interventions and not something that can develop on its own. It is in this backdrop, it is an important topic to consider shaping your HR policies and practices around the workforce.

The major challenge faced by the Indian Banking and Financial sector is that the level of financial exclusion in India is alarming and there is an urgent need to find a plausible solution to the same. The IBA–BCG survey of banks revealed that the level of confidence in finding profitable solutions for financial inclusion is not very high. Financial inclusion has solely been the responsibility of public banks up until now, but by using inclusive growth as one of the criteria for new licences (new banks have to open 25 per cent of their branches in rural areas); the RBI will have made the new private sector banks responsible as well. Currently, public sector banks have more branches than any other bank group in the rural and semi-urban areas.
As most part of the jobs in the banks are monotonous/repetitive and routine, the HRD Department has to empower, engage and energies employees to create effectiveness & efficiency through motivation organizational structures, systems & procedures are facilitators of these, and there is a need to focus greater attention on these aspects by the industry.

However, the emergence of a core and peripheral workforce in many organization has presented new challenges for HR managers public & private sector organizations are fast becoming diverse communities for core workers, flexibly employed casual and part-time workers, consultants, contractors & business partners.

HR practices helps in increasing the productivity and quality, and to gain the competitive advantage of a workforce strategically aligned with the organization's goals and objectives. Organizations are becoming increasingly aware about the impact of generation gaps in the interaction between the various parts of its workforce. With increasing globalization, the diversity (both geographical as well ethnic) is on the rise in the organizations operating on a global scale. At the same time, the composition of the workforce itself is changing and different generation groups, with differing viewpoints on the same subject, are required to work together.

The increase in interest in work life balance issues has led researcher to explore the experience of financial industry employees at the work family interface. This research has revealed that since the working of financial institutions is highly volatile employees are vulnerable to high levels of work family conflicts and concerns. Research has also linked work domain areas and family domain areas to their influence on lives of employees working in financial sector.

1.6.1 Challenges of the Service Industry

Since the 1970s, most job growth in the USA has been in the service sector. This trend is expected to continue as non-household service-producing jobs are projected to increase by 17.6 million between 1996 and 2006 (US Department of Labor, 1999). One force contributing to this trend has been the shift from work done in the home by family members to work done in the market. American workers are increasingly buying time-
saving products (i.e., fast food) and ‘contracting out’ household work (i.e.,
housekeeping, gardening, live-in childcare) that they used to do themselves (US
Department of Labor, 1999).

Competition can be fierce in the burgeoning service sector (Patterson, 2001; Schaaf,
1995). When your business is providing a service, competitive advantage is gained
through developing high-quality relationships with your customers. This entails being
acutely focused on customers’ needs and expectations and ensuring that they are met
in a timely and satisfactory way (Patterson, 2001; Schneider and Bowen, 1995). In an
effort to meet the needs and expectations of more customers, businesses are offering
their services through multiple channels. The customer now has the option of shopping
online, through mail-order catalogs, over the telephone or in brick-and-mortar stores.
Smart retailers collect information about their customers’ tastes and purchase histories.
Learning how their customers behave across all channels facilitates the development of
long-term relationships and enhances the customer’s experience (Spector, 2002).

In concert with technological advancements, which are described in the next section,
the demands of the service industry have resulted in the increasing need for a 24/7
workforce (i.e., staffing 24 hours a day, seven days a week). For example, the Internet
provides its users with access to services around the world. The Internet is not
restricted by traditional business hours or time zones. Therefore, in order to remain
competitive in a global market-place, a business’s website needs constant customer
service support (Spector, 2002).

The 24/7 economy also means that people work non-standard business hours, creating
a greater need for services to be available at a wider variety of times. Some services
have become automated, such as banking automatic teller machines (ATMs) and
vending machines for various supplies (e.g., postage stamps). Automated services
benefit the customer because they are always uniform and provide 24-hour
uninterrupted service, with no breaks or shift changes. While automated services free
humans from boring and unpleasant work (Gutek and Welsh, 2000), not all services
lend themselves to automation. Twenty-four-hour grocery stores, pharmacies,
convenience stores and mail services must be staffed. Consequently, a ‘vicious circle’ is
created. Global competition and technological advancement demand that employees be more flexible and work non-standard business hours. In turn, these employees now expect service providers to reciprocate and offer their services during extended hours, requiring them to hire employees to work non-standard business hours.

1.7 Factors Influencing the Changing Nature of Work

Although the rapidity of change is one of the hallmarks of work today, the major influences on the changing nature of work have been operating for some time. For more than a decade, globalization has been redefining what it takes for organizations to be viable and competitive in the market-place. The service industry has been growing since the 1970s, resulting in the self-perpetuating, 24/7, service-on-demand model we see today. Technological advancements have impacted how, when and where work gets done, while also making it easier to stay in touch with friends and family. Each of these major influences on the changing nature of work is discussed in more detail below.

1.7.1 Globalizations

Organizational theorists argue that global competition is a driving force behind current business strategies aimed at reducing costs in order to be successful in the world market. Businesses strive to be lean, focused and responsive. Organizations attempting to be flexible in order to respond quickly to changing market conditions expect their employees to be likewise adaptable (Hall and Moss, 1998). In some respects, employees now work in an environment characterized by a permanent state of flux (Sparrow, 2000).

The business strategies many companies have pursued to become globally competitive have resulted in the centralization of infrastructural business components (e.g., administration, human resources), a consolidation around core businesses, delayering (i.e., a reduction in the number of organizational levels), outsourcing and off shoring, downsizing and understaffing (Dunford, 1999; Sparrow, 2000). In turn, employees of these companies and their families face fear of job loss and unemployment, low wages, increased work hours, more demanding workloads and a diminishing sense of control over work (Grosswald et al., 2001; Sparks et al., 2001). In the USA, the percentage of
the workforce with long-tenure jobs (i.e., those of 10 years or more) declined slightly from the late 1970s to 1993, and then fell sharply to its lowest level in 20 years of comparable data by 1999 (Cappelli, 1999). Today’s employees find that their loss of job security is coupled with greater pressure for flexibility.

Organizational restructuring had a substantial impact on middle managers who found themselves unemployed as the result of downsizing and de-layering (Dunford, 1999). In some respects, middle managers became symbolic of the ‘fat’ businesses were striving to cut. For those who lost their jobs as well as the survivors of the cuts, one of the most psychologically difficult aspects of this process was the fact that being laid off or fired had little to do with performance (Hall and Moss, 1998).

1.7.2 Technological Advancements

Computers, cellular phones, pagers, videoconferencing and other advances in information technology have contributed to the capacity for some work to be performed 24/7 from virtually anywhere (Kalleberg and Epstein, 2001). Computers are simply endemic to business today. The Current Population Survey (CPS) in the USA in September of 2001 included a supplement on computer use. Results of the CPS revealed that 72.3 million people (53.5% of the total employed population) used a computer at work (US Department of Labor, Bureau of Labor Statistics, 2002a). Canadian data show that in 2001 81% of all private sector businesses used computers (Peterson, 2001). Similarly, statistics from Australia indicate that 84% of all businesses utilized computers in 2002 (Australian Bureau of Statistics, 2002). In New Zealand, 99% of large businesses (i.e., 50 or more full-time employees) and 86% of firms with fewer than 20 full-time employees regularly use computers in the conduct of business (Statistics New Zealand, 2002). Not only are these technologies pervasive in the workplace, but they are also common in the home. In their review of the impact of computers and the Internet on the family, Hughes and Hans (2001) reported that 51% of all US households had a computer and 42% had Internet access, based on US Department of Commerce data from 2000. Statistics from other western countries are
similar. For instance, New Zealand’s 2001 Household Economic Survey showed that 47% of households had a home computer, and according to New Zealand’s 2001 Census 37% had access to the Internet (Statistics New Zealand, 2001a, 2001c).

Results of the 2002 NSCW show substantial technology use in the workplace and at home (Bond et al., 2002). In the overall sample, 57% reported using a computer for personal things several times per week. Of managers and professionals in the sample, 62% use a computer at home for job-related work and 39% use a computer at home for reading and sending work-related e-mail outside of regular work hours.

Heavy reliance on other communication technologies, such as cellular phones and pagers, is also notable. In New Zealand, for instance, 58% of households had at least one mobile phone in 2001 (Statistics New Zealand, 2001c). Along with computers, these communication technologies also appear to increase employers’ access to their employees outside of the workplace. In the NSCW interviews, 32% of employees indicated that they are regularly contacted outside of work hours about work matters. The frequency of contact seems to be particularly high among managers and professionals. Of the managers and professionals in the sample, 28% indicated that they were contacted several times per week about work-related matters outside normal work hours, compared to only 13% of other employees (Bond et al., 2002).

1.7.3 Changes In Workforce Demographics—Women’s increasing labor force participation

In industrialized nations around the world, women’s labor force participation has increased steadily over the last century. Women now constitute like majority of the American workforce (Fitzgerald and Harmon, 2001) and nearly half the workforce in New Zealand and the UK (Statistics New Zealand, 2001b; National Statistical Coordination Board, 2002). In the USA the overall participation rate of women reached 60% in 2000 (Toossi, 2002). Canadian women’s labor force participation reached a record level of 61.2% in 2003 (Statistics Canada, 2004). In Australia, 64% of women aged 15-64 years were employed in 1999 (Commonwealth Office of the Status of
Women, 2001). In Israel, women’s labor force participation has men steadily to 44% in 1998 (Israel Central Bureau of Statistics, 2000).

According to the information provided by the office of Registrar General & Census Commissioner of India, As per Census 2011, the total number of female workers in India is 149.8 million and female workers in rural and urban areas are 121.8 and 28.0 million respectively. Out of total 149.8 million female workers, 35.9 million females are working as cultivators and another 61.5 million are agricultural labourers. Of the remaining female’s workers, 8.5 million are in household Industry and 43.7 million are classified as other workers. As per Census 2011, the work participation rate for women is 25.51 percent as compared to 25.63 per cent in 2001. The Work Participation Rate of Women has reduced marginally in 2011 but there is an improvement from 22.27 per cent in 1991 and 19.67 per cent in 1981. The work participation rate for women in rural areas is 30.02 per cent as compared to 15.44 per cent in the urban areas. As per Third Annual Employment- Unemployment Survey conducted by Labour Bureau in 2012-2013, Female Labour Force Participation Rate is 22.6%.

One influence on women’s increased labor force participation is the rising education levels of women in many countries. When more women work, economies grow. An increase in female labour force participation—or a reduction in the gap between women’s and men’s labour force participation—results in faster economic growth. Between 1988 and 1998, the median years of schooling increased 37% for non-Jewish women but only 16% for men (Israel Central Bureau of Statistics, 2000). Evidence from a range of countries shows that increasing the share of household income controlled by women, either through their own earnings or cash transfers, changes spending in ways that benefit children. In the USA, statistics from the 2002 National Study of the Changing Workforce (NSCW), a project based on interviews with 3052 employees representing a cross-section of the American workforce, show that from 1977 to 2002 women’s educational attainment increased more rapidly than men’s. In 2002, 31% of women compared to 27% of men had completed four years or more at college (Bond et al., 2002). Increasing women and girls’ education contributes to higher economic growth. Increased educational attainment accounts for about 50 per cent of the
economic growth in OECD countries over the past 50 years (OECD, *Gender Equality in Education, Employment and Entrepreneurship, 2012*), of which over half is due to girls having had access to higher levels of education and achieving greater equality in the number of years spent in education between men and women. Women tend to have less access to formal financial institutions and saving mechanisms. While 55 per cent of men report having an account at a formal financial institution, only 47 per cent of women do worldwide. This gap is largest among lower middle-income economies as well as in South Asia and the Middle East and North Africa, (World Bank Findex, Financial Inclusion Data 2015).

In addition to women’s rising education levels, the expansion of jobs in traditionally female-dominated fields, including social work, nursing, education, retail trade and personal services, has contributed to women’s increased labor force participation in the USA (Appelbaum, 2003). Health and community services and education are the predominant industries of paid employment for women in New Zealand (Statistics New Zealand, 2001b). In Israel, women are more likely than men to work in education and health, welfare and social-work services (Israel Central Bureau of Statistics, 2000). Similarly, in 1999, Australian women held 78% of all health and community services jobs and 67.2% of all jobs in education (Commonwealth Office of the Status of Women, 2001). The highest representation of Canadian women continues to be in clerical personnel (66.7%) and intermediate sales and service personnel (65.3%; Human Resources Development Canada, 2001). In the UK in 2001, a quarter of the female employees held jobs doing administrative or secretarial work (National Statistical Coordination Board, 2002).

### 1.7.4 Women in Managerial Positions

Despite other advancements (e.g., educational attainment), women are still less likely to hold managerial positions than men. At the beginning of the 1990s, the number of women at the senior management level of top US corporations had increased less than 2%. White men held 95% of all top managerial positions. Likewise, in the federal government, women held only 6.4% of executive manager positions (Gutek, 1993). More recent findings reveal that the situation has not improved dramatically. While
American women (38%) were more likely to work in managerial or professional occupations than men (28%) in 2002, men (42%) were still more likely than women (33%) to supervise other employees as a major part of their jobs (Bond et al., 2002).

1.7.5 Part-Time Employment

In considering women’s increased labor force participation, it is important to note that women work part time more often than men. This trend is evident across the globe. In the USA, 19% of women work part time, while only 8% of men work part time. In Canada, 27% of women work part time, while 10% of men work part time (United Nations Statistics Division, 2000). In Israel, twice as many women as men engage in part-time labor (Israel Central Bureau of Statistics, 2000). In Australia, 44% of women work part time compared to only 12% of men (Commonwealth Office of the Status of Women, 2001). In 2001, 36% of women worked part time while only 12% of men worked part time in New Zealand (Statistics New Zealand, 2001b). In 2001, almost half of the jobs held by women in the UK were part time (National Statistical Coordination Board, 2002).

1.7.6 Women with Children in The Labour Force

In most industrialized nations, women with young children are remaining in the workforce and re-entering the workforce soon after childbirth. The labor force participation rate of mothers in the USA with non-adult children was 71.8% in 2002 (US Department of Labor, Bureau of Labor Statistics, 2003). For women with children younger than six, workforce participation rates increased from 39% to 64.9% between 1976 and 2000. For those women with infants, the increase was from 31% to 55.2% over the same time period (Bachu and O’Connell, 2001). In 2002, 49.2% of women in Australia with children younger than five remained in the workforce (Australian Bureau of Statistics, 2003a). For both New Zealand and the UK, the age of a woman’s youngest child is a critical factor in determining her participation in the workforce. In 1996, women in New Zealand whose youngest child was less than a year old had a workforce participation rate of 36.5%. However, their workforce participation rate more than doubled (78.1%) when their youngest child was between the ages of 13 and 17.
(Statistics New Zealand, 1996). In the UK, 55% of women with children younger than five remained in the workforce in 2003. However, workforce participation rates increased to 73% when the youngest child was between the ages of five and 10 and further increased to 80% when the youngest child was between 10 and 15 years old (National Statistics Online, 2004). Whether a cause or a consequence of women's increased participation in the labor force, it appears that perceptions regarding mothers' employment are also changing. In Britain, Germany and the USA, the proportion of people who believe that women’s employment has negative effects on family and children has declined (Scott et al., 1996). Men’s attitudes, in particular, are changing as illustrated in the 2002 NSCW report. In 1977, 74% of men felt that men should support the family financially and that women should stay at home taking care of the children and the housework. In 2002, only 42% of the men supported this view. Of course, perceptions of working mothers are culturally influenced. Treas and Widmer (2000) examined attitudes toward married women’s employment across countries and classified them into three major groups. Work-oriented countries such as Canada, Germany (East), Israel, the Netherlands, Norway, Sweden, and the USA are least likely to recommend that married women stay home, even when they have a preschooler. The family accommodating countries, including Australia, Austria, Germany (West), Great Britain, Italy, Japan, New Zealand, Northern Ireland and Russia, place less emphasis on married women’s labor force participation and are likely to support part-time rather than full-time employment even once children are grown. Finally, motherhood-centered countries like Bulgaria, the Czech Republic, Hungary, Ireland, Poland, Slovenia and Spain support full-time work before children are born and after they are grown. These countries prefer that women with preschool children stay at home. It is notable that in most industrialized nations there is at least some acceptance of mothers participating in the labor force. Attitudes across countries appear to support full-time employment prior to childbirth and support at least part-time work after children are grown.

Motherhood, in contrast to fatherhood, seems to have some bearing on the position one assumes in the labor force (Friedman and Greenhaus, 2000). For instance, in a sample of government relations managers in the USA, a significantly higher proportion
of the women than men reported having no children (Scott, 2001). Further, among those with children, women were more likely than men to have only one child. Compared to their male coworkers, women devoted three times as much time to child-care. In the UK, women without children are more likely than women with children to hold managerial or administrative positions (Wheelock and McCarthy, 1997). Research shows that the majority of professional women does marry and have children; however these events occur later in life than for women working in nonprofessional positions (Fitzgerald and Harmon, 2000). In the USA, some expect to see an increase in managerial and professional women who drop out of the labor force for extended periods of time (i.e., five years or more), then return to work (Wallis, 2004). Many professional women are finding that the demands of their high-profile positions cannot easily be scaled back to accommodate family. Thus, it is not purely a desire to raise children that may drive more professional choose between work and family. When unable to achieve the work-family balance they desire, women whose circumstances give them a choice about working (e.g., a spouse earning an adequate income for the family) may be increasingly likely to quit

1.7.7 Men and Women with Eldercare Responsibilities

Declining birth and fertility rates coupled with increasing life expectancies have created a rapidly growing global elderly population. For most developed countries, life expectancy ranges from 76 to 80 years (Kinsella, 2000). This increases the likelihood that more and more employees will have living parents and young children that require care simultaneously. Like childcare, the majority of care giving to the elderly is informal and the responsibility of women relatives (Johnson and Climo, 2000).

Employees with eldercare responsibilities are more likely to report difficulties in balancing work and home responsibilities than those with no eldercare commitments (Neal et al., 1990). Eldercare responsibilities often lead to interruptions at work, partial absences and having to change work schedules (Barling et al., 1994). In the 2002 NSCW, 35% of those interviewed said that they provided eldercare to someone in their family who was 65 years or older. Of this 35%, 36% indicated that providing care took time away from work (Bond et al., 2002). Furthermore, eldercare responsibilities have
the potential to be more stressful than childcare responsibilities as they are sometimes unexpected and often intensify as time goes on (Barling et al., 1994).

1.8 The Changing Nature of Employment Relationships

Employee-employer relationships of this decade have been described as a ‘paradoxical combination of high hopes and declining trust’ (Mir et al., 2002, p. 188). While downsizing has created an atmosphere of wariness in which employees no longer necessarily expect job security, employees nonetheless have high expectations regarding equitable treatment, access to training and development, feedback for growth and development, proper resources and tools to perform their work and appropriate rewards for their performance. We anticipate that this is a trend that will continue. Current and future arrivals into the workforce who saw their parents betrayed in the 1980s and 1990s are likely to be more demanding of employers and less willing to sacrifice work-life balance than employees of their parents’ generation (Loughlin and Barling, 2001). Though it is common for the changing nature of work to be described in terms of its negative effects on employees, some have characterized it as an opportunity for a ‘new covenant’ of shared responsibility between employers and employees, under which opportunities for creativity, challenge, maturity and freedom flourish in work organizations (Dunford, 1999). Flexible and family-friendly organizations have the potential to be a positive influence on the work-family interface.

1.9 The New Psychological Contract

A great deal has been written about the changing psychological contract between employees and employers (e.g., Cavanaugh and Noe, 1999; Hall, 1996; Hall and Moss, 1998; Rousseau and Schalk, 2000; Schalk and Rousseau, 2001; Sparrow, 2000). The rise in global competition and advances in information technology are considered to be two of the major forces behind the new contract (Schalk and Rousseau, 2001). In order to determine what may have changed, it is important to understand the basis for comparison. The ‘old’ psychological contract was characterized by the paternalism of employers toward their employees (Cavanaugh and Noe, 1999). Under the traditional arrangement, which is essentially non-existent today, employers offered a lifetime
career in a single organization in exchange for continued loyal service (Hall and Mirvis, 1995, 1996; Sparrow, 1999). Some have argued that the old contract is more mythical than real. Hall and his colleagues (Hall and Mirvis, 1996; Hall and Moss, 1998) contend that lifetime employment was never the norm in the USA or elsewhere. Regardless, there is substantial agreement that today’s psychological contract is characterized by a recognition that the employee and employer share responsibility for maintaining the relationship for as long as it is mutually beneficial (Altman and Post, 1996; Sparrow, 2000). Both the employer and the employee are invested in maintaining the employee’s employability inside and outside the organization (Dunford, 1999).

When the new psychological contract is operationalized well, it satisfies the needs of both employers and employees. Businesses have the skilled adaptable workforce they need to be competitive, and employees have the developmental experiences they need to maintain their marketability. Some have argued that the new psychological contract has created a crisis of commitment (see Dunford, 1999), but loyalty is still possible under the new contract. Instead of being based on more traditional factors, such as length of service, loyalty stems from development and performance (Hall and Moss, 1998). Some employers fail to recognize the nature of the exchange (i.e., development opportunities and flexibility in exchange for performance and adaptability) and assume that individual employees are to be completely responsible for their own career development. Employers unwilling to bear any of the responsibility for employees’ professional development are likely to find themselves in violation of the psychological contract.

Research shows that high levels of psychological contract violations have a number of potentially negative repercussions, including increased likelihood of exit, voice, and neglect behaviors and decreased demonstrations of loyalty. Exit behaviors include actively searching for a new job or quitting. Voice behaviors frequently involve direct appeals to higher authorities in an effort to repair the employment relationship. Lateness, conducting personal business at work and wasting time at work are examples of neglect behaviors (Turnley and Feldman, 1999). In their study involving a sample of 800 managers, Turnley and Feldman found that employees were especially likely to
look for another job in response to high levels of contract violation when procedural justice was perceived to be low, when justification for violations was insufficient and other job alternatives were available. Other research has demonstrated that met expectations positively influence organizational commitment and intentions to remain in the organization (Flood et al., 2001). In their study of high-technology workers, Flood et al. found that perceived equity and meritocracy were both positively associated with met expectations.

Interestingly, research suggests that what employees have come to expect is shaped by their work experiences. Cavanaugh and Noe (1999) found that having experienced involuntary job loss, downsizing and organizational restructuring were associated with having beliefs congruent with the new psychological contract (e.g., personal responsibility for career development, expectation of job insecurity, commitment to type of work over specific employer). Moreover, these beliefs mediated the relationship between work experiences and intentions to remain with the current employer and job satisfaction. Similarly, Edwards et al. (2003) found that greater belief in employee self-reliance reduced the degree to which lay-offs were seen as a breach of the psychological contract.

Schalk and Rousseau (2001) note a push for more explicit communication between employers and employees regarding the specifics of today’s psychological contract. They argue that greater transparency in psychological contracts has become more accepted and valued because (1) there is a realization that reading and relying on subtle cues in culturally heterogeneous societies is difficult, (2) contracts are likely to be of shorter duration and (3) contracts increasingly cross cultural boundaries.

1.10 Family-Friendly Benefits

There are a variety of perspectives regarding the true goals of family-friendly policies and practices. Perhaps the most cynical view is that the purpose of most family-friendly programs is to accommodate business ensure that employees are able to adjust their family lives in order to meet work demands and to be available to work longer hours (Grosswald et al., 2001; Lambert, 1993). In support of this view, research has shown
that the extent to which family life interferes with work is the most consistent predictor of parents’ importance ratings regarding six different family-friendly programs, while work interference with family fails to significantly predict importance ratings (Frone and Yardley, 1996). A more moderate view holds that family-friendly programs are mutually beneficial to employers and employees. Employees benefit from programs that increase flexibility and support home life. Employers profit because offering desirable benefits enhances their efforts to recruit, retain and motivate valued employees and, in addition, serve as a valuable public relations tool (Nord et al., 2002). In either case, it seems clear that the changing nature of work has had an impact on family-friendly organizational policies.

The 2002 NSCW data show gains in the family-friendliness of US organizations since 1992 (Bond et al., 2002). For example, the percentage of respondents indicating that there are unwritten rules indicating you should not take care of family needs on company time has declined from 36% to 32%. The percentage of respondents indicating that supervisors are fair in responding to work-family needs has increased from 78.5% to 82%. In addition, more employees now feel comfortable bringing up personal or family issues at work, 73% up from 63%. Analyses also show that when the workplace culture and supervisors are supportive of work-family needs, employees are significantly more satisfied with their jobs, more committed to the organization and more likely to plan to remain with the employer. In addition, employees also experience less work-family conflict, report less negative spillover from work to home, have better mental health and are more satisfied with their lives. These findings are consistent with previous research indicating that family-supportive policies are associated with reduced work-family conflict, enhanced organizational commitment, increased job satisfaction and other positive outcomes (Allen, 2001; Lambert, 2000; Thomas and Ganster, 1995; Thompson et al., 1999) and that the association depends on a workplace culture and supervisors that support the programs and encourage employees to utilize them (Allen, 2001; Thompson et al., 1999).

In terms of specific programs offered, some things have changed and others have not. For instance, the NSCW results show that the percentage of employers offering onsite
childcare in 2002 is the same as 1992: about 10%. On the other hand, the percentage of employers offering some type of eldercare benefits has more than doubled in a decade, rising from 11% to 24% (Bond et al., 2002). It is important to keep in mind that the existence of work-life programs does not guarantee use. One reason for this disconnect is that employees are often unaware that certain programs exist, and that they are eligible to use them. For example, in *The Cornell Couples and Career Study*, 71% of the sample was either unaware or mistaken about at least one work-life practice or policy (Still and Strang, 2003). Supervisor support is another key determinant of the disconnect between benefit availability and use. As Nord et al. (2002) concluded based on their study of work-family program implementation, ‘In subtle and not-so-subtle ways, immediate supervisors often communicate the “real” outcomes of taking part in WLB [work-life balance] programs, particularly when participation was inconsistent with deeply held cultural beliefs of the organization’ (p. 229).

Finally, although the changing nature of work has certainly influenced family-friendly program availability, a great deal of variation can be attributed to cross-national differences. The USA has the distinction of providing the least support to working parents. For example, according to a 1998 United Nations study, the USA was one of only six countries out of 152 surveyed that did not, and still does not, have paid maternity leave (Olson, 1998). The Family and Medical Leave Act of 1993 provides eligible employees with up to 12 weeks of unpaid job-protected leave in a 12-month period to care for newborn or adopted children, relatives with medical conditions and their own health problems (Ruhm, 1997; for further details also see Chapter 2). Although the UK is often criticized along with the USA for not doing more to support working parents, recent government reforms suggest progress. Effective April 2003, the Maternity and Parental Leave (Amendment) Regulations 2002 extended the maternity pay period from 18 to 26 weeks and increased the standard rate of statutory maternity pay (SMP). Women also may opt to take an additional 26 weeks of unpaid leave. Fathers are allowed two weeks of statutory paternity pay following the birth or adoption of a child at the same rate as SMP (Department of Trade and Industry, 2003). However, in Scandinavia parental leave is substantially more generous (see Hayden, 2003). For instance, in Sweden parents can take up to 15 months of job-protected leave per child.
at up to 80% of their previous pay. The leave can be taken flexibly, at any time, until the child reaches 8 years of age. In Norway, parents can take 42 weeks of leave at 100% of their previous wage or 52 weeks at 80%.

1.11 Flexible Working Arrangements

While globalization and the rise of the service industry have created a business need for flexible work schedules, advances in information and communication technologies have made them possible. The increase in alternate work schedules is largely attributable to the aftermath of organizational downsizing and restructuring and to the desire on the part of employers to have greater flexibility in controlling labor costs (Armstrong-Stassen, 1998). Under ideal circumstances, alternate work schedules have the potential to give employees more control over their schedules and greater flexibility to manage work and family life. However, when the scheduling is involuntary and the worker does not have a choice regarding the time and the days worked, working a non-standard shift can add to the imbalance of work-life demands (Tausig and Fenwick, 2001).

Using data from the May 1997 Supplement to the Current US Population Survey (CPS), Golden (2001) determined that more than 27% of the US workforce is able to alter work start and end times. In addition, 47.9% of managers in the CPS reported having flexible schedules. The report of the most recent NSCW data does not single out managers but does provide additional detail regarding the frequency and types of flexibility found in the US labor force. Statistics are summarized in Table 1.1.

Some research suggests that flexible work schedules are most important to women and those with children. In their sample of managers, Scandura and Lankau (1997) found that women who reported that their employers offered flexible work hours had greater job satisfaction and organizational commitment than women who said their employers did not offer flexibility. A similar pattern of results was found for managers with children under the age of 18. Both sets of results applied regardless of whether or not the
managers actually used the benefit. For men, there were no differences in satisfaction or commitment based on the availability of flexible hours.

Unfortunately, research shows that there is considerable disparity regarding who has access to flexibility. For instance, Golden’s (2001) analysis of data from the May 1997 Supplement to the CPS showed that the odds of having flexibility are greatly increased for those who are self-employed, in college, married, working part time or working more than 50 hours per week. Analyses also demonstrate that flexibility is significantly less likely for women, non-whites and the less educated. There is substantial agreement in the literature that, although many organizations offer flexible scheduling, most employ arbitrary strategies for determining who is able to take advantage of the flexibility. This lack of a systematic process creates inequities and fails to provide the majority of employees with their preferred schedule (Armstrong-Stassen, 1998; Nord et al., 2002; Valcour and Batt, 2003). It seems that human resource policies have not kept pace with the demand for flexibility, not only in terms of determining individual schedules, but also in terms of training, evaluating and compensating those working alternate schedules (Nord et al., 2002). In addition, many employees engage in a tradeoff between working long hours and flexibility (Golden, 2001). The NSCW data show that average weekly work hours have increased from 70 to 82 hours for dual-earner couples over the past 25 years (Bond et al., 2002). Other estimates show a steady increase since the early 1970s in the number of hours Americans work annually, specifically 1878 hours in 2000, up from 1679 hours in 1973 (Schor, 2003). In the USA both men and women work more hours than in the past. If work schedule flexibility is coupled with a high number of required work hours and a demanding workload, then flexibility is unlikely to contribute to greater work-family balance.

Working longer hours is no longer a trend in other countries. In Australia between 1982 and 1994, the average number of hours worked by full-time employees increased from 42 to 45 hours per week. However, this trend leveled off in the late 1990s and since 2000 has dropped to approximately 44 hours per week (Australian Bureau of Statistics, 2003b). A similar pattern is evident in New Zealand; the average number of hours worked per week slowly increased in the early 1990s, peaked in 1995 and has since
decreased gradually (Statistics New Zealand, 2001d). In the UK the number of people working over 45 hours per week rose steadily from 1992 until it peaked in 1997. Since 1997, the average number of hours worked per week declined until 1999, leveled off through 2001 and then declined into 2003 (National Statistics Online, 2003).

1.12 Technology’s Influence on Family Life

It is perhaps ironic that the same technology that makes it possible for people to work longer hours also facilitates personal and family life. According to the 2000 US Department of Commerce statistics reported by Hughes and Hans (2001), among those who have a computer in the home, 96.6% of women and 93.6% of men employ it to communicate with friends and family. Other technologies are used similarly. The NSCW data show that 70% of all employees sometimes use a cellular phone or pager to keep in touch with friends and family, and 43% do so on a daily basis (Bond et al., 2002). Moreover, 55% of the sample indicated that these technologies help them manage their work, personal and family lives ‘a lot better’ and 27% said they ‘helped some’, yielding a total of 82% of respondents indicating that technology improves the work-family interface. Those who are most overworked may be making the greatest use of technology. NSCW results show those who experience high levels of negative spillover from their jobs to their home lives use these technologies the most (Bond et al., 2002).

Professionals taking part in the Cornell Couples and Career Study likewise emphasized the importance of information and communication technologies, including cellular phones, pagers, computers and the Internet, in managing work and family life (Chesley et al., 2003). For example, 36.7% of women and 47.8% of men reported sending e-mail to family at home from work. In addition, 48.2% of women and 50.1% of men indicated that they used pagers and/or cellular phones to keep in touch with family. Those making the greatest use of information technologies tended to be younger, more highly educated and more affluent. Men and women both use communication technologies to keep in touch with family. For both men and women, education was the strongest predictor of using a computer to manage work and home. Similar to the 2002 NSCW results, Chesley et al. (2003) found a positive relationship between the number of information technologies used and the level of negative spillover from work to family.
Interestingly, for women, higher levels of technology use were also associated with greater positive work-to-family spillover.

These results paint a picture of hard-working professionals who use technology at home in order to work, and likewise use technology at work to manage things at home. The same technologies that make it possible to work anytime and anywhere also appear to make it easier to maintain ties with friends and families, despite greater work demands. Many of the more negative repercussions of the changing nature of work, however, are not universal. Cross-national comparisons reveal that, in terms of work hours and leisure time, American employees are the ‘poster children’ for overwork.

1.13 Individualized Work-Life Management Strategies

Many have argued that, especially in the USA, large-scale governmental intervention is needed to protect families in the face of the changing nature of work (e.g., de Graaf, 2003; Heymann, 2002; Martin, 1997; Moen, 2003). In the meantime, employees and their employers are left to grapple with the work-family interface. Under the new psychological contract, employees must take responsibility for ensuring the viability of home life, in much the same way they have become responsible for managing their own careers. This is not to say that individuals were not responsible for managing home life in the past. Rather, long work hours and work’s infiltration into time and space typically reserved for family constitute a potential threat to family life which must be actively managed. Although it is arguably the employer’s obligation to provide resources that facilitate management of the work-family interface (Roman and Blum, 2001), the employee must nonetheless be proactive in seeking out, utilizing, negotiating for and, in some cases, even demanding, employer accommodations for family.

Research on flexible and alternate work schedules illustrates the idiosyncratic nature of today’s employment relationships. Most organizations lack clear criteria, policies and procedures for deciding who gets accommodations, which often means that employees are left to bargain with their individual supervisors for the best ‘deal’. As Schalk and Rousseau (2001) note, there is substantial individual variation in the new psychological contract, even within a given organization, as top performers with highly sought after
skills become increasingly aware of their leverage in employment negotiations. Those with superior negotiation skills and those who have developed good relationships with their immediate supervisors are likewise likely to wield considerable influence over their own employment arrangements. Clear priorities and an understanding of what one is willing to ‘trade’ are important, and there are already signs that employees are willing to trade compensation for a higher-quality personal life (Mir et al. 2001). According to retired General Electric CEO Jack Welch, ‘Most bosses are perfectly willing to accommodate work-life balance challenges if you’ve earned it with performance. The key word here is: if’ (McGinn, 2005, p. 48). The above description shares striking parallels with the circumstances that have always been faced by employees whose families have ‘special needs’. Consider, for example, the employed parents of children who are disabled or chronically ill. These employees know first hand that there is no standard procedure for obtaining the family accommodations they need; there is no single best way to cope with the competing demands of work and family. Instead, they recognize that their dynamic work and family circumstances require engaging in a continuous process of role negotiation in order to best manage the work-family interface (Major, 2003). It is perhaps not too far-fetched to argue that, given the changing nature of work, all employees must now consider the ‘special needs’ of their families as well as develop the advocacy and negotiation skills necessary to meet them.

1.14 Care Giving and Wage Earning On Work And Family

At the beginning of the 21st century, a gap persists between public policies and women's responsibilities. The organization of most workplaces and the division of labor within most families assume a full-time homemaker even though nearly 80% of mothers in the United States are in the labor force (Costello, Wright, & Stone, 2002, p. 263). Nearly alone among Western democracies, the United States offers little public assistance to families faced with the dual responsibilities of caregiving and wage-earning (Gornick & Meyers, 2004). Why is it that to meet the needs of the household, American families of all types must rely on private and market-based solutions to supplement family labor, predominantly of mothers, rather than turn to public solutions
for child care, elder care, and home maintenance? Why is it that men still perform considerably less household work than women or that more prosperous women solve their "double clay" by hiring other women as domestics, nannies, and personal attendants (Ehrenreich, 2002).

Historians provide a long view on current social arrangements, highlighting the structural and ideological forces behind their development. A historical perspective not only explains where we have been, but also reveals alternative ways of organizing work and family by class, race/ethnicity, religion, region, and other factors. Researcher here tries to present three models for combining work and family that we name the household economy model, the male breadwinner/female caregiver model, and the dual breadwinner/female caregiver model. With less than half of mothers living with their spouses in 2000, this third model has taken the form of wage-earning lone motherhood (Costello, Wright, & Stone, 2002).

While the dual household economy model appeared first in the colonial era, followed by the emergence of the male breadwinner/female caregiver model in the 19th century, and finally the dual breadwinner/female caregiver model in the 20th, we suggest that these models have often been overlapped rather than progressed along a clear cut chronology. Factors such as class, race/ethnicity, region, immigration status, and the nature of the task to be performed have affected the structure of work family life. For example, the household economy model associated with preindustrial and subsistence organization of work in the 18th and early 19th centuries persisted in agricultural and rural areas into the early 20th century. With urbanization, the household economy morphed into a family economy system practiced by immigrants, African American migrants, and other members of an emerging working class. Meanwhile, in the mid-19th century the male breadwinner/female caregiver, embodied in the cult of domesticity, became the ideal for the urban, White middle class. Yet even though female domesticity was the ideal, most women contributed to the well-being of the family either through unwaged family labor or employment in the home and other workplaces.

The history of how ordinary people have balanced their work and family obligations is also the history of how policymakers, elites, and activists have responded to these
strategies. This is especially true with the expansion of state regulation and public assistance at the end of the 19th century. At that time, the mother who must earn and the father who deserted became objects of reform; her wage-earning and his failure to support constituted social problems. The origins of the nation's public/private welfare state-a state that bases pensions, health care, and most other social services on the employment relationship and makes available a safety net of direct services and monies only to those marked as poor, pathological, or otherwise at risk (Boris & Michel, 2001; Klein, 2003)-began as a response to the difficulties that the urban, often immigrant, working-class family had in caring for children while earning adequate income (Boris, 2005a).

The dual breadwinner/female caregiver model developed in this context. Since the 1940s, feminists in the trade unions and their supporters in government fought for social supports like flexible hours and maternity leave to enable women to care for their families by earning a wage. The new feminism of the 1960s and 1970s saw many of their proposals become public policy, though the actual division of labor between the sexes, in which women still disproportionately undertook family work, belied the presumption of gender neutrality encoded in law (Cobble, 2004). Much of the work and family agenda of those years sought to permit women to leave the home for employment by relieving but not eliminating their dual responsibilities as caregiver and breadwinner. By the 1990s, however, some feminists sought to revalue care work. While more privileged women "opted out" of the workforce to return to full-time motherhood, others fought welfare reform that would force poor women to leave their children to work off benefits through various "workfare" programs or labor ~ minimum-wage jobs (Mink, 1998; Michel, 2000). Some proposed upgrading paid care work through enhanced training and living wages. Family-friendly workplaces remained few; the structure of work as much as the paucity of public supports contributed to what had emerged as a persistent work and family dilemma by the beginning of the 21st century (Heymann, 2000).

Much of women's history has addressed the relationship of home to work, grappling with the impact of gender conventions on the lives of women by race and class (Boris &
Kleinberg, 2003). The equality/difference fault line within feminism also has shaped interpretations of a host of work and family concerns, depending on whether a historian judges treating women the same as men as advancing women's rights. As historical sociologists Ann S. Orloff and Renee Monson (2002, p. 69) concluded in one of the few essays to consider men's place in the family, "to the extent that state social policies address men as fathers—which is quite limited—they are expected to contribute cash rather than care; but, for the most part, the 'privacy' of family life in the liberal means that men and women are left free-from state interference or support-to construct their households as they will, but only as they can afford." Here we consider men as well as women and political economy as well as discourse.

1.15 The Household Economy

During the colonial and Early Republican periods of American history, work and family life were organized primarily according to the household economy model. Under this system, all inhabitants of an individual household—husband, wife, children, servants or slaves, extended kin, and other residents, like boarders—labored together to produce the goods necessary for household maintenance. The sites of work and home overlapped, so much so that they were virtually indistinguishable from one another. So, too, was women's reproductive and productive labor. While the details and division of work varied by class, period, and location, the essentials remained the same (Mintz & Kellogg, 1988).

In the colonial Northeast, among Anglo or White families, women may have ventured into the fields to help with planting and men may have sat down to spin during the winter months, but, for the most part, men's and women's labors divided along gender lines. Men took responsibility for most tasks that occurred outside of the family dwelling, either undertaking heavy farm work or laboring in the family workshop or store. Women performed much of their labor within the immediate proximity of the home, whether they were the wives of farmers or artisans. They canned, preserved, and stored fruits, vegetables, jellies, and meats. They prepared meals. Many kept chickens and kitchen gardens. They manufactured garments and bedding as well as laundered and mended
them. They were responsible for daily and seasonal cleaning along with the supervision of young children (Ulrich, 1980, 1990; Boydston, 1990).

Women also joined with neighbors to assist at childbirths, sick beds, weddings, and funerals. This guaranteed aid during their own times of need. They also bartered their time and skills for other items, such as eggs or fine cloth. Although some women worked as professional midwives, many others simply offered mutual support (Ulrich, 1990; Borst, 1995). Thus, colonial women's productive and reproductive labors were indistinguishable from one another, a pattern that replicated itself into the 19th century and persisted into the 20th as the frontier of settlement shifted and as agricultural communities remained only partially incorporated into the market economy (Faragher, 1986; Fink, 1992; Garceau, 1997; Sharpless, 1999; Walker, 2000).

Although men and women shared quality in the maintenance of the colonial household, wives were not the social, political, or economic equals of their husbands. With some variations in time, place, and circumstance, most women could not own property, which led to loss of custody of children upon the rare occasion of divorce. They certainly could not vote and they were not expected to hold public office. Men were the heads of both individual households and their communities (Norton, 1980, 1984; Boydston, 1990; Ulrich, 1980)

A man who could secure a wife could expect to dramatically improve his economic productivity as well as his quality of life (Boydston, 1990; Sharnrnas, (990). The success of the household economy depended on the efforts of all family members, particularly husbands and their wives. The work-both productive and reproductive-that women did within their homes was critical. As historian Jeanne Boydston (1990 p. 5) has argued, "Not only did women work, but they were recognized as workers, and the value of that labor-both to their households and to their communities-was openly and repeatedly acknowledged." Even in 18th -century towns and urban markets, where families began to depend on the wages of husbands and the domestic consumption of wives, a recognition of women's fundamental contribution to the household economy persisted.
Life in rural farm communities also remained remarkably unchanged in the early 19th century, despite the urbanization and industrialization that would transform other areas of the country (Clark, 1990). The gender division of labor of colonial America persisted: While men shouldered the blunt of the heaviest physical labor, women maintained responsibility for household-oriented tasks. However, in rural farm areas, women were also likely to join their husbands in the fields on a regular or seasonal basis. The example of dairy production in the early to mid-19th century illuminates this process. The inflexibility of this work—cows had to be milked twice a day, milk had to be skimmed after it had separated but before it soured, and cream had to be churned within a certain range of temperatures—generated flexibility in terms of who would perform which duty. Women’s regular participation in farming suggested a blurring of the gendered division of labor, yet certain jobs remained gender-specific, despite variations in time and place. Men in some areas of New England, for example, participated in butter churning as dairy production increased in the 19th century, but in upstate New York, churning remained "women's work," as did most tasks associated with hearth and family care (Osterud, 1987; Jensen, 1986). When women took to the fields or milked a cow, they did so in addition to their domestic duties.

Nineteenth-century farm women increasingly divided their time not only between household and farm work. With the aid of their older daughters or the daughters of their neighbors and the assistance of servants, hired help, and slaves before emancipation, they also could combine unpaid family labor with income generating activities (Jensen, 1986; Clark, 1990; Dublin, 1994). Women took in spinning, laundry, and mending and worked in their neighbors’ fields. In many rural areas, farm women engaged in industrial outwork, binding shoes, weaving cloth, and braiding hats (Dublin, 1994). They also earned wages producing goods to be sold at market. The wages farm wives earned selling homemade soap, candles, rugs, and featherbeds enabled their families to purchase the goods, materials, and services that could not be made within the home (Jensen, 1986; Osterud, 1987).

1.16 The Household Economy among the Urban Working Class
The persistence of the household economy in organizing farm women’s work and family responsibilities into the early 20th century might be expected, but its appearance in urban, industrial settings may be surprising. Immigrant families living and working in the modernizing nation relied on the wage and household labors of all members for family survival. In some factories and mills, beginning with the Rhode Island system in the 1790s and continuing into the late 19th century, entire families contracted to work together, with the male head assuming responsibility for collecting their wages (Coontz, 1988). Even when workplaces varied, family members pooled wages to afford rent, food, clothing, and various necessities. Child labor made the difference between getting by and getting ahead. Yet many wives, especially among second generation immigrant families in the late 19th century, did not work for wages outside of the home (Coontz, 1988; Glenn, 1990). These women took in boarders and piecework, but their primary labor revolved around preparing meals, making and mending clothes, caring for infants and small children, and perhaps even growing a kitchen garden (Kleinberg, 1989). As with the household economies of the colonial Northeast, their efforts within the home were critical.

The experience of Asian immigrants in the early 20th century further illustrates the persistence of the household economy. Between 1920 and 1960, restrictions based on race and class severely curtailed Asian immigration to the United States. Men generally arrived first, then sent for their wives and children when circumstances and the law allowed. Chinese and Japanese women told immigration officials that they intended to "keep house" for their husbands as members of the respectable, merchant middle class (Gee, 2003; Yung, 1995). But the arrival of wives and children meant more often hands to labor in the family laundry, restaurant, or grocery. "During the period from about 1920 to the mid-1960s [when immigration restrictions eased], the typical immigrant and first-generation family functioned as a productive unit in which all members, including children, worked without wages in a family business. The business as profitable only because it was labor-intensive and members put in extremely long hours, historical sociologist Evelyn Nakano Glenn (1983,) has concluded. Tasks in the household economy here too divided by sex; women bore responsibility for domestic duties along with their participation in the family business.
1.17 The Male Breadwinner/Female Caregiver

In the first half of the 19th century, the United States experienced a dramatic reorganization of home and work (Cott, 1977; Kessler-Harris, 1982; Boydston, 1990). Aided by innovations in transportation and banking, factories replaced the home and the artisan's shop as the site of production for a variety of goods such as shoes and textiles. A consumer revolution further contributed to the emergence of a new class of workers that labored in the banks, shops, and offices that managed the new industrial market economy (Boydston, 1990).

Appearing first in the urban, industrial areas of the Northeast, this new "middle class" in the 1830s and 1840s developed a male breadwinner/female caregiver model that relied on a sharper distinction between men's and women's labors and familial responsibilities. Men would become the economic provider for the family. Employed as bankers, lawyers, manufacturing managers, and clerks, the men of the middle class went out into "the world of nineteenth century business, where 'cunning, intrigue, falsehood, slander, [and] Vituperative violence reigned" in order to bring home the wages that would support their families in an increasingly cash-dependent economy. The ability to support a family through wage-earning thus marked a new standard of manhood. Men's reward for breadwinning was the ability to retreat into the sanctity of the home at the end of a long day (Boydston, 1990, p. 143; Ryan 1983). .

The link between work and wages coupled with the glorification of the home as the site of men's restoration and leisure had a dramatic impact on the status of women's household labors. Because women's work within the home did not yield a wage, it came to be viewed as nonproductive. Although women certainly produced a great many things within the home, .the items they made and the services they performed became redefined as caring for their families, rather than providing for them (Boydston, 1990).

This redefinition of women's household labor reinforced what historians have identified as the "cult of domesticity," which many historians claim appeared around the same time that work became linked to wages (Cott, 1977), though Boydston (1990) located the devaluation of women's labors as before industrialization. According to this ideology,
"Home was 'an oasis in the desert,' a 'sanctuary' where 'sympathy, honor, virtue are assembled,' where 'disinterested love is ready to sacrifice everything at the altar of affection'” (Colt, 1977, p. 64). The creator of this sanctuary and the source of affective sacrifice were the wife and mother. But a woman could not be simultaneously the "angel in the household" and a drudge toiling to provide for family needs. Hence, the cult of domesticity necessitated the redefinition of women’s household labors as care rather than work. In regions marked by extensive slave labor, this reinterpretation of White women's domestic duties occurred much earlier (Kierner, 1998), but for no slaveholding White women of the middling classes, the cult of domesticity transformed the meaning of household labor in the early 19th century. Household tasks such as scrubbing floors, hanging laundry, changing bedding, and sewing garments, making meals, and churning butter became "pastoralized" into idyllic images of nurturing activities that women carried out of duty and love (Boydston, 1990). Household work turned invisible.

1.18 Wage Earning V/S Breadwinning

Any work that women performed that many have yielded wages also became hidden within the household. Taking single men as boarders was a common practice in both urban middle and working-class homes. In addition to the cost of renting a room or a bed, a boarder also paid for laundry, mending, and meals. While women earned wages for these services, this income did not elevate them or their labors to the status of breadwinning (Strasser, 1982). Their wages were supplementary, not equal, to those of husbands. Similarly, wives of artisans and merchants frequently assisted in the family business, but their unpaid labor, while critical to the family's success, certainly was not understood as breadwinning (Branson, 2001). These women were simply "helping out." Other urban women sent their children out to scavenge the streets for items to turn into household items; this too was never judged as work (Stansell, 986).

Wage work that women engaged in outside the home was considered temporary and circumstantial. The new factories employed young, unmarried women, who were not expected to become permanent wage earners. Instead, wage work represented a transitional phase in their lives between childhood and marriage. The paternalistic rules and guidelines that regulated young workers' labor and leisure demonstrated that these
women were not to be mistaken for members of a proletariat. Once they were wed, they would leave paid employment and assume the role of full-time homemaker (Kessler-Harris, 1982; Weiner, 1985).

The cult of domesticity both ignored and disparaged those women who were permanent wage earners and thus unable to live up to its tenets. Although only 5% of married women were counted in the labor force in the mid-19th century, many more of the homebound sewed garments, bound shoes, and braided hats in between household tasks and child care (Kessler Harris, 1982). As with the household economy model, their wages were just as critical to the maintenance of families as were those of husbands. Nevertheless, their work was not given the same value. Husbands alone assumed the status of breadwinners. The wages that men brought into the home fulfilled their obligation to the household. Yet even as women worked for wages in factories, fields, and at their kitchen tables, they also remained responsible for the many household tasks necessary to feed, clothe, and otherwise tend to families (Kessler-Harris, 1982; Cowan, 1983; Coontz, 1988; Gonzalez, 1999). Contributions as wage earners were secondary to responsibilities as caregivers. By 1900, according to new calculations that include home based labor, nearly half of women aged 15 to 64 and 40% of wives generated income, though much of this came from unpaid work on family farms and shops or from boarders (Bose, 2001).

1.19 Child Care

Given their family responsibilities, the labor patterns of wage-earning mothers differed significantly from those of single women. The development of compulsory public education and the establishment of child labor laws especially affected the timing of mothers' wage work (Weiner, 1985). Mothers often delayed entry or reentry into the workforce until small children started school. Those who could not put off earning wages found other ways to balance child care with employment. In 1920, one quarter to one third of married women labored at home, with the aid of their children, taking in laundry, keeping boarders, or manufacturing garments (Weiner, 1985). While the form of such labor resembled earlier outwork, it lacked recognition as real work and served as the epitome of exploitative labor in a maturing industrial economy (Boris, 1994).
For others, child care remained a critical issue (Glenn, 1990; Berry, 1993). Mothers worked split shifts or night shifts, they left the young with slightly older siblings or other family members, with neighbors, and locked in rooms; they also sometimes sent them to orphanages (Michel, 1999). Some middle-class women reformers established day nurseries for the children of poor wage-earning mothers (Berry, 1993; Kessler-Harris, 2001).

The Institutionalization of the Male Breadwinner/Female Caregiver Model

During the Great Depression, the tensions surrounding wage-earning mothers were thrown into stark relief. Among the most immediate of official and unofficial responses to the employment crisis was an effort to limit households to a single wage earner (Kessler-Harris, 1990, 2001). While some married women and their supporters claimed that such women had just as much right to work as anyone else, many others judged the married who had other means of support that is, an employed husband-a drain on the economy. They were unfairly taking jobs from men and women who needed to work to provide for families (Kessler-Harris, 1990; Berry, 1993; Rose, 1999). This called into question the distinction between wage earning and provider ship (Kessler-Harris, 1990, 2001). While men's wages continued to be understood as essential, women's wages long had been linked with frivolous extras. While most married women, especially African Americans, labored before and during the Great Depression for family survival (Jones, 1985), the specter of the middle-class women who worked out of choice, rather than need, haunted employment policies and relief programs throughout the decade. Thus, Section 213 of the 1932 Economy Act, known as the "married person clause," led to the dismissal of women if the government also employed their spouse; it took until 1937 for Congress to repeal this measure, which passed with the intention of making more jobs available to male household heads (Scharf, 1980). Teachers continued to face dismissal upon marriage into the 1950s, but here fears of exposing children to pregnancy also entered into discriminatory rules (Kessler-Harris, 1990).

The New Deal institutionalized the nation's commitment to the male breadwinner/female caregiver model as the appropriate relationship between men and women, work and home (Boris, 2005a). Relief programs, like the Works Progress Administration (WPA),
reinforced gender and racial hierarchies; they employed men over women and Whites over other groups. In her analysis of Atlanta, historian Georgina Hickey underscored how the New Deal "favored welfare work for men as family breadwinners, direct assistance for mothers, and work relief for women only when the gendered wage economy dictated" (Hickey, 2003, p. 13). Other historians have documented how the WPA offered work relief to only one family member and laid off women first during funding cutbacks (Faue, 1991; Rose, 1994).

Policymakers argued that homework undercut wages and took work away from factories, which, by extension, meant from men. But while the ban claimed to protect women, it eliminated an income-generating strategy that families had been relying on for more than a century (Boris, 1985). Although people with disabilities, their caregivers, and older, longtime home workers could gain an exemption, to permit mothers would defeat the whole purpose of the ban, as it was "mothers and their offspring-considered potential child laborers-[who] were precisely the group that [the ban] ... would save from the exploitation of homework and would restore to a normal family life-that is, one with a male breadwinner, a housewife, and children" (Boris, 1985, p. 749).

The lack of suitable child-care options continued to plague employed mothers. For example, in 1930, while most families relied on informal caretakers, there were only 40 day-care facilities for African American children in the entire country (Berry, 1993, p. 105). Although the New Deal offered some new child-care programs, it failed to implement a nationwide system of public day care. It created centers for (the purpose of providing employment for out-of-work janitors, teachers, and nurses (Michel, 1999; Berry, 1993) rather than to encourage mothers to work outside the home. Only the unemployed could send their children to these centers, which meant that the children of parents who found a job lost their space (Berry, 1993). Despite women’s wartime labours, their right to job remained conditional, confirmed by definition of full employment that classified housewives as outside the labour force and thus ineligible for federal jobs programs and unaccounted in official employment statistics (Kessler-Harris, 1990).

1.20 The Dual Breadwinner/Female Caregiver
The lack of social support for the dual breadwinner/female caregiver model is apparent in the history of state policy, especially laws and programs addressing childbearing and child care. With arguments embracing the health of the mother, the welfare of the infant, and the economic maintenance of the woman worker, the Woman's Bureau began campaigning for paid maternity leave in the late 1940s out of the realization that the United States was nearly alone in offering no such federally funded system (Women's Bureau, 1952). A 1946 amendment to the Federal Railroad Unemployment Insurance Act included pregnancy and related disabilities in its sickness insurance, but covered few women, given the gender composition of the industry (Boris, 2001). Subsequent attempts to include maternity benefits as part of the disability allowances under Social Security proved unsuccessful.

Again, we see overlapping models for combining work and family. The male breadwinner/female caregiver remained the ideal, especially for White women whom cultural arbiters told to trade off the ability to purchase goods for staying home with their children (Solinger, 1999). Men's responsibility for family provision persisted, although they gained praise in the popular media and from women for caregiving, whether in the form of 1950s family "togetherness" or from helping with women's domestic tasks (Weiss, 2000; May, 1988). They benefited from tax write-offs, especially income splitting with a wife outside of the labor force (Kessler-Harris, 2001). These ideals remained racialized, with Whites as the norm, and thus African Americans appeared deviant and deficient because their men failed to earn enough to support children (Mittelstadt, 2005; O'Connor, 2001; Orloff & Monson, 2002).

The private sector offered some maternity leave, usually secured by union contract. Benefits could include hospitalization and obstetrical costs, cash allowances, retention of seniority, and job security up to a year. Such plans usually came with a waiting period of at least 9 months before eligibility. But their inadequacy led the Bureau to call for more "social protection ... for employed married women and working mothers" (Blackwelder, 1997, p. 141). Having benefits did not always mean being able to use them. Representing a predominantly female workforce, the International Ladies Garment Worker Union, for instance, reported "less than 1 percent of the total
disbursements from local funds have been for maternity benefits." In fact, "most locals do not include such protection" (Women’s Bureau, 1952, p. 13).

Building upon the extending previous research, this study contributes to the work and family literature in several ways. Firstly researcher has identified few variables from the literature review called as pre factors or antecedents which include work related factors and other family related factors. Secondly researcher addresses the impact of both work domain variables and family domain variables over the consequence of work life balance. Thirdly empirically testing has been to address the impact of both job demands and family demands and context (moderating and mediating variables) that may play the role of moderating and mediating the relationship between antecedents and consequences of work life balance.

The present thesis covers the various aspects of work life balance variables depicted in model 1 & 2 below for forming the base for literature review.
Figure 1  Model 1 Explaining relationship Constructs

**Work Domain Variables**
- Long and irregular working hours
- Role responsibility
- Psychological involvement
- Job demands

**Family Domain Variables**
- No. of children and age
- Marital status
- No. of dependents in the family
- Parental responsibility
- Age

**Outcome**

**Organization Level**
1. Absenteeism
2. Organization Commitment
3. Low Performance

**Individual Level**
1. Low Job Satisfaction
2. Stress / Burnout
3. Turnover Intentions
4. Low Career Advancement

---

Figure 2  Model 2 Explaining relationship Constructs

**Work Domain Variables**
- Long and irregular working hours
- Role responsibility
- Psychological involvement
- Job demands

**Family Domain Variables**
- No. of children and age
- Marital status
- No. of dependents in the family
- Parental responsibility
- Age

**Outcome**

**Organization Level**
1. Absenteeism
2. Organization Commitment
3. Low Performance

**Individual Level**
1. Low Job Satisfaction
2. Stress / Burnout
3. Turnover Intentions
4. Low Career Advancement
1.21 Antecedents of Work Life Balance

The study of work-family conflict was initially based on the assumption that work and family were two separate, incompatible, and therefore, competing roles individuals attempted to fulfill (Edwards & Rothbard, 2000). More recent research has considered the multiple ways in which an individual's work and non-work life interact. Some of these theories now take into consideration possible benefits that can transfer between one domain to the other. Even though the transfer can be positive, overwhelmingly the view is that many factors in the workplace do in fact cause work and non-work to be in conflict with one another, and therefore, results in many negative consequences. In this next section we briefly overview some of the causes of work/non-work life conflict, its consequences, and research on the efforts by organizations to reduce the conflict.

1.21.1 Causes

Greenhaus and Beutell (1985) defined work-family conflict as "a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect". Work-life and work-family conflict becomes an issue for organizations as employees attempt to fulfill roles in the workplace and roles at home that may be in conflict. Researchers have identified three different types of conflict. Time based conflict occurs when time demanded by family competes with work activities. Individuals who have inflexible work schedules, working women experience the greatest time-based conflict. Strain-based conflict occurs when stress from one domain spills over into another. In other words, when the stress of household duties,
relationship problems, and the needs of children interfere with work, on when work stress spills over into home life. The bidirectional nature of work-family conflict has been investigated in a number of studies. For example, Frone, Yardley, and Markel (1997) distinguished the conflict that arises from work interfering with family life (work-to-family; WTF conflict) from the type of conflict that occurs when family life interferes with work (family-to-work; F1W conflict). The third type of conflict, role behavior conflict, occurs when the way a person has to behave at work conflicts with the way they need to behave at home. For example, a caring compassionate mother may have to be strict and bottom-line oriented in the workplace.

In addition to different conflict causes, such as time-based, strain-based, and incompatible roles, certain job features are more likely to cause strain, stress reactions, or burnout. For example, stress-inducing job characteristics include jobs that are challenging and require long hours, give no employee control over work time or work processes, consist of a heavy workload, or jobs in which employers have unlimited access to their employees. For example, Families and Work Institute (Bond et al., 2002) revealed that 32% of employees surveyed say they are contacted outside work hours about work matters regularly; 28% are contacted occasionally, and 40% report this never happens. Most companies recognize technology as one of the drivers of increased work-life conflict. Cellular phones, pagers, and email make employees accessible around the clock every day of the year (Jackson, M, 2002).

Another issue driving incompatibility between work and home is the paradox that in these times of job instability, people seem to be turning to their families for security and work is becoming less important. For example, as reported by Cascio and Young (chap. 4, this volume), according to the Society for Human Resource Management in 2002, 70% report they would rather spend time with their families than at work; in 2000, the proportion was only 54%. Some attribute this renewed emphasis on family and persona life and reordering of priorities such that family is seen as more important than work to the terrorist attacks of September 11th, 2001 (Armour, 2002). Many articles and books conclude that people seem to be calling a kind of a time-out and asking, "What is really important to me? And why I am here?" (Shellenbarger, 2002).
In addition to the need to care for families or other life demands, many workers must provide care for their elderly parents or other elderly relatives. Most likely, the increased numbers are directly related to the fact that the largest group of employees come from the baby boom generation and are facing the stress of elder care. Some individuals in the baby boomer group, those who waited to have children until they were older, are actually sandwiched between concerns for child care in addition to elder care, adding even more stress to their lives. Care for children and elderly dependents causes high levels of family domain stress. Employers are becoming increasingly aware of this employee need. A survey by Hewitt Associates in 1999 showed 47% of large companies offered elder-care benefits compared to 20% in 1993 (Mendels, 2001).

In understanding the causes of work-life conflict, it is important to consider individual differences. As much research suggests, one person's stress is another person's motivation. Individual differences in personality, coping styles, or other resources will determine how two individuals react to the same stressor or the same occurrences of work to family or family to work conflict.

1.21.2 Consequences

According to the American Stress Institute, stress is estimated to cost U.S. businesses approximately $300 billion per year because of lower productivity, higher absenteeism, turnover, alcoholism, and medical costs (McShane & Von Glinow, 2003). Work-family conflict has been shown to be positively associated with overall life stress (Parasuraman, Greenhaus, & Granrose, 1992) and increased turnover intention (Greenhaus, Parasuraman, & Collins, 2001). In another study, Frone (2000) showed that both work-to-family and family-to-work conflict produced mood, anxiety, and substance dependence disorders. In one study, working mothers were found to have significantly higher levels of stress hormones after work than fathers or women who were not mothers (Lundberg & Frankenhaeuser, 1999). Kossek and Ozeki's (1998) meta-analytic review found that both WTF and FTW conflict were negatively related to job and life satisfaction. The FTW conflict can be even more devastating to families. For example, a recent study of adolescents showed that parents' work-related stress led to problem behaviors in adolescents, through more conflict at home and less positive ad-
justments (Crourter & Bumpus, 2001). These children tended to withdraw from the family.

Some employees hold specific expectations for balancing work and family. In their eyes, not meeting these expectations may violate the psychological contract. Psychological contracts in organizations consist of an individual’s beliefs about the nature of the exchange relationship between employers and employees (Rousseau & Parks, 1993). The two types of contracts, transactional and relational, vary in the degree of commitment between the employer and employee. The transactional type is short term and primarily an exchange of pay for work, whereas the relational psychological contract is reflected in a longer term relationship characterized by mutual obligations between employer and employee. Research suggests that employees in the latter type of psychological contract exhibit job behaviors that go above and beyond the call of duty, otherwise known as organizational citizenship behaviors (Organ, 1990; Podsakoff, Ahearne, & MacKenzie, 1997). Robinson and Morrison (1995) found that if the psychological contract is violated and trust is broken, the individual is less likely to engage in organizational citizenship behaviors. Psychological contract violations have two implications for work-life conflict. First, the rapid increase in work-life benefits may lead many employees to take them for granted, and to perceive a violation of the implicit contract when they are not offered. Consequently, these employees may engage in fewer organizational citizenship behaviors. Second, employees may perceive psychological contract violation if the organization has a work-life policy in place, but the organizational culture or management discourages employees from using such benefits.

Employers may need to accommodate various strategies for combining work and family life effectively. What are the options? In a qualitative study of women executives in television, Ensher, Murphy, and Sullivan (2002) found that women used three types of tactics in dealing with work and family and only one resembled balance as traditionally described. Some women chose to be exclusively career-focused, eschewing any kind of a family or personal life. The strategy of putting career first is similar to the one described in a controversial book by Hewlett (2002). Alternatively, others used a sequential focus in which early in their career they showed exclusive dedication to a
career, and then after 10 to 15 years focused on personal and family life by cutting back on assignments or switching to part time. Some planned to re-enter the workforce eventually at their previous pace, whereas others were not sure. Cardozo back in 1986 called this "sequencing." The third group was composed of women who were simultaneously career- and family-focused (what many people envision when working toward balance), and reported that they were taking more of a compromise-based approach to work-family balance. Each of these three strategies came with its own advantages and disadvantages.

Less research has described the attempts of men to reconcile the competing demands of family and work, but as Kimmel (1993) noted, the corporate man of today is much less likely to have a stay-at-home wife than was his corporate boss, but is simultaneously more likely to be interested in being an involved father. This new organizational man also finds that organizations are not set up to meet the seemingly contradictory needs for both a challenging career and involved fatherhood.

The present review covers the results of the model depicted above of WLB that have analyzed the differential effects of antecedents, and the various types of working arrangements on work life balance outcomes, including the effect of moderating and mediating variables where they have been taken into account in the literature review.