

A Comparative Study on Work Life Balance of Women  
Employees in Public and Private Banking Sectors in  
Uttar Pradesh (Lucknow)

**Thesis**

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By

MAMTA SHUKLA

Under the Supervision

**DR. SANDHYA SINHA**

Assistant professor

Maharishi University of Information Technology, Lucknow

Under the Co-Supervision

**DR. TRUPTI SINGH**

Assistant professor (HOD)

R. B. S. Engineering Technical Campus, Agra

## **Dedicated**

To

My Respected parents, loving husband, and beautiful daughters and all family members And to those who gave me reason for tomorrow, who are my confidences, greatest strength, Well-wishers, showed light in darkness & special thanks to my teachers & guide who Showed me Right path to complete my work.

## **CANDIDATE'S DECLARATION**

I hereby declare that the research work embodied in this thesis titled A Comparative Study on Work Life Balance of Women Employees in Public and Private Banking Sectors in Uttar Pradesh (Lucknow) carried out by me under the guidance and supervision of Dr. Sandhya Sinha, Associate Professor, Maharishi University of Information Technology, Lucknow, India is an original work and does not contain part of any work submitted for the award of any degree either in this university or any other university around the globe.

Date:

Place: Lucknow

(Mamta Shukla)  
Research Scholar

## Acknowledgement

This thesis is the culmination of my journey of Ph. D. which was just like climbing a high peak step by step accompanied with encouragement, hardship, trust, and frustration. When I found myself at top experiencing the feeling of fulfillment, I realized though only my name appears on the cover of this dissertation, a great many people including my **family members, well-wishers, my friends, and colleagues** have contributed to accomplish this huge task.

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**Mamta Shukla**



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# Chapter 1

## INTRODUCTION

The last twenty years have seen rapid and continuous transformations in the business environment and overall transformation in socio-economic conditions have led to increased interests in the concept, requirements, practices and outcomes of work-life balance (WLB) especially in professional organisations (Nicklin et al., 2019; Chaudhuri, Arora and Roy, 2020). Both stakeholders – employers and employees of a professional organization along with the academic world have entered into an endless discourse over WLB and its importance in any professional organization. Employers are interested to maximize their performance through employee well being in fiercely competitive business world whereas employees have the concern about balancing the work and personal life in an era where professionalism is dominating the personal lives (Cegarra-Leiva et al., 2012), and academic lobby is obviously interested to explore and establish the WLB as a concept and its relationship with various organizational and personal life aspects.

The expression of WLB literally consists of three terms – ‘work’, ‘life’ and their ‘balance’, in simple words the dictionary states that work is defined as an activity done as a job to earn some money so work can be defined as paid employment (Guest, 2013) including work from office or home, time invested in work at some other place like commuting, mail and phone attending etcetera. In dictionary life is generally defined as a period between birth and death, in our context life portrays the meaning of all the activities outside work that comprises personal life including family life with friends and relationships, family care including dependent care, time invested in personal development, hobbies, entertainment, or merely free time doing nothing. In this context work life has commitments towards the professional demands and the personal life has commitment towards the demand of family, friends and individual self. The third term in the expression is balance which literally means state of equality between two things or giving several things equal importance so the situation

is optimized. In this sense the expression of “Work-Life Balance” can be defined as a situation where a professionally professional individual either gives equal attention to both the requirements of work and personal life or an individual seeks to be in a situation where he/she is able to allocate equal weight so that the work commitments are met as well as the individual is able to fulfill the requirements of the personal life so as to live the life to its fullest or optimize the life.

## **1.2 WLB Origin – A Brief History**

The phrase *work-life balance* was formalised in 1986 although it's usage with the same meaning have been in literature earlier also (Lockwood, 2003). Albeit the term was formally phrased quite recently that doesn't mean that there were no initiatives from professional organisations to look after the personal lives of their employees. Lockwood (2003) states that the so called work-life programs started to exist pre World War II era also. The example is that of Kellogg's Company where the regular daily three eight-hours shifts were converted in daily four six-hours shifts reducing the working hours and hence the workloads of the employees. And in survey after implementing four six-hours shifts revealed that the change has enhanced the morale of the employees leading to increase in work efficiency.

Work-life balance as a concept originally came out from the work-family research. Kanter (1977) in the seminal book on work and family in USA brought forward the problems associated with work-life balance and introduced it as a critical area of research. It is only after this piece of work that the work-life balance idea was brought to the attention of both academicians and corporate. In 1980s the companies in US started to design and start the work-life balance programs to enhance the employee satisfaction and morale to enhance the efficiency and in turn the productivity of employees. Originally the work-life balance programs were designed for women especially living as dual-earning/ dual-working couples in US since the Kanter (1977) bring forth its needs in the US society. However the trend soon expanded to both the genders due to increased *work-life imbalance* in lives of both the genders. In 1990s the idea of work-life balance increased at a rapid pace extending to others countries in the world where the same problem of *work-life imbalance* existed. In India

also the concept of WLB started to catch the attentions of professional organisations only in new millennium when the effects of liberalization of Indian economy started to manifest itself especially in form of work-life conflicts in Indian employees although the concept of work-life balance manifested itself in form of employee benefits and welfare policies embedded in the Factories Act, 1948, Maternity Benefit Act, 1962, Family and Medical Leave Act, 1993. The major WLB policies stated in these acts are – working hours, leave provisions, crèches, maternity benefits and employee insurance (Baral and Bhargava, 2011).

### **1.3 Background of the Research**

The background or context of the study lies in the backdrop of economic reforms in India way back in 1991 under the able leadership of the then finance minister Dr. Manmohan Singh. The liberalization, privatization and globalization (LPG) policy liberated the business from the clutches of government and also promoted much needed private sector and motivated global companies to turn towards India. The LPG policies led to widespread changes in Indian business ecosystem leading to more conducive environment for private sector especially for global organisations. The business friendly ecosystem created a high competitive environment for business and entry of foreign multi nationals have aggravated the situation for all business sectors open to private and global companies. Chaudhuri, Arora and Roy (2020) reported global competitiveness as main effect of LPG that has actually led to growth of economic and technological aspects in the early new century. The technology boom has led to further competition of the business markets. Owing to high competition the companies have endeavored to attain superior performance from their human resources and attract best of the talents to get high quality performance to compete in the globally competitive business environment. There has been a continuous and high demand for high quality personnel in the post LPG growing Indian economy and to attract, attain, nurture and retain the high quality human resources professional organisations need to have effective talent management practices and WLB policies are required as part of organisations innovative human resources policies to integrate it with organisation's overall growth and competitive strategies (Chaudhuri, Arora and Roy, 2020). This study takes cognizance of the requirement

of effective WLB policies as an integrated part of overall HR strategy to be aligned with holistic business strategy in backdrop of highly growth intensive and fiercely competitive business environment.

The main context of women intensive WLB study is also hidden in the liberalization of the Indian economy and its socio-economic and socio-cultural implications in the Indian working population. Munn and Chaudhuri (2016) has brought forward the importance of enactment of huge employment plan of Indian government in 2005 facilitating the entry of women in the Indian workforce (Valk and Srinivasan, 2011). Entry of female workforce in large number in the professional organisations have not only changed the economic aspects but also changed the socio-cultural aspects of the society. The entry of females in professional organisations has given rise to dual earning couples leading to more financially independent households. The change in the family structure has put more pressure on both men and women working in professional organisations. The increased pressure in life is generally reflected in the work-life conflict disturbing work (Maran and Usha, 2014) and ultimately affecting various organizational outcomes like employee performance, job and self satisfaction, employee turnover, organizational commitment and others (Bharathi and Mala, 2016; Dhar, 2012; Khatri and Behl, 2013; Padmanabhan and Kumar, 2016; Rathi and Barath, 2013; Swarnalatha and Rajalakshmi, 2014; Valk and Srinivasan, 2011; Wang et al., 2011). It may be argued that to reduce the work- life conflict the balance of work and life has become important. Swarnalatha and Rajalakshmi (2014) argue that a perfect WLB of employees lead to more committed, satisfied and dedicated employee. Owing to its importance professional organisations are not blind to the personal aspects their employees in recent times, they have not only acknowledged the personal life aspects of their employees but also have started to strive for the WLB of their employees especially that of female workforce in their organisations.

As far the industry area of research is concerned it has been found that majority of the WLB research is being done in IT sector (Chaudhuri, Arora and Roy, 2020) while other industry area has been covered though at a smaller level. An extant review of WLB literature was conducted by Chaudhuri, Arora and Roy (2020) where it was found that majority of WLB research is done in IT sector (nine articles were available for review)

followed by service sector and banking industry (six articles were available for review) and the share of other industries is much lower as compared to IT sector. It was also brought forward that banking and IT/ITES IT are the two major sectors employing women in India. Since this study mainly concerns with WLB of women working in professional organisations and ample amount of research is being done in IT sector this study has considered the Indian banking sector to study the WLB of women and the related aspects.

#### **1.4 Research Problem**

Banking is one the sector that has felt the punch of high competition due to liberalization although it is also the reason of growth of banking industry along with growth in other industries. This high competition has made banks to pull high performance and productivity from their employees and in the process burden them with over work leading to stress, burnout, conflict between work and life conflict and the overall imbalance of work and life further leading job dissatisfaction (Fisher-McAuley et al., 2003). This burden doubles in case of working women in Indian society where they have double responsibility of work and home including family, husband, children and elders. Yadav and Dabhade (2014) emphasize that WLB of women is highly desirable in a growing society where the lines of demography is fading. As discussed above, much of the research has been done on WLB as a general aspect the domain of WLB of women working in Indian banking sector is being ignored in literature.

The main aspect in banking industry in India is presence of both government and private sector with a difference in working environment, work culture, HR policies and overall strategy (Walia, 2015). With respect to this aspect the difference in WLB of females in government and privately owned banks is highly expected. Walia (2015) for instance states a significant difference in WLB aspects and overall WLB of females employed in two different bank sectors. The main problem is the absence of researches describing, and more specifically comparing the WLB of women employed in two different set ups of government and private banks.

The second main research problem considered in this study is lack of substantial evidences in Indian banking industry to connect various WLB policies with the overall satisfaction of employees derived from both two different aspects of life (professional and personal life). The size of the banking industry makes it one of the important industries in Indian economy and it would not be an overestimate to call it as the back bone of the Indian economy. Post liberalization banking industry has been a blood line to other industries and the privatization policy has helped banking industry to grow and become highly competitive. The entry of foreign banks as part of globalization policy has further increased the competition leading to immensely increased work load on banking sector employees resulting in high work pressure. The technological development has also contributed a lot to the increased work pressure. The advent of e-mail, tablets, laptops, fast internet speed, ERPs have enabled the professional organisations to compel employees to take work to home blurring the boundaries between office and home. Professional aspect has shadowed the personal life to a large extent badly affecting the balance between work and life. This menace is more and quite conspicuous in banking industry where there is high stress among employees. Although banks and other organisations in India have been sensitized themselves and have started designing and implementing WLB policies still they have a long way to go.

Abbas and Premi (2011) brought forward the negative attitude of employees towards proper formalization and implementation of WLB by banks and this has been true not only in India but also in many other countries.

Chima (2011) reported that WLB practices in Nigerian banks are also not up to the required level emphasized immediate need to address WLB problems of banking employees. Due to the absence of WLB among the bank employees this study has identified this problem and specifically this study has identified the problem of fact that banks are still at large in knowing the main WLB policies factors that lead to the overall satisfaction of women employees towards work and personal life. This study tries to address this problem and endeavors to determine the WLB policies essential for the overall satisfaction of females employed in Indian banks.

## 1.6 Significance of Research

This study is important from academic perspectives as well from the practical aspect especially for banking industry. From academic point of view this study has three important implications, first of all this study tries to determine the existing state of WLB in government and private banks specifically a comparison where the findings will throw light on many aspects of WLB. To compare WLB in two banking sectors Guest's (2013) model of WLB has been adopted as discussed in literature review chapter of this study. This model is quite comprehensive in describing the WLB of employees working in professional organisations from various perspectives, the findings will be important to differentiate various WLB aspects in public and private sectors banks. The second academic implication is related to validation of a scale measuring WLB policies and

overall employee satisfaction. The study will try to validate the developed scale which will add a validated scale in literature to measure WLB policies and overall employee satisfaction especially in Indian context. Finally the study is important since it tries to determine the effect of various WLB policies followed in banks on the overall employee job satisfaction. The literature contribution of this study will be the specific evidences relating to relationship between various WLB policies and overall employee job satisfaction. Through this study the future researchers will be enabled to study the WLB policies in Indian context and correlate it with the important organizational outcomes of WLB policies.

This study will also be quite significant for the professional organisations especially the banking industry seeking to maintain the WLB of employees and enhance the morale of their employees to increase their performance, productivity and efficiency. This study will not only try to correlate the seven WLB policies with job satisfaction but also will determine the effect of selected WLB policies on job satisfaction. The study will produce causal evidence to relate flexitime, telecommuting/work from home, maternity benefits, dependent care facilities, self development and hobbies/entertainment on employee job satisfaction. It would establish the importance of each considered WLB and determine the most important WLB factor in Indian context. The professional organisations may employ the findings of the study to design their WLB policies



and integrate them in overall HR strategy. The study will also be specifically helpful to private banks desiring to bring their WLB policies equal to the government sector banks by taking note of the findings related to comparison between the aforesaid two sectors of banks. This research will throw light on various differences in the current existence of various aspects WLB in public and private sector banks through which both the sectors may gain important insights to improve and improvise on their WLB endeavors.

## **1.7 Scope of the Research**

The scope of this includes the following entities:

**1.7.1 Bank Employees:** the first and major stakeholders of this study are the bank employees especially the females in Indian banks. The research tries to explore and compare the WLB of women working in banks and also determine the effect of various WLB of bank on women employee overall job satisfaction.

**1.7.2 Banking Organisations:** banks are the next entities which are important stakeholders of this study. As discussed above this tries to explore existing status of WLB for females employed in banks. The scope of the study includes both government owned banks and privately owned banks. The study doesn't include NBFCs and any other financial entities.

**1.7.3 Human Resources Department:** the HR department of the professional organisations especially of the banking organisations is also an important stakeholder in this study. The role of HR department of professional organisations in designing and implementing WLB policies is crucial for aligning it with overall HR strategy.

**1.7.4 Human Resource Managers:** at individual level the HR managers especially in banking organisations are one of the stakeholders of this study. The HR managers are responsible for implementation of HR/ WLB policies at individual level and are also in direct contact with the employees.

## **1.8 Organisation of the Thesis**

To accomplish the overall purpose the study this thesis is organised into six main chapters described briefly in below sections.

**1.8.1 Introduction (Chapter 1):** this is the first chapter as discussed above. It basically includes the introduction of the topic, its brief definition and history of WLB, background or the study context, research problem, research significance and scope. This chapter concludes with organization of the thesis.

**1.8.2 Chapter 2:** this chapter performs the review of WLB and associated literature. The chapter starts with defining the concept of WLB, discussed its models and then operationalized the concept for the purpose of this study. The chapter proceeds reviewing the literature assessing the relationship between various WLB policies/ factors on different organizational outcomes. The chapter concludes with identifying the WLB policies of interest, determination of research gap and formulation of research objectives and hypotheses.

**1.8.3 Chapter 3:** the overall research methodology adopted to conduct the research and accomplish various objectives is discussed in this chapter. The chapter presents the overall research design consisting of sample design, observation design, statistical design and measurement in the study. This has five main objectives. The first objective of exploring WLB, its models and conceptualization was accomplished by exploring and content analysis of the existing literature.

**1.8.4 Chapter 4:** this chapter accomplishes objective two, three and four that compares the various aspects of WLB in public and private banks. The determinants, nature and consequences of WLB are compared in objective two, three and four respectively. Since comparison was done between two groups independent samples t-test was employed to accomplish these objectives. Each of the determinants, nature and consequences were analyzed separately to get a deep insight therefore a separate t-test was applied for each analysis.

**1.8.5 Chapter 5:** this chapter accomplishes objective five of the study that determines the impact of various identified WLB policies of banks on overall employee satisfaction. First of all an *Exploratory Factor Analysis*

was done to measure various WLB factors (identified policies) and employee satisfaction. The items corresponding to each factor were validated and meaningful factors/ constructs were extracted. Once the factors were extracted their factor scores were obtained for further analysis. After scale validation and measurement, the effect of WLB policies on overall employee job satisfaction was determined through Multiple Linear Regression. The chapter ends with presentation of the results and findings of causal study.

**1.8.6 Chapter 6:** the overall conclusion of the study is presented this chapter. It starts with presentation of the major findings from objectives two, three four and five followed by a discussion of the findings of the study. Thereafter implications related to the findings of the study are discussed; this is followed by recommendations to various stakeholders. The chapter ends with outlining the limitations of this research and also presenting the directions to the future researchers.

# **Chapter 2**

## **Literature Review**

The subsequent sections of this chapter perform the literature review associated with WLB and its various aspects considered in this study. Section 2.1 describes the method adopted to perform the review of literature and section 2.2 explains the process adopted to perform review of literature for this study. Section 2.3 defines the WLB concept, discusses its various models and aspects related to WLB. This section basically covers the objective one of the study. Section 2.4 operationalized the work-life balance particularly for this study. Section

2.5 uncovers the literature related relationships of work-life balance with various organisations policies and aspects of employees. Section 2.6 of this chapter identifies the gap existing in the literature followed by determining, research questions and objective derivation in section 2.6. The chapter further proposes the theoretical research model section 2.7. This section also shows the various hypotheses formulated for the purpose of this research.

### **2.1 Literature Review – Method**

The review of literature was started in traditional method discussing the concepts with the research supervisor and online exploration of the work life concepts followed by visit to the university library and other prominent libraries in the city. The major part of literature review was done online by exploring the researches related to work life through research specific online platforms particularly Google Scholar. Further the concept was explored through specific databases of publications like Sage, Emerald, Elsevier etc. All the available research papers were downloaded and in case of non availability of the full resrecah paper or research report the abstract and citations were downloaded. More than 120 publications consisting of research papers, theses, books, chapters in edited books, conference and seminar proceedings, research reports of various organisations and others were explored and scanned carefully to perform the review of literature for this study.

### **2.2 Literature Review – Process**

The process of the review elaborates its initiation, progress and conclusion in a procedural method. The review for this study was initiated with defining the Work-Life Balance (WLB hereafter) concept and

exploration of various models and aspects related to it. Initially the review explores the determinants, nature and outcomes of WLB. Specifically the WLB is explored from two perspectives – employees' and organizational perspectives. The employee perspective involves the personal dimensions of WLB like that of stress, productivity, burnout etc. whereas the organizational perspectives involve the professional aspects like that of WLB policies, strategies and organizational outcomes. The review then brings forward various theories and models of WLB. The review progresses with exploring the relationship among these personal and organizational dimensions.

Particularly the review focuses the relationship between WLB policies/strategies and various outcomes like that of employee satisfaction, turnover and others. The review concludes with determination of the research gap and derivation of research objectives, research model and research hypotheses.

## **2.3 Work-Life Balance Concept**

### **2.3.1 Work-Life Balance Definition**

Literally the phrase of '*Work-Life Balance*' is made up of three terms – 'work', 'life' and 'balance'. First of all the literal meaning of these terms is explored and defined followed by the defining it in the contextual terms. The Cambridge dictionary defines work in two ways, first as an *activity*, such as a job in which a person does some physical or mental effort for earning money, and second as the physical material used or produced by someone at work. Guest (2013) defines work as paid employment, work therefore is some kind of activity performed to earn money. This activity is usually performed at a particular geographic space or place called as office though it can also be performed at home or place other than office or home. The paid employment also implies that work is done for a specific duration to earn a particular amount of money. Initially, work can be defined as the activity or job done at office for a particular duration to earn a specific amount of money. Guest (2013) mentions that defining work is a complex process this definition of work doesn't stand when some other factors are taken into consideration. These factors are travel time to work which is unpaid a considerable amount of unpaid hours and efforts are invested. This definition may also be invalid in case employments where the boundary of work and home is not clear such as in hotels, and also due to fact that modern technology has enabled us to do work from outside office such as at home or any other place (Guest, 2013). Although the definition of work has several problems it has been defined as – all the activities or job done at office, home at some other place for a specific number of hours to get particular amount of money in return.

Life is the next term in Work-Life Balance, as per Cambridge dictionary online (2020) life has eight literal meanings, time duration from birth and death; experience or state of being alive, particular way of living, the working period of some machine or equipment, quality which makes living things different from non living objects, energy and enthusiasm, everything which is alive, in arts if one works form life then you draw watching real persons, objects or landscapes rather than your memory, and the last one is in the context of video games where life means limited number of chances that you get to compete the game without losing the current game. All the eight meanings from dictionary could not define life from work-life context where life is considered the non-work part or time duration in someone's life. This part generally represents the time duration or number of hours that a person has after work or outside work. Life is also referred to the personal life and family life where a person lives barring any kind of work activity. Many a times even the terms personal life and family life are also considered one and the same while at some instances a distinction is being drawn between personal and family life. Here the family life is the time committed with family members like parents, siblings, wife and children whereas personal life here is the time available for oneself which may be invested in entertainment, self development and other activities. Many authors also refer this time as free time or leisure time though leisure researchers make a distinction between these two concepts and bring the concept of committed time and free time (Guest, 2013; Haworth, 1997). Through this discussion it may be considered that as in case of work, life can also not be clearly and categorically defined and authors take liberty to define life as per the need of their study. In this study life is defined as – “the total time available outside work which may be committed to family life, personal life, leisure activities and other non work activities”. Here the terms *life*, *home* and *personal life* are used synonymously and means life outside work.

*Balance* is the next term in Work-Life Balance, Cambridge dictionary defines as a noun as well as a verb, as a noun it has several meanings, one is the state of equality between two things where things have equal weight or force or importance, the second meaning is that of weighing device to measure the weight of things, another meaning is the amount of money one have in a bank or remaining amount of anything that is left after its use and the other meaning is in context of music equipment depicting a piece responsible for mixing and controlling sounds. As verb it has conveys the meaning of a position where one stand still without falling on either side, or to give several things equal amounts in terms of time, money or importance so that the situation is successful and the next meaning is arrangement of money system or records in such a way that money received and spent are equal. From the perspective of this study one of the definitions as verb is quite relevant where balance is defined as to give several things equal amounts of importance. This definition can be applied where balance can be considered as to assign same weightage to work and life so that overall life can be considered as successful.

Hence, in literal sense, Work-Life Balance is a situation where a person grants equal weight or importance to the contrasting requirements of work activities and the life activities to get sufficient time for meeting the work requirements as well to meet life commitments. In this context, Clarks (2000) defines WLB as “satisfaction and good functioning at work and at home with a minimum of role conflict” and Guest (2013) states that WLB can be narrowly defined as “sufficient time to meet work and home commitments”. One of the important aspects of WLB is its subjective nature, for different people the sufficient time for work and life may be different and also whether the person is seeking equal time as for both work and life. This may be due to the fact that some people might give more importance to work by choice simply because they enjoy working or they have limited personal life. And similarly, some people might give more importance to home by choice simply because they dislike work or don’t require earning more money and do more work. In fact Wuthnow (1996) argues that integration of societies depends on proper balance between demands of work and home however everyone believe that work is becoming more dominant in the prevalent work culture of the modern societies.

The other important aspect of this definition is the question of whether the current work situation or rather the prevalent work culture is allowing the persons (seeking equal weight for work and life) to get enough time to meet requirements of both work and personal life although this question can go in vice-versa in the terms that whether the employees commit enough time to work. However in the present prevalent working culture where people have ultra busy schedule due to work overload, the former issue becomes more important and hence the topic of inquiry for many researchers.

### **2.3.2 WLB Theories and Models**

In literature there is no universally accepted theory or model connecting work and non work life and its related aspects. Zedeck and Mosier (1990) after review of extant literature proposed that there can be five main models that can theorize work and non work life interaction. These five models are – spillover theory, compensatory theory, segmentation theory, instrumental theory and conflict theory. Another theory proposed by Clark (2000) is also an important one that has implications in WLB research. Most of the research on WLB is based on the conceptualization and operationaliation of WLB based on these theories.

**2.3.2.1 Segmentation Theory:** it considers work and personal life are separate and one can operate successfully in one arena without affecting the other (Evan and Bartolome, 1984). Zedek and Mosier

(1990) states that as per theory work and life occurs side by side and are separated since they are distinct in respect of time, space and functions. This distinctness allows individuals to keep work and personal life in separate compartments. Here work is seen as impersonal and competitive whereas as life is considered as something personal and intimate with affective relations.

**2.3.2.2 Spillover Theory:** Zedek and Mosier (1990) theorized that work life and non work life cannot be separated and there is always some effect of one life into another (Staines, 1980). They explained that if someone is happy at work then the happiness is reflected at home and if someone is tensed at home the stress is reflected at work. They concluded that the work environment and non work life sphere are similar in terms of happenings occurring in one arena significantly affects happenings in other sphere.

Zedek and Mosier (1990) argued that mostly the research on WLB research is been conducted considering the concept of spillover theory of work and life. The spillover may be positive where work and life supports each other, although most the research starts with the true assumption of negative spillover of work into the personal or non work life where work is affecting life in a negatively.

**2.3.2.3 Compensation Theory:** this theory proposed the inverse association between work and home such that individuals seek what is missing in one sphere of life from the other sphere (Zedek and Mosier, 1990). In this respect there can be two compensations – supplemental and reactive (Kando and Summer, 1971). Supplemental compensation is missing of some desirable experiences and behaviors at work and individuals try to find it at home or in family. Reactive compensations occurs when some particular experiences or behavior at work leads to some compensating activity at home such as fatigue and boredom at work leads to resting and entertainment at home.

**2.3.2.4 Instrumental Theory:** this theory argues that “one sphere of life is a means by which things are obtained for the other sphere of life” (Evan and Bartolome, 1984). Such as work is a means through which individuals earn money and obtain things necessary for needs and pleasures of the personal life.

**2.3.2.5 Conflict Theory:** this model theorize that satisfaction in one domain of life requires sacrifice from the other domain, that is the two domains of work and home have competing demands and fulfillment of demands of one domain necessitates forgo of demands of the other (Evan and Bartolome, 1984). This situation leads to conflict between life and work, Crosby (1984) states that family responsibility at home are the key reasons of some outcomes at work such as absenteeism,



inefficiency and tardiness at work.

### **2.3.2.6 Work/Family Border Theory:** Another theory worth mentioning is the Clark's (2000) Border Theory.

This theory assumes a border for both work and life, and individuals daily crosses the borders of one domain of life to move into another domain, the theory call these as *border-crossers*. The theory operates through the assumption that there is a need of differentiation between work aspect and family life through creation of borders that are permeable in nature creating a borderland or zone where both work and family activities may be done through the permeation of border crossers. Clark's (2000) proposes that the balance is maintained through "the border-crosser participation, and relationships between border-crossers and border keepers at work and home".

Zedek and Mosier (1990) argued that these are the five dominants models that connect work life to non personal life (O'Driscoll, 1996). Zedek and Mosier (1990) seek the causal link between work and home relationships employing these five models to analyse the findings. The the attempt to bring balance between the two aspects of life may ultimately lead to conflict between the two aspects (also implied in Clark's Border Theory), organisations have implemented the WLB policies like alternative work schedules and work stations, maternity and paternity leaves, child care and dependent care facilities and other employee assistance programs like relocation and multiple work locations. Organisations generally implement these WLB policies to achieve the organizational outcomes like enhanced job performance, decreased turnover, employee satisfaction, maintaining health of employees and other outcomes.

## **2.4 Operationalisation of Work-Life Balance**

The complex nature of WLB concept makes it challenging to operationalize and measure WLB in an objective manner. Owing to this reason various researchers have operationalized WLB in different ways and hence measuring it distinctly. Some researchers have assumed that WLB comes to front only when there is an imbalance in anyone of the aspects of work or life happens, Greenhaus and Beutell (1985) considered WLB issue manifest itself when requirements of the one of roles cannot be met due to the pressure of other giving rise to work-life conflict. They conceptualized it in form of multiple demands from work and life with each affecting the other aspect and these demands are carried over from one aspect to another and are bidirectional. Greenhaus and Beutell (1985) called them bidirectional 'carry over' of multiple demands. They proposed carry over creates the work-life conflict

better known as ‘role conflict’ that can take three forms of conflicts – “time, strain and behavior based conflict” and hence measuring it through three dimensions.

Gutek, Searle, and Klepa (1991) taking base from Greenhaus and Beutell (1985) improvised the WLB dimensions and suggested that each of three dimensions can have two aspects depending whether work influencing family (WIF) or life influencing work (FIW). Based on this concept they operationalized WLB through six dimensions – “time based WIF, time based FIW, strain based WIF, strain based FIW, behavior based WIF and behavior based FIW” (Gutek, Searle, and Klepa, 1991)

While Greenhaus and Beutell (1985) defines WLB in terms of the role conflict, Greenhaus, Collins and Shaw (2003) improvised on the role conflict and extended the definition in terms of equality in multiple roles – “WLB is the extent to which individuals are equally satisfied and with their work role and family role creating a balance between the two”. As per this definition, they operationalized WLB through three components – “time balance, involvement balance, and satisfaction balance”. Greenhaus, Collins and Shaw (2003) employed the term *work-family balance* for WLB where time balance denotes equality of time between two aspects, involvement balance denotes “equal level of psychological involvement, and satisfaction balance denotes equal amount of satisfaction gained from work and family roles” (Greenhaus, Collins and Shaw, 2003).

Greenhaus and colleagues have defined WLB in terms of conflict and balance between multiple roles, Clark (2000) and Kirchmeyer (2000) employed the concept of multiple roles and emphasized on the level of satisfaction derived from these multiple roles specifically from work and life role. Clark (2000) proposed ‘work/family border theory’ defining WLB as “satisfaction and good functioning at work and at home with a minimum of role conflict” whereas Kirchmeyer (2000) expressed “WLB as achievement of satisfying experiences in all spheres of life and mentioned that to achieve satisfaction in all spheres of life one requires proper allocation of personal resources like energy, time, and commitment”.

Fisher (2001) observed that WLB research has tremendously increased whereas a proper scale to measure it was lacking. Following the spillover model Fisher (2001) developed a scale with 19 items which was validated and extracted three constructs – “work interference with personal life, personal life interference with work and work/personal life enhancement”. The third dimension of WPLE represents enhancements from work life to personal life and vice versa.

Fisher et al. (2003) also operationalized WLB through WIPL, PLIW and WPLE while determining the relationship between WLB and organizational outcomes. In fact they adopted the Fisher (2001) WLB scale. Hence WLB was operationalized through three simple to measure WLB dimensions.

Frone (2003) defined WLB in terms of interaction between role conflict and role facilitation. WLB was conceived as “absence of role conflict and presence of facilitation” with the implication that WLB is present when there inter role conflict is low and inter role facilitation is high.

Hayman (2005) designed a scale to measure adapting 15 items from Fisher et. al (2003). They conducted an exploratory factor analysis and extracted three main factors from the instruments – “work interference with personal life, personal life interference with work and work/personal life enhancers”. These are the same constructs as in case of Fisher (2001) and Fisher et al. (2003).

Kalliath and Brough (2008) analyzed all the WLB definitions related to multiple roles especially role conflict, role equality, role satisfaction and interaction between role conflict and facilitation. They concluded that defining WLB is not an easy task and different researches have defined it in different ways. They identified two main aspects of WLB definitions and themselves define WLB as “perception of an individual about the compatibility of work and non-work activities that promote growth in accordance with an individual’s current life priorities”.

Guest (2013) also believed that the absence of the balance makes it is easier to define it and argued that if there is work-life imbalance then the people have more chances to be aware of it. The study emphasized the need of separating the causes, determinants and consequences of WLB to analyse it properly and develop a basis of any WLB research. The study stated that most of the WLB research starts from the work-life balance conflict and focus on women in demanding jobs. However they postulated that whatever is the starting point, a preliminary model is quite helpful to analyse WLB and proposed a model comprising various aspects needed for WLB analysis. The model is shown next page.

Singh (2014) tried to measure WLB in Indian context and adapted a time, strain and behavior based measures to develop the WLB issues and converted them into variables or items through discussion with various employees, experts and practitioners. They validated a scale and operationalized WLB through fours dimensions – “work spillover in personal life - WSPL, personal life spillover in work - PLSW, work-life behavioral enhancers - WLBE and work-life behavioral constrainers – WLBC”.

Walia (2014) while comparing WLB in government and private banks operationalized it through three aspects

– “work interference in personal life - WIPL, personal life interference in work – PLIW, work/personal life enhancers – WPLE”. The measurement scale was adapted from Hayman (2005) and originally designed by Fisher (2001).

**Table 2.1: Guest (2013) WLB Model**

Determinants	Nature of the Balance	Consequences/Impact
<b>Organizational Factors</b>	<b>Subjective Indicators</b>	
Demands of work	Balance – emphasis equally on	Work satisfaction
Culture of work	home and work	Life satisfaction
	Balance – home central	Mental health/well-being
Demands of home	Balance – work central	Stress/illness
Culture of home		
<b>Individual factors</b>	Spillover and/or interference of	Behaviour/performance at work
	work to home	Behaviour/performance at home
Work orientation	Spillover and/or interference of	
Personality	home to work	Impact on others at work
Energy		Impact on others at home
Personal control and coping		
Gender	<b>Objective indicators</b>	
Age	Hours of work	
Life and career stage	Free time	
	Family roles	

Source: Guest (2013)

Agha, Azmi and Khan (2017) developed and validated WLB scale with specific reference to globalization and technology in Kingdom of Saudi Arabia. They adopted the scale instruments from Hayman (2005) and Fisher et al. (2003) and were able to extract and validated three WLB constructs – WIPL, PLIW and WPLE.

## 2.5 WLB: Antecedents and Outcomes

Freidman and Greenhaus (2000) in their seminal book, *Work and Family – Allies or Enemies*, presented the findings of a study on 800 professionals and concluded that work and family can both help or harm each other. They elaborated that interference of work into life and vice versa have a significant effect on each other and it is compensatory in nature. When the employer is unsupportive then the partner affect in supportive form similarly when the partner is unsupportive then the employees plays the family supportive role. The book brought forward the evidences that help to understand the decisions of employers and individual about work and family.

Lockwood (2003) while exploring challenges and seeking solution to WLB problems argued “global competition, personal loves//family values and an aging workforce” are the three major reasons that aggravate the WLB problems specifically in the US context. The study argued that HR professionals need to get the most out of these issues by employing work-life balancing measures to gain advantage over competitors in the industry. They concluded that work-life programs significantly improve the organizational outcomes like employee morale, absenteeism, turnover and organizational resources. They also concluded that it the main responsibility of HR professionals to identify critical issues of WLB and initiate WLB programs in the organization.

Greenhaus and Powell (2006) suggested that both the two aspects of life are crucial for any individual . They explored and established how work and family can be beneficial to one another and emphasized on complementary role of each sphere into another. Friedman (1990) showed that the organisations involved in well being of their employees have a better image in industry than the organisations that are not aware and immune to the well being of their employees. They also emphasized on the specific WLB policy of childcare suggesting it to be an important one.

Aziz and Jamie (2008) recommended that some of the WLB policies have some important outcomes at personal level. It was concluded that WLB interventions like on-site child care, flexible work time and telecommuting may reduce stress in professional women.

Gregory and Milner (2009) addressed the question whether WLB is in control of employees or is dependent on some other factors. They concluded that WLB is in fact dependent on factors operating at three levels – individual, organizational and national level factors. They argued that not only the

individual choices but also sector/industry specific organizational culture and national level gender culture determine the WLB of employees in an organization. They brought forward the WLB challenges and suggested some measures to deal with the challenge especially demonstrating the limitations of the adaptive WLB strategies. Trauth, Quesenberry Huath (2009) states that retention of females in the organization depends greatly on the level of balance they have in their professional and personal life.

Abbas and Premi (2011) explored the aspects of awareness, attitude, perceived importance and formalization of WLB in government and private banks. They found flexible work schedule as significant WLB factor while their perception was negative regarding its implementation by banks. Additionally they found that neither the public sector nor the private sector bank has any formally written WLB policy.

Baral and Bhargava (2011) conducted theoretical review exploring the extant literature tried to understand the status of WLB policies in Indian context. The study brought forward that although Indian organisations show family friendliness in their policies and with the progress of time the orientation of WLB policies has broadened to individual growth as well as family well being. However the variety of WLB policies differs in Indian organisations and they still have a long way to go. Various benefits of WLB policies for employees are also listed in the study suggesting Indian organisations the need to implement WLB policies at strategic HR level that will make certain employee commitment and productivity.

Mathew and Panchanatham (2011) assessed the impact of various WLB factors on overall perception of WLB among women entrepreneurs in India. They explored various WLB factors and found that the WLB issues like “role overload, dependent care issues, health quality, time management problems and lack of social support” are main factor that affect WLB of Indian women entrepreneurs. They brought forward the importance of these factors WLB of women employees in Indian context.

Kumari (2012) explored the role of WLB factors on job satisfaction and found significant effect of WLB. They also found considerable gap in job satisfaction of males and females with respect to various WLB factors. The study implies different WLB factors are responsible for the job satisfaction of males and female employees.

Pandu, Balu and Poorani (2013) assessed WLB among IT and ITeS women professionals in India. They explored the role of five factors on WLB – “workload and responsibility, work environment, feelings about work, and family dependents and absence from work”. They found that all factors except work environment were significant determinant of the WLB.

Mani (2013) explored the female WLB in different sectors, the study analyzed the WLB perception, attitude and beliefs of women working in professional organisations and living in Indian family system. The study found that the factors that affect WLB of female professionals are role conflict, organizational politics, gender discrimination, dependent care, health, time management and no social support in the organisation.

Adisa, Gbadamosi and Osabutey (2013) assessed the impact of Mobile IT Devices on WLB of employees. The findings indicate that Mobile IT devices has significant role in maintaining WLB in today's world. They argued that although Mobile IT devices help in maintaining WLB in terms of work flexibility (work can be done from places other than office with flexibility in time also) it has also diminished the border of work and non-work sphere affecting the family relationships and general health and well being. The study concluded that Mobile IT Devices has bi-directional impact, they have potential to improve WLB as well as deteriorate it.

Brough, O'Driscoll and Kalliath (2005) observed that organizational WLB policies do not always have the desired result of reducing the adverse effects of work-family conflicts. They conducted a study determines the relationship between three WLB policies – “crèche facilities, flexible work hours and job sharing with two outcomes of work-family conflict level and job and family satisfaction”. The study finds that organizational interventions in form of WLB policies directly predicted work-family interference and it was concluded that organizational interventions also predicts job satisfaction whereas family satisfaction is predicted both by organizational and family interventions. The study concluded that family friendly organizational interventions lead to improved outcomes for employees.

Jane and James (as cited in Goyal and Babel, 2015) studied the relationship of WLB policies on employee job satisfaction. They argued that the conflict between professional and personal life can be reduced through WLB. The study found job satisfaction was dependent on WLB policies.

Walia (2014) compared WLB in government and private sector banks. The four WLB aspects considered are – “work interference in personal life (WIPL), personal life interference in work (PLIW),

work/personal life enhancers (WPLE) and WLB as a whole”. The study finds significant difference in WIPL, WPLE and total WLB while no significant difference was found for PLIW. It was found that all three significant aspects of WIPL, WPLE and total WLB is high in government banks. The study also analyzed WLB from gender point of view however it was concluded that WLB doesn't differ for both the genders.

Yadav and Dabhade (2014) compared the WLB of females working in education and banking sector assessing the work environment, perception of women about WLB and their job satisfaction. They assessed the impact of WLB and organization's WLB initiatives on job satisfaction. It was found that the job satisfaction depends upon support of the colleagues, conditions of work, work challenges, equality in rewards and employee oriented WLB policies.

Goyal and Babel (2015) theoretically analysed the specific issues and challenges for balancing work and life in Indian banks. They postulated that although there no umbrella solution for WLB in all organisations and for all employees some of the practices that help to achieve WLB are flexible work schedules, time management, telecommuting, compressed work weeks and job sharing.

Munn and Chaudhury (2015) conducted a comparison of WLB in India and US from cultural perspective. They outlined the problems of dual earning couples to achieve WLB. The study identifies the WLB issues of dual earners and also organizational practices in India and US so that organisations can manage the WLB policies in an effective way. They emphasized the importance of socio-cultural variables in determining the WLB in both India and US. The study identified that some of the factors that affect WLB are religion, employee attitude, support to from others and help from family members (Kalliath et al., 2011).

Sinha and Sinha (2018) studied WLB in schools in India and argued that WLB situation has aggrieved even in schools where it is considered that the working environment is quite relaxed. The study finds that gender has significant role in WLB and women have more issues related to WLB, while other demographic variables do interfering in maintaining WLB.

Not all the researches have presented the positive side of WLB policies implemented by the business organisations. There are also evidences to support the negative side of WLB. Perrigino, Dunford and Wilson (2018) explored and brought forward the dark side of WLB policies in form of negative attitudes, negative emotions and negative behavior of other group of employees who don't get the



benefit of WLB may be due to absence of family or family concern and prerogatives or for any other reason. They named it work-family backlash that can be either at individual or collective level.

Shaeikh et al. (2019) determined the factors affecting WLB of women in Pakistan and found that organizational support, employee engagement and personality explained a significant amount of variance WLB of women and found organizational support to be most important factor among the three factors.

Monisha et al. (2020) conducted a review of literature on WLB benefits and programs offered by various organisations in India. They concluded that although family friendliness is reflected in India organisations' welfare policies since industrialization new economy service and software organisations have more prominent policies. And overall Indian organisations need to go a long way to integrate WLB at strategic HR levels.

Bhartiya, Mittal and Jain (2020) determined the effect of profession on managing WLB of women in India. They basically compared the WLB of women working in business class and service class and found a significant difference in WLB of these women and concluded that business class women have higher level of WLB in India.

Chaudhuri, Arora and Roy (2020) performed an extensive review of literature regarding WLB policies and organizational outcomes in Indian context. Their study highlighted that the research in WLB in Indian organisations have increased significantly from 2013. They found that education sector and banking industry in India have generously employed WLB policies and numerous industries like IT and ITES-BPO have benefitted tremendously from employee friendly WLB policies. They recommended that in order to achieve enhanced organizational outcomes the proper implementation and execution of employee friendly WLB policies shall be done.

Rawal (2021) argues that the main problems faced by women at work are long work hours, less recognition, lack of motivation and stress, and this situation has deteriorated during Covid times throwing more challenges for women to maintain WLB.

Zahoor, Abdullah and Zakaria (2021) determined the effect of performance, job stress, conflict between work and family, and personality in predicting WLB in banks. It was concluded that performance, conflict between work and family and personality type B pattern affects WLB positively while job stress and personality type A behavior did not affect WLB.

From the above discussion it is clear that there are two categories of researches, the first category either considers overall WLB in the organization or determines the impact of factors operating at macro level (like overall WLB in the organization, type of WLB existing in the organization, work/family and others) on the outcomes of WLB like that of work/life satisfaction, organizational performance, health stress etc. (Fisher et al., 2003; Friedman, 1990; Frone, 2003; Gregory and Milner, 2009; Hayman, 2005; Lockwood, 2003; Walia, 2014; Singh, 2014). And the second category of researches determines impact of factors operating at micro level (like that of individual WLB policies, particular work environment and others) on the outcomes of WLB as mentioned above (Aziz and Jamie, 2008; Baral and Bhargava, 2011; Kalliath et al., 2011; Mathew and Panchanatham, 2011; Pandu, Balu and Poorani, 2013; Yadav and Dabhade, 2014; and others as discussed in above section).

This study essentially falls in the second category where the micro level factors or individual WLB policies are identified and considered for the further research where the impact of these WLB policies is determined on the overall perception or satisfaction of employee with WLB in their organization. The WLB policies generally considered are flexible work arrangement like flexible time or schedule, , telecommuting – offsite work or work at home, job sharing, dependent care facilities/assistance specially for parents and children, crèche facility, maternity and paternity leave, unpaid leaves, compressed workweek etc. This study essentially tries to determine the overall WLB perception of women employees working in banks. This study has identified the following WLB policies or factors –

**2.5.1 Flexitime:** it is defined as the flexible work schedule in terms of work timings. Flexitime is one of the important HR policies that support WLB of employees especially from time balance perspectives. This is one the factors that is extensively modeled in WLB studies specifically to predict the satisfaction level of employee be it job satisfaction or personal satisfaction (Ashwini and Kumaraswami, 2014; Ramadoss, 2013; Valk and Srinivasan, 2011).

**2.5.2 Telecommuting:** it is defined as flexible work arrangement in terms of space including working off-site.

This implies any place more convenient to employee with respect to fixed official work place. This can be a place near to home, a place preferred by employee for short duration or the home of the employee. This is also denoted as ‘Work from Home or Flexible Work Schedule’ which has also been employed to predict the satisfaction of employees (Bharathi and Mala, 2016; Khatri and Behl, 2013; Swarnalatha

and Rajalakshmi, 2014; Valk and Srinivasan, 2011).

**2.5.3 Maternity Benefits:** it is defined as the assistance or facilities that are provided to women during their maternity period. This includes pre birth and post birth assistance like paid maternity leave, unpaid maternity leaves or any kind of financial support given by organisations (Dhar, 2012; Swarnalatha and Rajalakshmi, 2014; Khatri and Behl, 2013; Valk and Srinivasan, 2011; Wang et al., 2011).

**2.5.4 Dependent Care Facilities:** it is the assistance by the banks in taking care of the dependents of the women employees. This include own parents, child and in-laws. This WLB policy is an under researched area specifically in Indian context. Some of the studies that have modeled this factor to predict some kind of WLB outcomes are Valk and Srinivasan (2011) Wang, Lawler and Shi (2011).

**2.5.5 Self Development:** this factor is defined as any kind of facility given by organization contributing to the development of the employee at personal or professional level. This includes training for career advancement and sabbatical for further education. Padmanabhan and Kumar (2016). This is one the WLB policy aspects that is being neglected in the literature and may lead to important WLB outcomes.

**2.5.6 Hobbies and Entertainment:** it is defined as any kind of facilitation by organizations that help employees to pursue their hobbies and entertain themselves. This includes any kind of arrangement that facilitates employees to develop their talent or pursue their hobbies. This is also one of the factors under researched specifically in Indian context. Bharathi and Mala (2016) argue that facilitating employees to pursue their hobbies leads to increased job satisfaction.

## **2.6 Identification of Research Gap**

This study has focused on two main aspects of WLB specifically in Indian context – comparison of WLB in public and private sector banks, and assessing the role of WLB policies on employees' overall perception of WLB or WLB satisfaction. Hence the gap is also identified in these two domains. The aspect of WLB comparison in public and private sector first necessitates a proper operationaliation of WLB concept. From the discussion in section 2.4 it may be concluded that WLB has been defined and operationalized differently by various researchers. However the WLB dimensions developed by Greenhaus and Beutell's (1985) and, Fisher (2001) and Fisher et al. (2003) have been extensively

adopted in WLB researches. Greenhaus and Beutell's (1985) three dimensions of – “time based conflict, strain based conflict and behavior based conflict” are one of the most widely adapted dimensions by researchers (Frone, Russel, Cooper, 1992; Wiley, 1987; Gutek, Searle, and Klepa, 1991). Similarly the three dimensions of Fisher et al. (2003) – “work interference with personal life (WIPL), personal life interference with work (PLIW) and work/personal life enhancement (WPLE)” have also been widely employed by researchers (Hayman, 2005; Singh, 2014; Walia, 2014, Agha, Azmi and Khan, 2017) to measure.

Greenhaus and Beutell's (1985) three constructs of “time based conflict, strain based conflict and behavior based conflict” represent time balance, psychological balance and behavior balance at a macro level. Similarly Fisher et al.'s (2003) three construct of WIPL, PLIW and WPLE just represent nature of WLB existing in the organization at macro level without differentiating any cause or determinant of WLB at individual or micro level. These WLB measures are generally employed to determine the impact of organizational level WLB on some organizational outcome such as performance and satisfaction with the job, work-family conflict, turnover, stress and others. These measures in itself just represent the nature of WLB at organizational level and fail to distinguish the individual causes or outcomes of WLB.

In this respect Guest's (2013) model (as discussed above) outlining the WLB determinants, nature and consequences may be of utmost importance. The model has consists of almost all important factors or issues that deal with the management of WLB in an organization. Although the model is presented from organization perspective it may be employed for both organizational work analysis and for life or non-work individual level analysis. This study has adopted Guest's (2013) model for WLB analysis since it covers almost exhaustive WLB issues. Employing this model a deep WLB analysis can be done at individual level and in the context of this study where the WLB analysis is to be done on women working in banking sector, this model can cover the WLB comprehensively.

This study identifies two vacuums in operationalization and comparison aspect. First – only a few researches have been conducted to measure and operationalise WLB in Indian context and these studies have employed either Greenhaus and Beutell's (1985) approach or Fisher et al.'s (2003) approach (Singh, 2014; Walia, 2014, Agha, Azmi and Khan, 2017). None of the studies has adopted Guest's (2013) approach to operationalized WLB. From the above discussion it is clear that if a comprehensive analysis of WLB is to be done Guest (2013) approach can be very useful as it covers wide range of WLB aspects. The number of researches further reduces when the specific banking industry is

concerned let alone considering public and private sector banks (Abbas and Premi, 2011; Walia, 2014; Yadav and Dabhade, 2014). This aspect represents the second vacuum in operationalization and comparison aspect of WLB specifically in Indian banking industry. This study identifies this gap and tries to compare the existing state of WLB in Indian public and private sector banks employing guest (2013) model.

The second main aspect of this study is assessment of the effect of WLB policies on satisfaction of employees regarding the WLB. Around the world extensive research has been done exploring the role of various WLB policies on various organizational and personal outcomes. However, in India a limited number of researches have been conducted in this respect (Baral and Bhargava, 2011; Mani, 2013; Mathew and Panchanatham, 2011; Pandu, Balu and Poorani, 2013; Walia, 2014; Yadav and Dabhade, 2014).

The major vacuum existing here is in the sense that majority of the studies are done in IT or education sector. Only a few researches have addressed the banking sector although it is one the critical sectors in India both in terms of employment scale and important role in Indian economy. Khatri and Behl (2013) and Ashwini and Kumaraswami (2014) have determined the role of WLB policies in Indian banking sector still more evidences are needed to establish the role of particular WLB policies specifically in Indian Banking sector.

### **2.6.1 Research Questions and Objectives**

As per the gap identification the following two main research questions comes up:

1. Does the existing state of WLB (determinants, nature and consequences/outcomes) differ in public and private sector banks in India?
2. What is the role of above stated seven WLB policies on WLB satisfaction of employee working in Indian banks?

This study formulates the following objectives as per the questions needed to be addressed:

1. To explore and identify the determinants, nature and outcomes of Work Life Balance/Imbalance in banks.
2. To compare the determinants of Work Life Balance/Imbalance in public and

private sector banks.

3. To compare the nature of Work Life Balance/Imbalance existing in public and private sector banks.
4. To compare the effects or outcomes of Work Life Balance/Imbalance in public and private sector banks.
5. To determine the Work Life Balance Policies of banks and their impact on WLB satisfaction of women employees working in bank.

## **2.7 Research Model and Research Hypotheses**

In accordance with the gap identified and the fifth objective the study proposes the following research model. The model proposes the relationships between various WLB policies followed by the banks and overall WLB Satisfaction of the employees. Six WLB policies considered in this study – Flexitime Policy, Telecommuting/Work from Home Policy, Maternity Benefits Policy, Dependent Care Facility Policy, Self Development Policy and Hobbies/Entertainment Policy.

The research hypotheses can be divided into parts – hypotheses related to the comparative study of public and private sector banks, and hypotheses related to the above proposed model. The first three hypotheses are related to comparative study corresponding to objective 1, 2 and 3 while the next five hypotheses are related to the relationships in the model corresponding to objective 5.

### **Hypotheses related to comparative study are:**

H<sub>1</sub>: there is no difference of WLB determinants in public and private sector banks  
H<sub>2</sub>: there is no difference of WLB nature in public and private sector banks

H<sub>3</sub>: there is no difference of WLB consequences in public and private sector banks

Hypothesis related to proposed model are:

H<sub>5.1</sub>: flexitime policy has a significant effect of on work life balance satisfaction of female employees in bank.

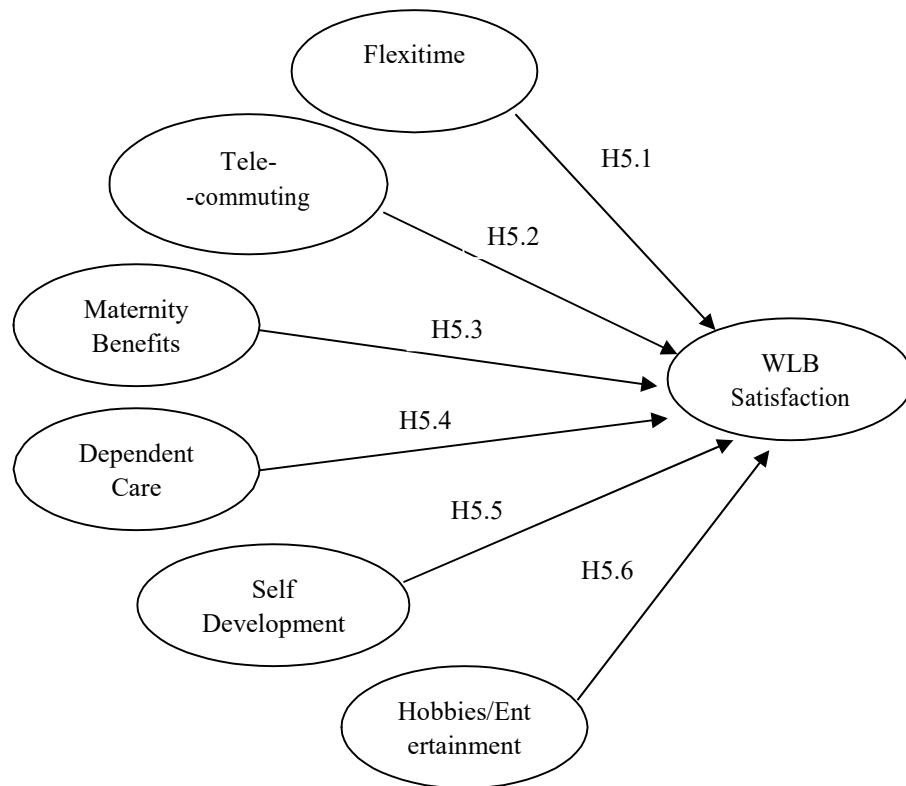
H<sub>5.2</sub>: telecommuting policy has a significant effect of on work life balance satisfaction of female employees in bank.

H<sub>5.3</sub>: maternity benefits have a significant effect of on work life balance satisfaction of female employees in bank.

H<sub>5.4</sub>: dependent care policy has a significant effect of on work life balance satisfaction of female employees in bank.

H<sub>5.5</sub>: self development policy has a significant effect of on work life balance satisfaction of female employees in bank.

H<sub>5.6</sub>: hobbies/entertainment policy has a significant effect of on work life balance satisfaction of female employees in bank.



**Figure 2.1: Proposed Research Model**



# Chapter 3

## RESEARCH METHODOLOGY

The research methodology has been covered in five major parts – research design and research approach, data collection sources, sampling technique, data analysis tools and measurement. This chapter also presents the pilot analysis for questionnaire validation. Section 3.1 explains the research design along with the research approach. The data collection sources are mentioned in section 3.2 while section 3.3 throws light on measurement of variables. The sample design for the study is discussed in section 3.4 of this chapter. Section

3.5 explains the research methods or data analysis tools employed in the research. The section 3.6 presenting the pilot study conducted to validate the questionnaire. The chapter ends with representing research methodology at a glance in section 3.7.

### 3.1 Research Design

Research design is a blue print of any research and is selected as per the requirement of the objectives. This study has five objectives – the first objective tends to explore and identify the various antecedents and outcomes of WLB while the next four objectives are diagnostic in nature. The nature of first objective is exploratory while that of next four objectives is diagnostic which is a part of descriptive research.

Accordingly, the nature of objectives this study selects a mix of exploratory and descriptive research designs. Through exploratory design this study tries to explore and identify the concept, determinants, nature and consequences of WLB for women in the banking sector. The descriptive research design is quite comprehensive in nature and consists of describing the existing state of affairs, determining the relationship and interaction among variables and testing of hypothesis (Kothari, 2004). This study mainly applies the diagnostic features of this design and performs the empirical testing of the formulated hypotheses.

Kothari (2004) states the two basic approaches – “*the quantitative approach and qualitative approach*”. The former means to generate the quantitative data that can be analyzed objectively through numerical techniques while the latter one generates the qualitative data that is generally analyzed subjectively by the experts. The first objective is qualitative in nature that generates the

secondary data through literature survey which is analyzed through the qualitative technique of content analysis. This study mainly applies the quantitative research approach and hence the data collection is done through an employee survey and is analyzed through various statistical research techniques. The observed data is analyzed through descriptive as well as inferential research methods. The main research approach for this study is quantitative although the features of qualitative research are also applied.

### **3.2 Data Collection**

Data collection sources and techniques were selected as per the research design and requirement of objectives. The first objective is exploratory in nature and endeavors to survey the literature through collection of secondary data while the remaining four objectives are diagnostic in nature and therefore require primary data. The sources of the data collection are discussed in below sections

#### **3.2.1 Sources of Secondary Data**

Secondary data is the data that is usually collected and processed by previous researchers in form of some useful information for the purpose of their own research. This research has collected the secondary data from the published as well as unpublished sources. The main sources of secondary data are:

- Research Papers/Articles/Thesis/Publications from various Research Journals and Conferences and Seminar Proceedings
- Institutional Publications – Reports/Article/Research from Banks and Other Organisations.
- Government Publications/Public Records.
- Various Publications of Associations related to Human Resources, Policies, Laws etc.
- Articles from Newspapers/Magazines and other publications.
- Unpublished research by scholars, universities and others.

#### **3.2.2 Sources of Primary Data**

Primary data is the fresh data collected by the specific researcher for some particular purpose. This

study requires primary data for accomplishment of objectives two, three, four and five. In this study primary data is acquired by applying the technique of *survey* of the women bank employees. The survey of the women employees was done through employing the tool of structured questionnaire. A structured questionnaire was designed to collect the information required for accomplishment of the objectives.

**Questionnaire:** a questionnaire designed having three sections. The first section captures the demographic details respondents. The specifically recorded demographic details were:

1. Banking Sector – Government or Private
2. Marital Status
3. Age Group
4. Educational Qualification
5. Monthly Income
6. Total Banking Experience
7. Respondent's Idea of Work Life Balance
8. Presence/Absence of Work Life Balance in respondent's life.

Next section of the questionnaire consisted of the questions asked in form of various WLB aspects. These aspects actually measured the determinants of WLB, nature of WLB existing in banks and consequences of WLB. This section of is essentially designed to get the data necessary for accomplishment of objectives two, three, and four of this study.

The third section of the questionnaire consisted psychographic statements describing the experiences of women while working in the bank. These statements were developed to measure the WLB Policies of the bank and the satisfaction of the women while working in the banks. This section was essentially designed to accomplish objective five of the study where the effect of WLB Policies on the Satisfaction Level of the women working in the banks. All three sections were integrated into a proper questionnaire form as attached in Appendix A of this thesis.

### **3.3 Measurement**

The three sections of the questionnaire were having variables measured at different level. The first section has recorded the demographic profile of the respondents so most the variables in this section

were categorical or nominal in nature. However some of these categories were arranged in increasing order so they can be considered to be measured at ordinal level. The specific nominal demographic variables were – Banking Sector, Marital Status, Respondent's Idea of WLB and its presence/absence in respondent's life. The demographic variables measured at ordinal level are – Age Group, Educational Qualification, Monthly Income and Total Banking Experience.

The second section has recorded three major aspects of Work Life Balance – WLB determinants or causes, WLB nature and WLB consequences or outcomes. Each of the aspect was represented by many variables – 8 determinants, 6 nature characteristics and 8 consequences. These 22 variables were measured at continuous rating scale of 1 to 10. In this scale '1 means not very high' and '10 means very high'. The scale was designed so to give a continuum measuring the each variable at continuous scale.

The third section has recorded WLB Policies of the bank and the satisfaction of the women while working in the banks. The following WLB Policies were identified:

1. Flexitime
2. Work from Home
3. Maternity Benefits
4. Dependent Care Facility
5. Self Development
6. Hobbies/Entertainment
7. WLB Satisfaction

There were 6 WLB Policy factors and 1 WLB Satisfaction factor. Each of the factors was observed through Likert Type Scale with each factor measured through a set of psychographic statements. These statements were developed as per the requirement of concept to be measured in accordance with the literature. Each of the statements was rated on five point rating scale having five categories represented by number 1 to 5, where '1 means strongly agree', '2 means agree', '3 means neutral', '4 means disagree' and '5 means strongly disagree'. Hence Likert Type Scale was employed to measure WLB Policy factors and WLB Satisfaction factor.

### **3.4 Sampling Design**

“Sampling is a process to collect the required data from the target respondents/population of the study” (Kothari, 2009). This section discusses the population and sampling design selected for this study.

#### **3.4.1 Population of the Study**

The study population encompasses the women working in banking sector since this study was designed to research the various WLB aspects related to women working in banks. As in most of management researches, the population is too huge to be observed the technique of sampling is employed to survey the respondents representing the population of the all the women working in banking sector.

#### **3.4.2 Sampling Unit or Study Respondents**

The sampling unit or respondents for the study are the female employees working in various banks.

#### **3.4.3 Sampling Technique**

The two broad techniques available are the probabilistic and non probabilistic sampling. Although probabilistic sampling is the best technique for sampling studies it requires a proper sampling frame from which the respondents are selected in a random manner. Because of the non availability of Sampling Frames in India and other limitation of the researcher the possibility of random sampling reduces and hence non probabilistic technique was adopted to select the respondents and administer the questionnaire. A *Purposive Sampling* and *Snowballing Technique* were employed to select the respondents. Pre-decided bank branches were visited both in a pre planned manner (approached through some contact) and a random visit to a bank branch was also made asking the branch manager to allow the collection of data. If permitted, the questionnaire was administered to the women employees of the branch.

The technique of snowballing was applied and every respondent in the bank branch was asked to give contacts of any of their female acquaintance working in banks. The contacts were either approached personally or a web link of the questionnaire form hosted online at Google Forms was sent to the contact. All the personal contacts were also exploited and any female working in banks was

approached along with asking them about other possible respondents.

#### **3.4.4 Sample Size and Actual Respondents**

A sample size of 250 respondents was decided. As stated above the respondents were the women employees working in various banks branches. A survey of more than 450 respondents was done. Sometimes the response was collected immediately after administering the questionnaire while on most of the occasion a follow up was made until the form was filled and returned. Similarly more web links were sent to more than 100 respondents. A total of 283 responses were collected both from personal administration and online mode. Once all the respondents were collected an initial screening of the responses was done after feeding the data on SPSS.

#### **3.4.5 Data Collection and Initial Screening**

All the received response forms were initially scanned manually for their completeness and the eligible ones were considered for data entry into SPSS. The data entry was made into SPSS and a sample file was created. The observed data was scanned and a preliminary processing was done to assess the appropriateness of the data in terms of completeness of the entries, any undesirable data entry error, missing values and any other discrepancy. Frequency distribution tool was extensively exploited to clean the data look for any error. The grossly incomplete responses were discarded, any mistyping error was removed and the responses having many missing values were also discarded. As mentioned above 283 response forms were collected, 278 entries were made into SPSS after manual screening. Out of these 278 entries a total of 256 entries were found complete and appropriate after data cleaning and cases removal. Therefore a total of 256 responses were found to be eligible for data analysis.

### **3.5 Research Methods/Data Analysis Tools**

The research methods or data analysis tools were selected as per their appropriateness for the accomplishment of objectives. The data analysis tools were divided into three categories as shown below:

#### **3.5.1 Initial Screening and Sample Analysis**

Initial screening and processing was done employing frequency distribution tool. The output of frequency distribution was analysed to screen the data and particular cases. For sample analysis the descriptive statistical tools like – frequency distribution, percentage, cumulative frequencies were employed. The sample data was graphically represented through bar graphs and pie charts.

### **3.5.2 Objective 1**

As discussed earlier, objective one was exploratory in nature and required survey of the secondary data to explore the available literature related to causes, nature and antecedents of the WLB in professional organisations. The secondary data was explored and collected through various sources as mentioned above. The data from the literature was analyzed through the technique of the content analysis and the relevant information from the data was extracted and used for the purpose of this study.

### **3.5.3 Objective 2, 3 and 4**

Objectives 2, 3 and 4 entail the comparison of causes, nature and consequences of WLB between public and private sector banks. As mentioned above the causes, nature and consequences of WLB were measured at a continuous scale having values from 1 (not very high) to 10 (very high). In this analysis the dependent variables are the various aspects of causes, nature and consequences of WLB and the independent variable is the type of banking sector – public or private. Since the dependent variable is continuous in nature and the independent variable is categorical in nature with two categories an Independent Samples t-Test is applied to compare the causes, nature and consequences of WLB between public and private sector banks.

### **3.5.4 Objective 5**

The fifth objective entails determining the effect of WLB Policies of banks on the satisfaction level of women working in the banks. As mentioned above, the WLB policies and the satisfaction level was observed through five point Likert Type scale having various statements (called as items) regarding the policies and satisfaction factors. Since all the factors were observed through a set of items rated on five point categorical scale which is not a continuous scale, therefore first an *Exploratory Factor Analysis* is done to measure the factors at continuous level. Exploratory Factor Analysis is technique to validate a given scale so that it can be affirmed that the statements or items employed to measure a given factor is actually measuring the corresponding factor and items of a particular factors are having adequate

correlation among themselves. The outcome of Exploratory Factor Analysis is extraction of the factors that are underlying in the set of items. Once the factors are extracted and finalized, the corresponding scores of each respondent on the respective factor are obtained. These factor scores are on continuous level and the parametric tests can be applied on these factors.

The objective requires determining the impact of WLB Policies (independent variables or factors) on the women employee satisfaction (independent variable or factor). Since there are many independent variables and one dependent variable, all measured on continuous scale therefore *Multiple Linear Regression* is adopted to assess the effect of WLB Policies on the satisfaction level of women employees of bank.

### **3.6 Pilot Study**

As mentioned above in measurement section, the third section consists of psychographic statements or items developed to measure WLB Policy factors and satisfaction. Since these statements were developed first hand therefore requires validity check hence pilot study was conducted to validate the items measuring the corresponding factors. The six WLB policy factors and the satisfaction factor were measured or operationalized through a total of 25 items. The initially developed questionnaire was distributed to 38 women working in banks and 34 responses were received. These 34 responses were entered into SPSS to assess reliability employing Cronbach's Alpha method. The items of a corresponding factor were entered into the analysis separately to get the value of Alpha for each factor so that the reliability can be assessed for each factor. The reliability of the full scale was also assessed at by entering all the 25 items together in the reliability analysis as shown in the below table.

It was observed the value of alpha for full scale of 25 items was .779, in practicality the value of alpha lies from 0 to 1, where 0 means no correlation between/among the items and 1 means perfect correlation between/among items. A value of alpha as high as possible (near to 1) is desirable for a scale reliability. In literature values above .6 is just acceptable and value above .7 is desirable. Field (2009) has recommended that a accepted value of Cronbach's Alpha shall be between .7 to .8. The recommendation of Field (2009) was considered standard for this study. As per this standard the value of alpha for full scale was quite acceptable.



**Table 3.1: Reliability Testing – First Round**

SN	Factors	No. of Items	Cronbach's Alpha
1	Flexitime	3	0.734
2	Work From Home	3	0.705
3	Maternity Benefits	3	0.756
4	Dependent Care	4	0.795
5	Self Development	4	0.532
6	Hobbies/Entertainment	4	0.602
7	WLB Satisfaction	4	0.577
	<b>Total Items</b>	25	0.779

In factor level reliability analysis it was observed that reliability of four factors was acceptable while that of other three factors was below acceptable level. The value of alpha for Flexitime, Work from Home, Maternity Benefits and Dependent Care was .734, .705, .756 and .795 respectively. Since these values were above .7 they were found to be acceptable. The values of alpha for Self Development, Hobbies/Entertainment and WLB Satisfaction were .532, .602 and .577. Since these values were below .7 they were considered to be unacceptable. To validate the items of these factors the further analysis was done exploiting the option of '*scale if item deleted*' feature of reliability analysis. This analysis yields the value of alpha if a particular item of factor is deleted (dropped from the analysis).

This analysis was done for the three factors where the value of alpha was below .7. It was observed that if 1<sup>st</sup> item corresponding to Self Development, 3<sup>rd</sup> item corresponding to Hobbies/Entertainment and 2<sup>nd</sup> item corresponding to WLB Satisfaction are dropped from the reliability analysis then the value of alpha was increasing to the desired value of .7 or above. It may be considered that these items were not correlating well with the other items of factor. Therefore these instruments were removed from the analysis and the reliability was run again for these factors. As shown in the below table, it was now observed that the reliability of the factors is above .7 and hence these items may be considered valid to measure their respective factors.

**Table 3.2: Reliability Testing – Final Round**

Reliability Testing			
SN	Factors	No. of Items	Cronbach's Alpha
1	Flexitime	3	0.734
2	Work From Home	3	0.705
3	Maternity Benefits	3	0.756
4	Dependent Care	4	0.795
5	Self Development	3	0.701
6	Hobbies/Entertainment	3	0.752
7	WLB Satisfaction	3	0.727
	<b>Total Items</b>	22	0.812

Since the number of items have been reduced to 22 so the full scale reliability was run again and it was

observed that the value of alpha has increased marginally from .779 to .812. As per Field (2009) a value  $> .8$  is great as far reliability of the scale is concerned. It was therefore confirmed that the final questionnaire will consist of 22 items measuring various WLB Policy factors and Satisfaction Level.

### 3.7 Research Methodology Overview

The overview of research methodology employed in the study is presented through below table.

**Table 3.3: RM Overview**

Particular	Research Method or Tool
Literature Review	Survey of Available Secondary Data
Sources of Data Collection	Secondary and Primary Data
Secondary Data	Researches Papers, Articles, Reports and other Publications
Primary Data	Survey of Respondents
Primary Data Tool/Method	Tool: Questionnaire/Method: Personal & Online Administration
Research Design	Mix of Exploratory and Descriptive Research Design
Research Approach	Mainly Quantitative
Population	All the Women Employees Working in Banking Sector
Sampling Unit/ Respondents	Women Employee Working in Bank Branches

<b>Sample Size</b>	256
<b>Sampling Technique</b>	Non Probabilistic: Purposive Sampling & Snowballing
<b>Data Analysis Tools: Descriptive Analysis</b>	Frequency Distribution, Percentages and Cumulative Frequencies. Graphical representations: Bar and Pie Charts
<b>Data Analysis Tools: Objective 1</b>	Literature Survey of Secondary Data, Content Analysis
<b>Data Analysis Tools: Objective 2, 3 &amp; 4</b>	Independent Samples t-Test
<b>Data Analysis Tools: Objective 5</b>	Measurement: Exploratory Factor Analysis  Hypothesis Testing: Multiple Linear Regression

# Chapter 4

## DATA ANALYSIS – I

The first section consists of descriptive analysis of the sample, the second section compares the WLB determinants, nature and consequences in government and private section banks in objectives 2, 3 and 4 respectively. The third section consists of measurements of WLB Policy factors and followed by assessment of WLB policy factors on WLB satisfaction of females in banks. This chapter covers the first part of the analysis i.e. descriptive analysis in section 4.1 and comparison of WLB determinants, nature and consequences in the subsequent sections

### 4.1 Sample Profile – Descriptive Analysis

The questionnaire recorded The sample was analyzed for six recorded demographic variables which were relevant for the to the required characteristics of the respondents. These are

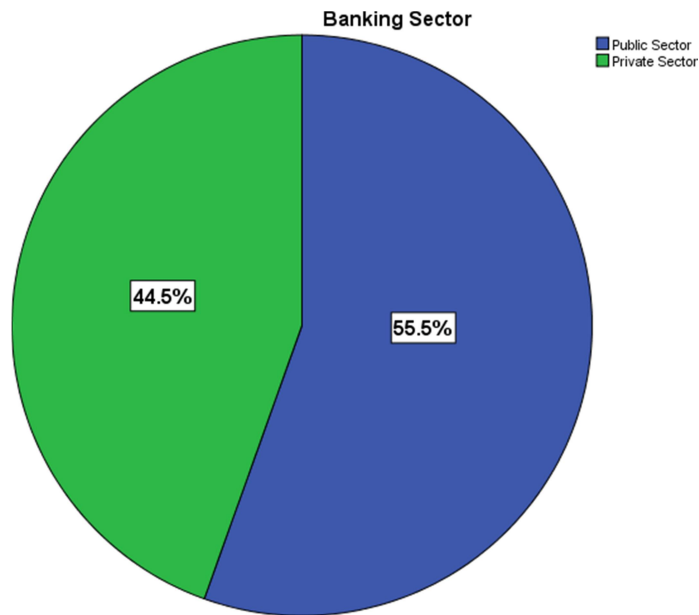
1. Banking Sector
2. Marital Status
3. Age
4. Educational Qualifications
5. Income
6. Banking Experience
7. WLB Idea
8. WLB in Life

#### 4.1.1 Bank Type

**Table 4.1: Bank Type Frequency/Percentage**

**Banking Sector**

	Freq.	%	Valid %	Cumulative %
Public	142	55.5	55.5	55.5
Valid Private	114	44.5	44.5	100.0
Total	256	100.0	100.0	



**Figure 4.1: Banking Sector Percentage**

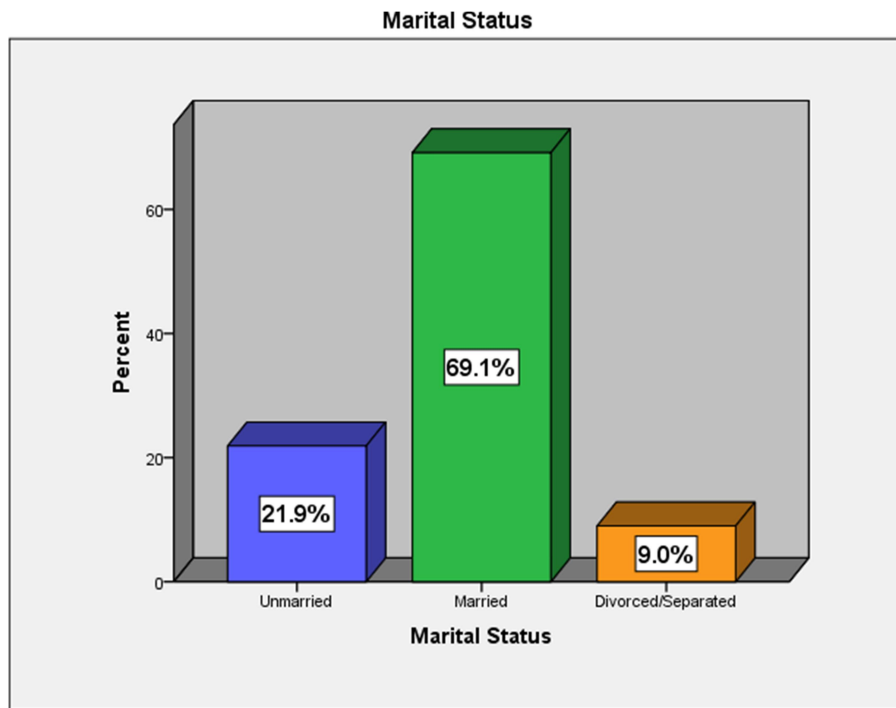
**Descriptive Finding:** it is found that 44.5% of the women surveyed work in public sector banks while 55.5% work in private sector banks. Majority of the women surveyed were working in private sector banks although women working in public sector banks also make a considerable part of the sample.

#### 4.1.2 Marital Status

**Table 4.2: Marital Status Frequency/Percentage**

**Marital Status**

	Freq.	%	Valid %	Cumulative %
Valid Unmarried	56	21.9	21.9	21.9
Married	177	69.1	69.1	91.0
Divorced/Separated	23	9.0	9.0	100.0
Total	256	100.0	100.0	



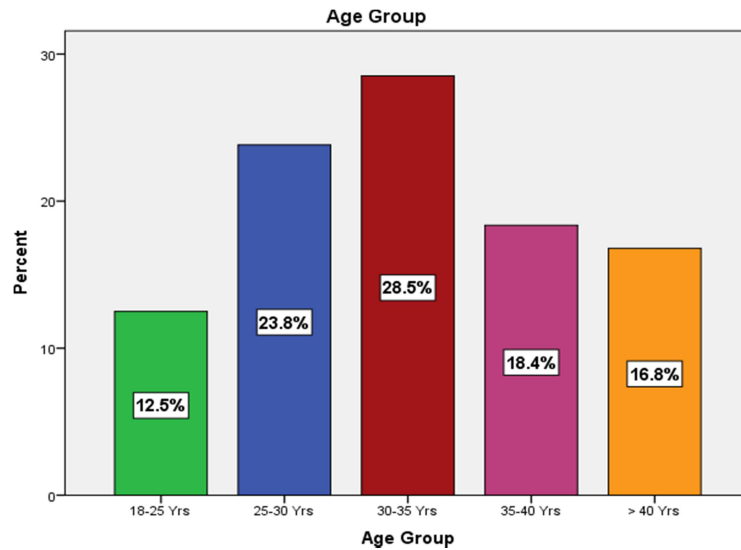
**Figure 4.2: Marital Status Percentage**

**Descriptive Findings:** it was found that 21.9% of the women working in banks were unmarried, 69.1% were married and 9% were either divorced or separated. It was found that a strong majority (more than two-third) of the women working in banks were married while about a fifth were unmarried and the sample also consist of women having divorced or separated status.

#### 4.1.3 Age Group

**Table 4.3: Age Group Descriptives**

Age Group	Freq.	%	Valid %	Cumulative %
18-25 Yrs	32	12.5	12.5	12.5
25-30 Yrs	61	23.8	23.8	36.3
20-35 Yrs	73	28.5	28.5	64.8
35-40 Yrs	47	18.4	18.4	83.2
> 40 Yrs	43	16.8	16.8	100.0
Total	256	100.0	100.0	



**Figure 4.3: Age Group Percentage**

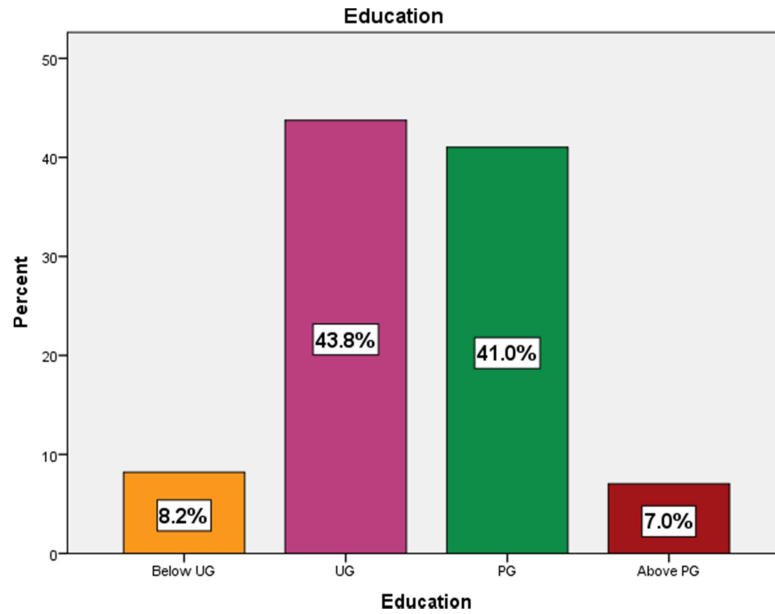
**Descriptive Finding:** It is found that sample consists 12.5%, 23.8%, 28.5%, 18.4% and 16% of the women in age groups 18-25, 25-30, 30-35, 35-40 and > 40 years age groups respectively. It was found that more than half of the women in sample were having an age between 25-35 years while the other age groups were also considerably represented in the sample.

#### 4.1.4 Educational Qualifications

**Table 4.4: Education Frequency/Percentage**

Education	Freq.	%	Valid %	Cumulative %
Below UG	21	8.2	8.2	8.2
UG	112	43.8	43.8	52.0
PG	105	41.0	41.0	93.0
Above PG	18	7.0	7.0	100.0
Total	256	100.0	100.0	





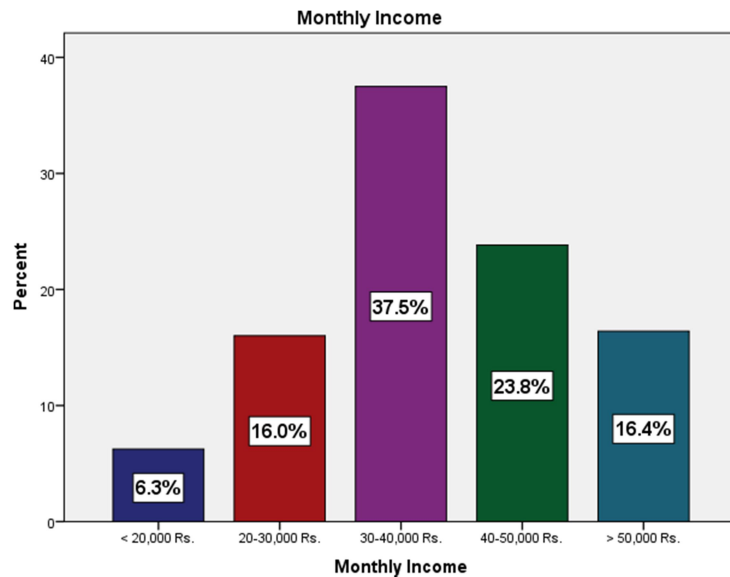
**Figure 4.4: Education Percentage**

**Descriptive Finding:** it is found that 8.2% of the women in sample having an educational qualification below UG, 43.8% of the women were graduates, 41% were having a PG degree while 7% of the women were having a post PG degree. Most of women (about four-fifth) in the sample were either graduates or post graduates while below UG and above PG educated women were also represented in the sample.

#### 4.1.5 Monthly Income

**Table 4.5: Income Group Frequency/Percentage**

Monthly Income	Freq.	%	Valid %	Cumulative %
< 20,000 Rs.	16	6.3	6.3	6.3
20-30,000 Rs.	41	16.0	16.0	22.3
30-40,000 Rs.	96	37.5	37.5	59.8
40-50,000 Rs.	61	23.8	23.8	83.6
> 50,000 Rs.	42	16.4	16.4	100.0
Total	256	100.0	100.0	



**Figure 4.5: Income Group Percentage**

**Descriptive Finding:** it is found that sample consists 6.3% the women were having monthly income of < 20,000 Rs. , 16% were working in the income range of Rs. 20-30,000, 37.5% of women were having a salary between Rs. 30-40,000, 23.8% were working in a range of 40-50,000 income group while 16.4% were having a salary of > Rs. 50,0000. It was observed that a good majority of about two-third of women in the sample were having a salary between Rs. 30-50,000 while the other income categories were also having a good representation.

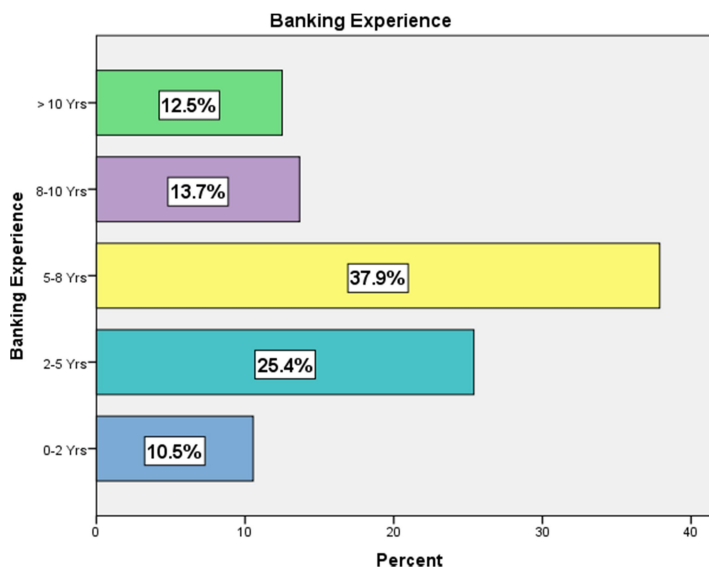
#### 4.1.6 Banking Experience

**Table 4.6: Banking Experience Frequency/Percentage**

**Banking Experience**

	Freq.	%	Valid %	Cumulative %
0-2 Yrs	27	10.5	10.5	10.5
2-5 Yrs	65	25.4	25.4	35.9
5-8 Yrs	97	37.9	37.9	73.8
8-10 Yrs	35	13.7	13.7	87.5

> 10 Yrs	32	12.5	12.5	100.0
Total	256	100.0	100.0	



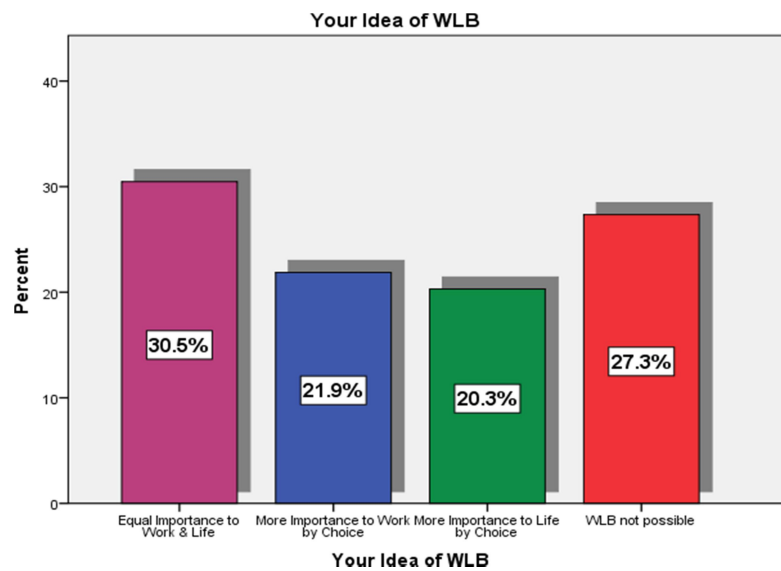
**Figure 4.6: Banking Experience Percentage**

**Descriptive Finding:** it is found that 10.5% of the women in sample were having a banking experience of 0-2 years, 25.4% were in experience group of 2-5 years, 37.9% of the women were having an experience of 5-8 years, 13.7% were having experience of 8-10 years while 12.5 were having > 10 yrs of experience. It was observed that a good majority of about two-third of the women were having an experience of 2-8 years while the other experience categories were more or less equally represented in the sample.

#### 4.1.7 WLB Idea of Women in Banks

**Table 4.7: WLB Idea Frequency/Percentage**

	Freq.	%	Valid %	Cumulative %
Equal Importance to Work & Life	78	30.5	30.5	30.5
More Importance to Work by Choice	56	21.9	21.9	52.3
More Importance to Life by Choice	52	20.3	20.3	72.7
WLB not possible	70	27.3	27.3	100.0
Total	256	100.0	100.0	



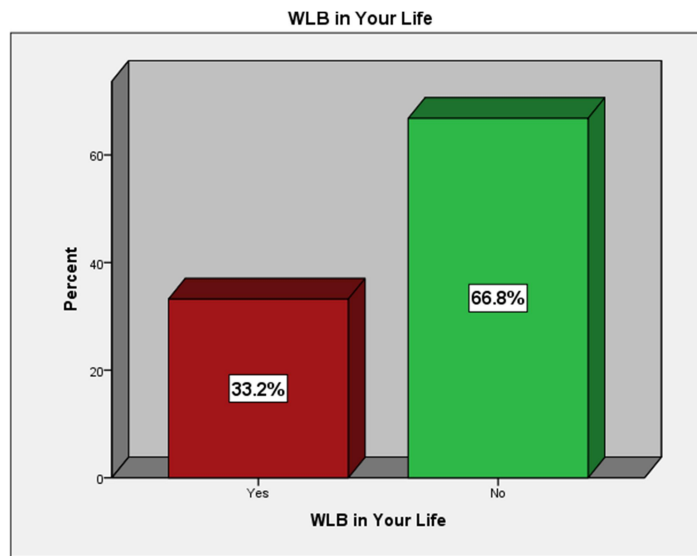
**Figure 4.7: WLB Idea Percentage**

**Descriptive Finding:** 30.5% of the women in sample allot equal importance to work and life in WLB, 21.9% gives more importance to work in their idea of WLB, 20.3% give more importance to personal life in WLB while 27.3% of the women think that WLB is not possible while working. It was found that most of the women in the sample give equal importance and approximately equal number of women gives more importance to either work or personal life while more than one-fourth thinks that WLB is not possible.

#### 4.1.8 WLB in Life

**Table 4.8: WLB in Life Frequency/Percentage**

	Freq.	%	Valid %	Cumulative %
Yes	85	33.2	33.2	33.2
No	171	66.8	66.8	100.0
Total	256	100.0	100.0	



**Figure 4.8: WLB in Life Percentage**

**Descriptive Finding:** it is found that of 33.2% of the women in the sample consider they have WLB in while 66.8% of the women think that they does not have the balance. A strong majority of about two-third of the women in sample think that they do not have WLB while only one-third of the women think that they do not have WLB.

#### **4.1.11 Demographic Profile of Sample– An Analysis**

There were six demographic profiling questions considered in the questionnaire as per the relevant information needed. It may be observed from the above analysis that the sample collected for the study is quite comprehensive in terms of coverage of all demographic groups in the banks. The ratio of public-private bank employees is 55:45 implying that the sample consists of approximately equal number of respondents from both the banking sectors. Although married group represented the majority respondents unmarried women also had a substantial representation in the sample.

**Table 4.9: Sample Profile at a Glance**

<b>Demographic Profile of Sample</b>					
<b>Variable</b>	<b>Category</b>	<b>Percent</b>	<b>Variable</b>	<b>Category</b>	<b>Percent</b>
<b>Banking Sector</b>	Public	55.0	<b>Marital Status</b>	Unmarried	22.0
	Private	45.0		Married	69.0
<b>Age Group</b>	< 18-25 Years	12.5		Divorced	9.0
	25-30 Years	24.0	<b>Education</b>	Below UG	8.2
	30-35 Years	28.0		Graduate	43.8
	35-40 Years	18.5		Post Graduate	41.0
	> 40 Years	17.0		Above PG	7.0
<b>Monthly Income</b>	< 20K	6.3	<b>Banking Experience</b>	< 2 years	10.5
	20K-30K	16.0		2-5 years	25.5
	30K-40K	37.5		5-8 years	38.0
	40K-50K	24.0		5-10 years	13.7
	> 50K	16.5		> 10 years	12.5

The sample has appropriate mix of all ages of women working in banks, starting from young women and moving on to mature ones the sample had a proper representation of all the age groups. The educational profile of the women was also representative of all the educational groups considered in the questionnaire. Although majority of women are either UG or PG the other two groups of below UG and above PG are also represented in the sample though in small size. As far as income is concerned all the categories have representation in the same. Since monthly income in banks is more as compare to other general professions the category of < Rs. 20,000 is a bit small though enough for representation while rest of the income categories have substantial size in the sample. The sample also had a proper mix of experience, all the categories were having a substantial size indicating that the sample had a good representation of all experience groups starting from women having < 2 years to women with > 10 years of experience. All in all it may be said that the sample represents all the women working in banking sector irrespective of age, education, marital status, income and banking experience. Therefore the sample may be considered as a proper representative of women working in banks. A sample profile

is presented at a glance in the below table. All together the sample was quite acceptable representation of the population.

#### **4.2 Objective 2: To compare the determinants or causes of Work Life Balance in public and private sector banks.**

The study has identified the following eight determinants of work life balance: Demand of work in the bank; Bank culture in terms of appropriate policies and practices for WLB; Demand of home (home commitments & obligations); Home culture in terms of expectations of home members about home obligations; Work Orientation (importance to work); Energy Level; Career Ambition/Achievement Need; Ability to Cope with Competing Demands of Work and Home. A comparative analysis of WLB determinants in public and private sector banks is done in this objective. The dependent variable in the comparative analysis is WLB determinant and the independent variable is type of bank with two categories of 'public sector' and 'private sector' banks. The dependent variables (8 determinants) were measured through a 10 point continuous rating scale where '1' meant 'not very high' and '10' meant 'very high'. Since the independent variable has two categories and the dependent variable was measured on continuous scale therefore '*Independent Samples t-test*' is applied for comparative analysis.

Each of the WLB determinants is analyzed through a separate t-test. Since eight WLB determinants are analyzed in this study corresponding null and alternate hypothesis are formulated and tested through a separate t-test run through SPSS. The below section presents the separate analyses consisting of the null and alternate hypothesis related to particular WLB determinant followed by descriptive statistics, graphical representation, inferential statistics, hypothesis testing results and finally the conclusions is drawn.

##### **4.2.1 Work Demand**

The null and alternate hypothesis for this WLB determinant is

- $H_{02.1}$ : the work demand is same in public and private sector banks.
- $H_{A2.1}$ : the work demand is different in public and private sector banks.

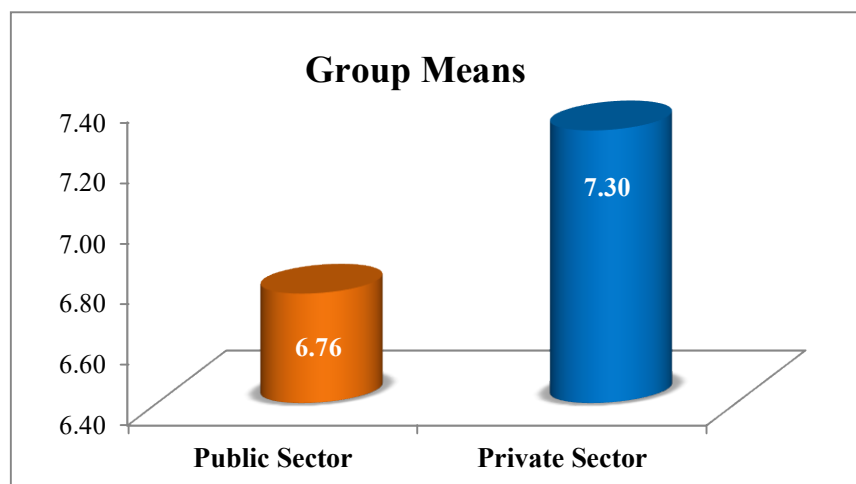
The hypothesis is tested through a t-test, first the descriptive statistics are presented followed by the graphical representation of the group means and analysis of the t-test statistics.

**Table 4.10: Work Demand Descriptives**

Type of Bank		N	Mean	SD	SE Mean
Work Demand	Public Sector	142	6.76	2.014	.169
	Private Sector	114	7.30	1.667	.156

It may be observed from the above table that mean for work demand in private sector is greater than the mean in public sector banks. It indicates that the work demand is greater in private sector banks with respect to public sector banks. The descriptive findings from the sample indicate that demand of work is more in private sector in banks as compared to the public sector. However, to confirm this descriptive finding and draw an inference regarding the population, t-test inferential statistics are analysed.

The graphical representation of the means for work demand in public and private sector banks is shown in the below figure:





**Figure 4.9: Work Demand Group Means**

To confirm the descriptive findings a t-test was performed to compare the work demand in public and private sector banks. The t-test statistics are presented below:

**Table 4.11: Work Demand Comparison t-test Statistics**

		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Work Demand	<i>Equal variances assumed</i>	6.548	.011	-2.290	254	.023	-.538	.235
	<i>Equal variances not assumed</i>			-2.337	253.754	.020	-.538	.230

First the Levene's test statistic is being analysed, it tests the null hypothesis that variances of the compared groups is being equal or not. It may be observed from the above table, Levene's test is significant at p value 0.011, and therefore it may be assumed that variances of both groups are not equal. As a result we need to consider the t-test statistics from the below row labelled as *Equal variances not assumed*.

It may be observed from the above row of *equal variances not assumed* that t-test is significant at  $p < 0.05$  level (p value = 0.020). Therefore the above stated null hypothesis  $H_{02.1}$  is rejected in favour of alternate.

Therefore it is concluded that as far as the WLB determinant of 'demand of work in the banks' is concerned it is different in public and private sector banks and it was found that level of work demand is significantly more in private sector banks. This implies that as compared to public sector, the private sector banks requires more commitment of work from their employees.

### 4.2.2 Bank Culture

The null and alternate hypothesis for this WLB determinant is

- $H_{02.2}$ : the bank culture is same in public and private sector banks.
- $H_{A2.2}$ : the bank culture is different in public and private sector banks.

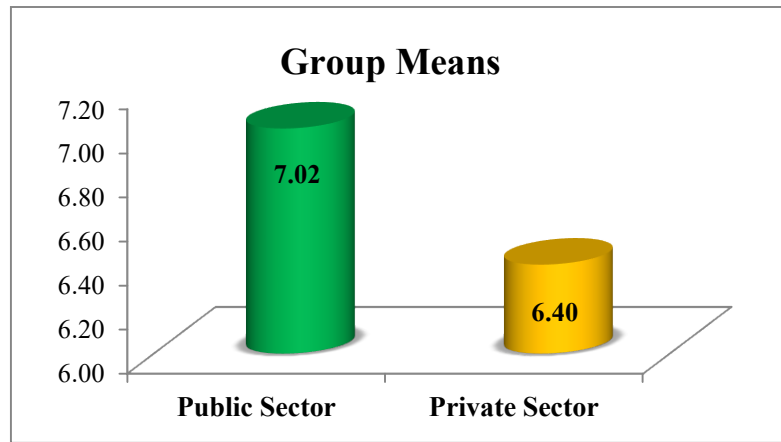
The hypothesis is tested through a t-test, first the descriptive statistics are presented followed by the graphical representation of the group means and analysis of the t-test statistics.

**Table 4.12: Bank Culture Descriptives**

Type of Bank		N	Mean	SD	SE Mean
Bank Culture	Public Sector	142	7.02	1.784	.150
	Private Sector	114	6.40	1.665	.156

It may be observed from the above table that mean for bank culture in public sector is greater than the mean in private sector banks. It indicates that the bank culture is better in public sector banks with respect to private sector banks. The descriptive findings from the sample indicate that culture of bank in terms of appropriate WLB policies is better in public sector as compared to the private sector. However, to confirm this descriptive finding and draw an inference regarding the population, t-test inferential statistics are analysed.

The graphical representation of the means for bank culture in public and private sector banks is shown in the below figure:



**Figure 4.10: Bank Culture Group Means**

To confirm the descriptive findings a t-test was performed to compare the bank culture in public and private sector banks. The t-test statistics are presented below:

**Table 4.13: Bank culture Comparison t-test Statistics**

		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Bank Culture	Equal variances assumed	0.035	.852	2.835	254	.005	.618	.218
	Equal variances not assumed			2.856	248.264	.005	.618	.216

First the Levene's test statistic is being analysed, it tests the null hypothesis that variances of the compared groups is being equal or not. It may be observed from the above table, Levene's test is insignificant at p value 0.852, and therefore it may be assumed that variances of both groups are equal. As a result we need to consider the t-test statistics from the below row labelled as *Equal variances assumed*.

It may be observed from the above row of *equal variances assumed* that t-test is significant at  $p < 0.01$  level ( $p$  value = 0.005). Therefore the above stated null hypothesis  $H_{02.2}$  is rejected in favour of alternate.

Therefore it is concluded that as far as the WLB determinant of ‘bank culture in terms of appropriate policies and practices for WLB’ is concerned it is different in public and private sector banks and it was found that bank culture is significantly better in public sector banks. This implies that as compared to private sector, the public sector banks have better policies and practices for maintaining the WLB of their employees.

#### 4.2.3 Home Demand

The null and alternate hypothesis for this WLB determinant is

- $H_{02.3}$ : the home demand is same in public and private sector banks.
- $H_{A2.3}$ : the home demand is different in public and private sector banks.

The hypothesis is tested through a t-test, first the descriptive statistics are presented followed by the graphical representation of the group means and analysis of the t-test statistics.

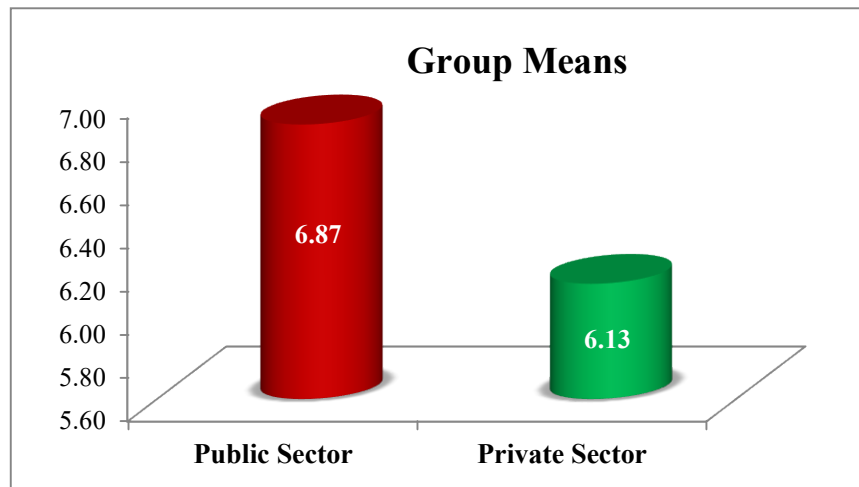
**Table 4.14: Home Demand Descriptives**

Type of Bank		N	Mean	SD	SE Mean
Home Demand	Public Sector	142	6.87	1.634	.137
	Private Sector	114	6.13	1.490	.140

It may be observed from the above table that mean for home demand in public sector is greater than the mean in private sector banks. It indicates that the home demand is greater in public sector banks with respect to private sector banks. The descriptive findings from the sample indicate demand of home in terms of home commitments and obligations is greater for employees in public sector as

compared to the employees in private sector. However, to confirm this descriptive finding and draw an inference regarding the population, t- test inferential statistics are analysed.

The graphical representation of the means for home demand in public and private sector banks is shown in the below figure:



**Figure 4.11: Home Demand Group Means**

To confirm the descriptive findings a t-test was performed to compare the home demand in public and private sector banks. The t-test statistics are presented below:

**Table 4.15: Home Demand Comparison t-test Statistics**

		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Home Demand	Equal variances assumed	1.402	.237	3.717	254	.000	.735	.198
	Equal variances not assumed			3.754	249.849	.000	.735	.196

First the Levene's test statistic is being analysed, it tests the null hypothesis that variances of the compared groups is being equal or not. It may be observed from the above table, Levene's test is insignificant at p value 0.237, and therefore it may be assumed that variances of both groups are equal. As a result we need to consider the t-test statistics from the below row labelled as *Equal variances assumed*.

It may be observed from the above row of *equal variances assumed* that t-test is significant at  $p < 0.001$  level (p value = 0.000). Therefore the above stated null hypothesis  $H_{02.3}$  is rejected in favour of alternate.

Therefore it is concluded that as far as the WLB determinant of 'home demand in terms of home commitments and obligations' is concerned it is different in public and private sector banks and it was found that home demand is significantly greater in public sector banks. This implies that as compared to private sector, the employees in public sector banks have more home commitments and obligations.

#### 4.2.4 Home Culture

The null and alternate hypothesis for this WLB determinant is

- $H_{02.4}$ : the home culture is same in public and private sector banks.
- $H_{A2.4}$ : the home culture is different in public and private sector banks.

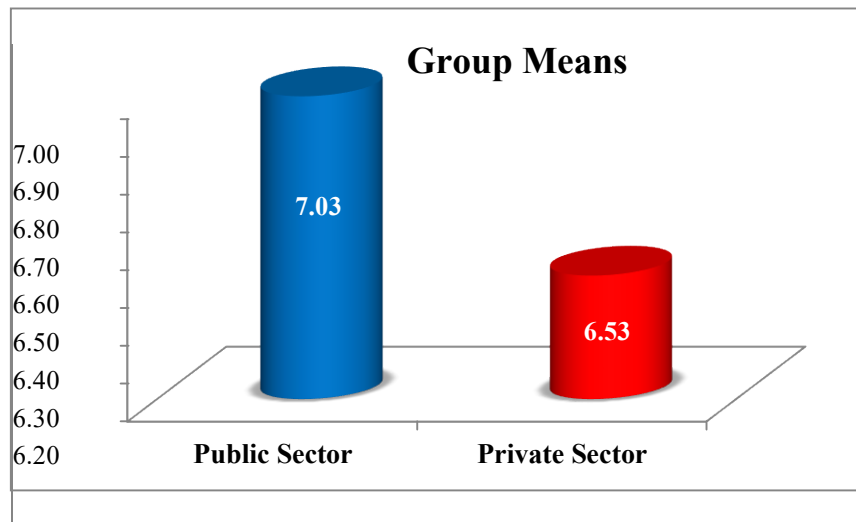
The hypothesis is tested through a t-test, first the descriptive statistics are presented followed by the graphical representation of the group means and analysis of the t-test statistics.

**Table 4.16: Home Culture Descriptives**

Type of Bank		N	Mean	SD	SE Mean
<b>Home Culture</b>	Public Sector	142	7.03	1.404	.118
	Private Sector	114	6.53	1.191	.112

It may be observed from the above table that mean for home culture in public sector is greater than the mean in public sector banks. It indicates that the home culture is better in public sector banks with respect to private sector banks. The descriptive findings from the sample indicate culture of home in terms of expectations of home members about home obligations is greater in public sector as compared to the private sector. However, to confirm this descriptive finding and draw an inference regarding the population, t-test inferential statistics are analysed.

The graphical representation of the means for home culture in public and private sector banks is shown in the below figure:



**Figure 4.12: Home culture Group Means**

To confirm the descriptive findings a t-test was performed to compare the home culture in public and private sector banks. The t-test statistics are presented below:

**Table 4.17: Home culture Comparison t-test Statistics**

	Levene's Test for Equality of Variances		t-test for Equality of Means				
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference

<b>Home Culture</b>	<b>Equal variances assumed</b>	2.193	.140	3.038	254	.003	.502	.165
	<b>Equal variances not assumed</b>			3.093	253.194	.002	.502	.162

First the Levene's test statistic is being analysed, it tests the null hypothesis that variances of the compared groups is being equal or not. It may be observed from the above table, Levene's test is insignificant at p value 0.140, and therefore it may be assumed that variances of both groups are equal. As a result we need to consider the t-test statistics from the below row labelled as *Equal variances assumed*.

It may be observed from the above row of *equal variances assumed* that t-test is significant at  $p < 0.01$  level (p value = 0.003). Therefore the above stated null hypothesis  $H_{02.4}$  is rejected in favour of alternate.

Therefore it is concluded that as far as the WLB determinant of 'home culture in terms of expectations of home members about home obligations' is concerned it is different in public and private sector banks and it was found that home culture is significantly greater in public sector banks. This implies that as compared to private sector, the employees in public sector banks face higher level of expectations of home members about their home obligations.

#### 4.2.5 Work Orientation

The null and alternate hypothesis for this WLB determinant is

- $H_{02.5}$ : the work orientation is same in public and private sector banks.
- $H_{A2.5}$ : the work orientation is different in public and private sector banks.

The hypothesis is tested through a t-test, first the descriptive statistics are presented followed by the graphical representation of the group means and analysis of the t-test statistics.

**Table 4.18: Work Orientation Descriptives**

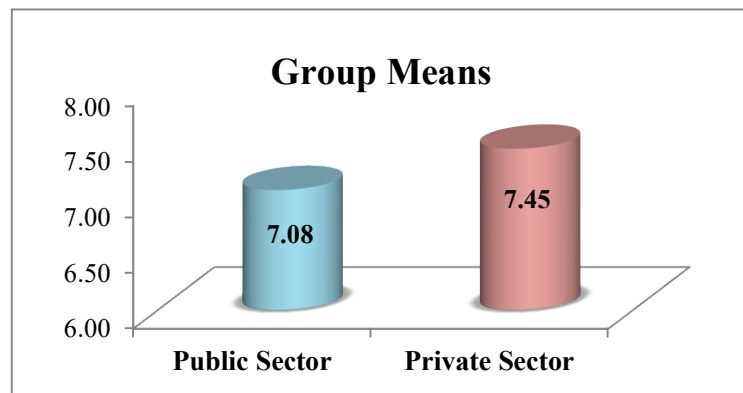
<b>Type of Bank</b>		<b>N</b>	<b>Mean</b>	<b>SD</b>	<b>SE Mean</b>
	Public Sector	142	7.08	1.598	.134



<b>Work Orientation</b>	Private Sector	114	7.45	1.390	.130
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It may be observed from the above table that mean for work orientation in private sector is greater than the mean in public sector banks. It indicates that the work orientation is better in private sector banks with respect to public sector banks. The descriptive findings from the sample indicate work orientation in terms of importance given to work by employees is greater in public sector as compared to the private sector. However, to confirm this descriptive finding and draw an inference regarding the population, t-test inferential statistics are analysed.

The graphical representation of the means for work orientation in public and private sector banks is shown in the below figure:



**Figure 4.13: Work Orientation Group Means**

To confirm the descriptive findings a t-test was performed to compare the work orientation in public and private sector banks. The t-test statistics are presented below:

**Table 4.19: Work Orientation Comparison t-test Statistics**

		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Work Orientation	Equal variances assumed	1.375	.242	-1.949	254	.052	-.370	.190
	Equal variances not assumed			-1.979	252.359	.049	-.370	.187

First the Levene's test statistic is being analysed, it tests the null hypothesis that variances of the compared groups is being equal or not. It may be observed from the above table, Levene's test is insignificant at p value 0.242, and therefore it may be assumed that variances of both groups are equal. As a result we need to consider the t-test statistics from the below row labelled as *Equal variances assumed*.

It may be observed from the above row of *equal variances assumed* that t-test is insignificant with a p value of

0.52. Therefore the above stated null hypothesis  $H_{02.5}$  cannot be rejected in favour of alternate.

Therefore it is concluded that as far as the WLB determinant of 'same in both public and private sector banks' is concerned it is not different in public and private sector banks. This implies that work orientation of both public and private sector bank employees is equal and irrespective of the banking sector, employees give equal amount of importance to their work.

#### 4.2.6 Energy Level

The null and alternate hypothesis for this WLB determinant is

- $H_{02.6}$ : the energy level is same in public and private sector banks.
- $H_{A2.6}$ : the energy level is different in public and private sector banks.

The hypothesis is tested through a t-test, first the descriptive statistics are presented followed by the graphical representation of the group means and analysis of the t-test statistics.

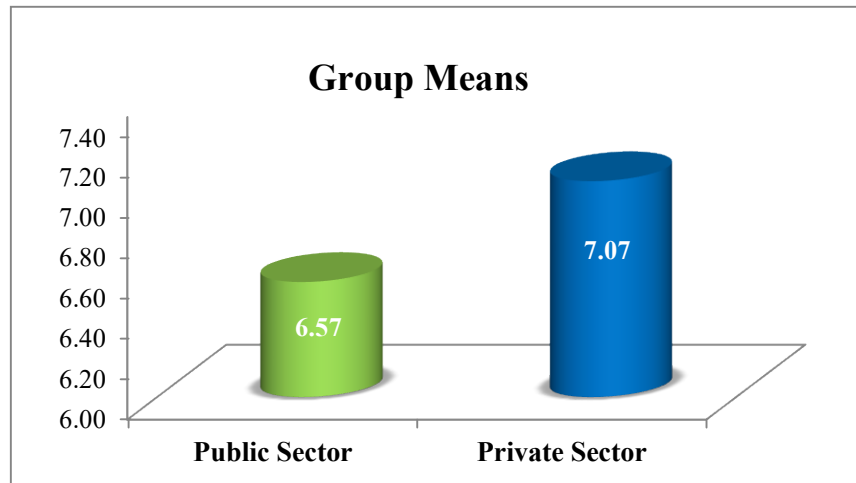
**Table 4.20: Energy Level Descriptives**

Type of Bank		N	Mean	SD	SE Mean
<b>Energy Level</b>	Public Sector	142	6.57	1.756	.147
	Private Sector	114	7.07	1.419	.133

It may be observed from the above table that mean for energy level in private sector is greater than the mean in public sector banks. It indicates that the energy level is higher in private sector banks with respect to public

sector banks. The descriptive findings from the sample indicate that energy level of employees is more in private sector as compared to the public sector banks. However, to confirm this descriptive finding and draw an inference regarding the population, t-test inferential statistics are analysed.

The graphical representation of the means for energy level in public and private sector banks is shown in the below figure:



**Figure 4.14: Energy Level Group Means**

To confirm the descriptive findings a t-test was performed to compare the energy level in public and private sector banks. The t-test statistics are presented below:

**Table 4.21: Energy Level Comparison t-test Statistics**

		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Energy Level	Equal variances assumed	10.767	.001	-2.461	254	.015	-.500	.203
	Equal variances not assumed			-2.519	253.987	.012	-.500	.198

First the Levene's test statistic is being analysed, it tests the null hypothesis that variances of the

compared groups is being equal or not. It may be observed from the above table, Levene's test is significant at p value 0.001, and therefore it may be assumed that variances of both groups are not equal. As a result we need to consider the t-test statistics from the below row labelled as *Equal variances not assumed*.

It may be observed from the above row of *equal variances not assumed* that t-test is significant at  $p < 0.05$  level (p value = 0.012). Therefore the above stated null hypothesis  $H_{02.6}$  is rejected in favour of alternate.

Therefore it is concluded that as far as the WLB determinant of 'energy level' is concerned it is different in public and private sector banks and it was found that level of energy is significantly more in employees of private sector banks. This implies that as compared to public sector, the employees of private sector banks have higher level of energy during their working hours.

#### 4.2.7 Career Ambition

The null and alternate hypothesis for this WLB determinant is

- $H_{02.7}$ :. the career ambition is same in public and private sector banks.
- $H_{A2.7}$ :. the career ambition is different in public and private sector banks.

The hypothesis is tested through a t-test, first the descriptive statistics are presented followed by the graphical representation of the group means and analysis of the t-test statistics.

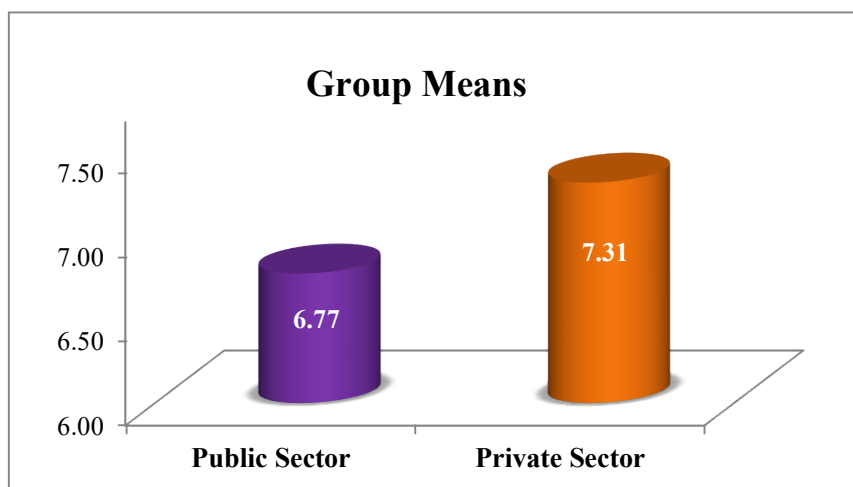
**Table 4.22: Career Ambition Descriptives**

Type of Bank		N	Mean	SD	SE Mean
<b>Career Ambition</b>	Public Sector	142	6.77	1.765	.148
	Private Sector	114	7.31	1.500	.140

It may be observed from the above table that mean for career ambition in private sector is greater than public sector banks. It indicates that the career ambition is greater in private sector banks with respect to public sector banks. The descriptive findings from the sample indicate that career ambition of employees in terms of need for achievement is higher in private sector banks as compared to the public sector. However, to confirm this descriptive finding and draw an inference regarding the population, t-

test inferential statistics are analysed.

The graphical representation of the means for career ambition in public and private sector banks is shown in the below figure:



**Figure 4.15: Career Ambition Group Means**

To confirm the descriptive findings a t-test was performed to compare the career ambition in public and private sector banks. The t-test statistics are presented below:

**Table 4.23: Career Ambition Comparison t-test Statistics**

		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Career Ambition	Equal variances assumed	3.737	.054	-2.596	254	.010	-.539	.208
	Equal variances not assumed			-2.642	253.158	.009	-.539	.204

First the Levene's test statistic is being analysed, it tests the null hypothesis that variances of the compared groups is being equal or not. It may be observed from the above table, Levene's test is insignificant at p value 0.054, and therefore it may be assumed that variances of both groups are equal. As a result we need to consider the t-test statistics from the below row labelled as *Equal variances*

*assumed.*

It may be observed from the above row of *equal variances assumed* that t-test is significant at  $p < 0.01$  level ( $p$  value = 0.009). Therefore the above stated null hypothesis  $H_{02.7}$  is rejected in favour of alternate.

Therefore it is concluded that as far as the WLB determinant of ‘career ambition’ is concerned it is different in employees of public and private sector banks and it may also be concluded that level of career ambition is significantly more in private sector banks. This implies that as compared to public sector, the employees in private sector banks have higher level of career ambition and have greater need of achievement.

#### 4.2.8 Work-Life Challenges Coping Ability

The null and alternate hypothesis for this WLB determinant is

- $H_{02.8}$ : the coping ability is same in public and private sector banks.
- $H_{A2.8}$ : the coping ability is different in public and private sector banks.

The hypothesis is tested through a t-test, first the descriptive statistics are presented followed by the graphical representation of the group means and analysis of the t-test statistics.

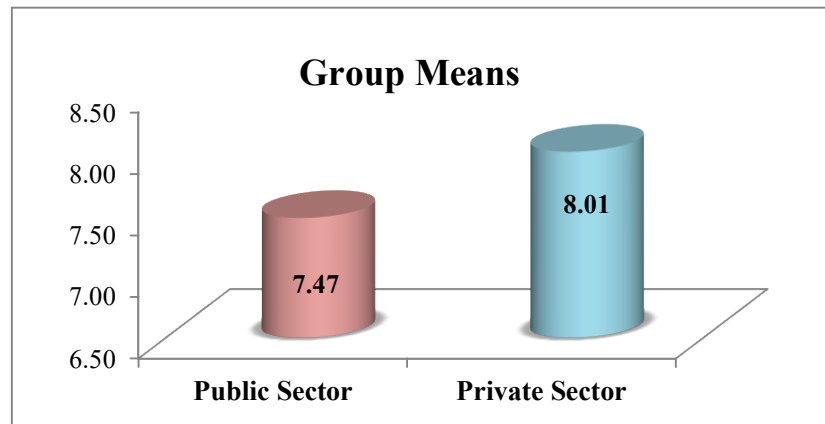
**Table 4.24: Coping Ability Descriptives**

Type of Bank		N	Mean	SD	SE Mean
<b>Coping Ability</b>	Public Sector	142	7.47	1.547	.130
	Private Sector	114	8.01	1.179	.110

It may be observed from the above table that mean for coping ability in private sector is greater than the mean in public sector banks. It indicates that the coping ability is greater in private sector banks with respect to public sector banks. The descriptive findings from the sample indicate that employees in private sector banks have high ability to cope with the competing demands of work and home as compared to the employees in public sector banks. However, to confirm this descriptive finding and

draw an inference regarding the population, t-test inferential statistics are analysed.

The graphical representation of the means for coping ability in public and private sector banks is shown in the below figure:



**Figure 4.16: Coping Ability Group Means**

To confirm the descriptive findings a t-test was performed to compare the coping ability in public and private sector banks. The t-test statistics are presented below:

**Table 4.25: Coping Ability Comparison t-test Statistics**

		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Coping Ability	Equal variances assumed	17.243	.000	-3.060	254	.002	-.537	.175
	Equal variances not assumed			-3.151	253.349	.002	-.537	.170

First the Levene's test statistic is being analysed, it tests the null hypothesis that variances of the compared groups is being equal or not. It may be observed from the above table, Levene's test is significant at p value 0.000, and therefore it may be assumed that variances of both groups are not equal. As a result we need to consider the t-test statistics from the below row labelled as *Equal*

*variances not assumed.*

It may be observed from the above row of *equal variances not assumed* that t-test is significant at  $p < 0.01$  level ( $p$  value = 0.002). Therefore the above stated null hypothesis  $H_{02.8}$  is rejected in favour of alternate.

Therefore it is concluded that as far as the WLB determinant of ‘ability to cope with competing work and home demands’ is concerned it is different in public and private sector banks and it was found that coping ability is significantly greater among the employees of private sector banks. This implies that as compared to public sector, the employees in private sector banks have higher ability to cope with work-life challenges or competing demands of work and home.



# Chapter 5

## DATA ANALYSIS - II

The third section of the data analysis is dealt in this chapter that accomplishes objective five of this study. Section 5.1 introduces the objective properly, section 5.2 performs an exploratory factor analysis to validate the scale and measure various WLB policies along with employee job satisfaction. After the measurement the following section 5.3 estimates the proposed model through employing multiple linear regression.

### **5.1 Objective 5: To determine the impact of Work Life Balance Policies on women employee job satisfaction in banks.**

The following WLB policies are identified that banks generally follow to help the WLB of their employees:

- 1) Flexi time
- 2) Telecommuting/Work from Home
- 3) Maternity Benefits
- 4) Dependent Care Facility
- 5) Self Development
- 6) Hobbies/Entertainment

These factors are the independent variables that have important bearing on the overall satisfaction hence the dependent variable in this study is:

- 7) WLB Satisfaction

All in all there were six variables or factors considered in this study. These factors are actually the abstract concepts or unobserved factors. The unobserved factors are generally observed through Likert Type scale with a set of statements representing each factor. Each statement is called as an instrument or item through which the factor is being observed or measured. These instruments are observed through a five point rating scale having five responses – strongly disagree, disagree, neutral, agree and strongly agree. To determine the effect of WLB policies on WLB satisfaction, first of all these unobserved factors are measured on continuous scale through entering all the observed instruments into EFA. The

EFA yield the extracted factors having factor scores that are employed for the further analysis of impact of independent factors on dependent factor through 'Multiple Linear Regression'.

## **5.2 Measurement – Exploratory Factor Analysis**

As stated above, an Exploratory Factor Analysis (EFA) is being performed to measure or extract the unobserved factors from the observed instruments. The exploratory factor analysis was conducted through SPSS software. Each of the factors was observed through a set of instruments or statements rated on a continuum of five categories of strongly disagree, disagree, neutral, agree and strongly agree. These categories were coded from numbers 1-5 respectively. In total there were 16 instruments in the questionnaire. Factor analysis basically establishes the correlation among these instruments of variables. Specifically the correlation among the variables measuring a particular factor is being analyzed. The operational hypothesis for the factor analysis is:

H<sub>EFA</sub>: there is a significant correlation among the variables and meaningful latent factors can be extracted from the observed variables.

The above stated hypothesis is tested through conducting the EFA which is done in two situations – first when the factors are unknown and the factor analysis is purely exploratory in nature, thus presence of any factor/factors is being explored. Second the factor/factors are known or pre-decided and factor analysis is done to extract and measure these priori factors from a set of observed instruments. This study has 6 pre conceived or priori factors which are to be extracted from the analysis.

### **5.2.1 Reliability Testing**

Prior to performing exploratory factor analysis the instruments were tested for their reliability through Cronbach's Alpha through SPSS software. Reliability analysis was done both at factor level and also the reliability of overall scale (22 instruments) was assessed the results are presented below. The value of alpha for full scale is 0.876, as per Field (2009) the acceptable range for alpha is 0.7 to 0.8, with greater values implying good reliability of scale. The value of alpha for separate factors was also assessed and it was found that the value of alpha was above 0.7 for all factors except self development and hobbies/entertainment. Field (2009) also recommends that if the construct are not related to psychology or intelligence then even a value of

0.6 is also acceptable. Following the recommendation it was that only one factor has unsatisfactory level of reliability, so the reliability test was run again with the option of *scale if item deleted*.

In *scale if item deleted* analysis it was found that if the second instrument of hobbies/entertainment is deleted then the reliability rises to 0.674 which is satisfactory as per above discussion (as shown in below table).

Therefore one instrument from hobbies/entertainment removed from the analysis to achieve the satisfactory level of reliability. It was also that now the overall reliability for 21 items enhanced marginally to 0.883 implying good consistency between the instruments. Therefore out of total 22 items only 21 items were eligible to conduct the exploratory factor analysis

**Table 5.1: Initial Reliability Testing**

SN	Factors	Item Count	Alpha
1	Flexitime	3	0.717
2	Work From Home	3	0.712
3	Maternity Benefits	3	0.795
4	Dependent Care	4	0.738
5	Self Development	3	0.682
6	Hobbies/Entertainment	3	0.524
7	WLB Satisfaction	3	0.757
	<b>Total Items</b>	22	0.876

### 5.2.2 EFA Basic Conditions Assessment

As mentioned above, 21 items qualified were in reliability testing. These items were entered SPSS to conduct the exploratory factor analysis. The basic requirements for EFA are adequate sample size and sufficient amount of correlation among the items or instruments considered for the analysis. The first condition of adequate sample size is assessed by Keiser-Meyer-Olkin (KMO) Test produced by SPSS. KMO statistic basically depicts whether the size of the sample is enough for getting reliable results and its numeral range lies from 0 to 1 where a value near to 1 imply good sample size.

**Table 5.2: Final Reliability Testing**

SN	Factors	Item Count	Alpha
1	Flexitime	3	0.717
2	Work From Home	3	0.712
3	Maternity Benefits	3	0.795
4	Dependent Care	4	0.738
5	Self Development	3	0.682
6	Hobbies/Entertainment	2	0.674
7	WLB Satisfaction	3	0.757
	<b>Total Items</b>	21	0.883

In EFA literature, it is recommended that the sample should have at least value of 0.5 (Keiser, 1974). From the below table it may be observed that the KMO statistic for the current sample is 0.859 that may be considered great as per Keiser (1974).

The second requirement for exploratory factor analysis is presence of adequate level of correlation among the instruments or items considered for the analysis. This condition is assessed by Bartlett's Test of Sphericity. It is basically a Chi Square Test with null hypothesis – of nil correlation among items. Obviously for significant correlation among the instruments this test should be significant so that the null hypothesis can be rejected.

From the above table it may be observed that the Chi Square is significant at p value 0.000 (chi square value 1669.921, dof 210). Therefore the null hypothesis may be rejected and it can be considered that there is significant correlation among the instruments.

**Table 5.3: KMO and Bartlett's Statistics**

<b>KMO Value</b>		0.859
<b>Bartlett's Test of Sphericity</b>	Chi-Square	1669.921
	Df	210
	Sig.	0.000

### 5.2.3 Preliminary EFA – Initial Solution

In EFA literature the convention is to run a preliminary analysis to determine the latent factors present in the scale and the amount of variance explained by these extracted factors. This analysis is usually done without any rotation of the factors that is no correlation among the latent factors is considered and allowed during. An initial analysis was done and it was found that five factors were extracted that explains 58.3% of the variance. The obtained results indicated that the amount of variance explained was satisfactory however number of factors extracted was accepted initially as the priori theory proposed seven factors.

The obtained results were satisfactory as per the theory of this study and therefore indicated that some changes are required in the analysis, the first such change made was selection of rotation for the factors in the analysis. The method of rotation selected was *Direct Oblimin* which is an *oblique* methods the latent factors were considered to be related somehow and were allowed to correlate freely among themselves. Alongside the oblique method, the other method of rotation is *orthogonal*, it is applied when factors are considered to be unrelated. The next round of analysis was run with oblique rotation with the standard Keiser's (1960) criterion of factor extraction. Keiser (1960) suggested that a factor can only be extracted if it has a minimum *Eigen Value* of 1 which is actually the weight of any factor in terms of total variance extracted or explained by that factor. According to this criterion a factor can only be considered important enough to be extracted if it explains variance equivalent to 1 instrument or item in the model.

**Table 5.4: EFA – Initial Solution**

Component No.	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.549	31.186	31.186	6.549	31.186	31.186
2	2.001	9.530	40.716	2.001	9.530	40.716
3	1.499	7.137	47.853	1.499	7.137	47.853
4	1.178	5.608	53.461	1.178	5.608	53.461

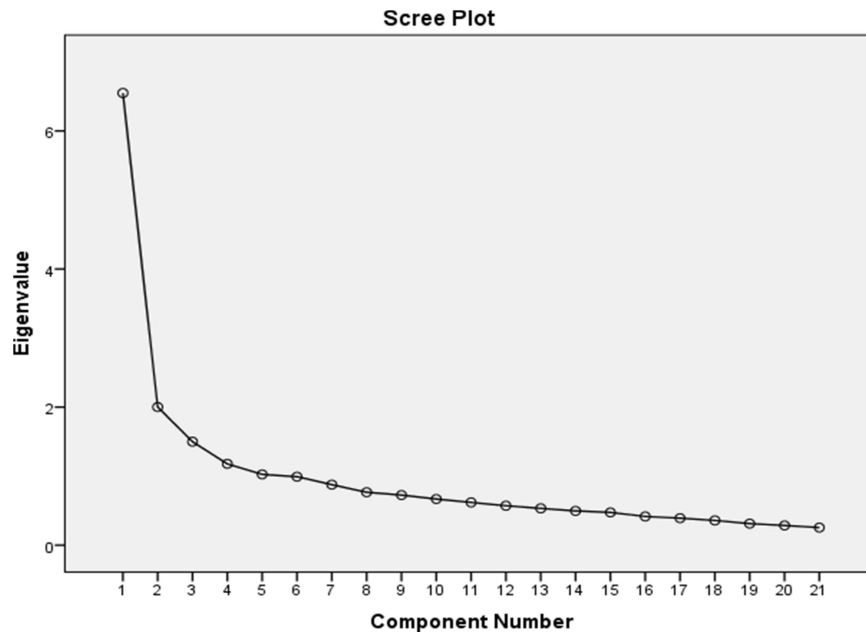
5	1.026	4.885	58.346	1.026	4.885	58.346
6	0.992	4.725	63.071			
7	0.877	4.175	67.245			
8	.767	3.652	70.897			
9	.726	3.455	74.352			
10	.669	3.186	77.538			
11	.620	2.950	80.489			
..	..	..	..			
..	..	..	..			
20	.286	1.363	98.783			
21	.255	1.217	100.000			

The next round of analysis was done with oblique rotation and it was found that SPSS again extracted five factors explaining 58.3% of variance in the model although it is a fact that the change in rotation only changes the structure of factors not the amount of variance explained. To confirm whether oblique rotation is appropriate component transformation matrix was observed. This matrix is analyzed so as to determine whether the rotation is required for extracting the factors. If the output of this matrix is an identity matrix then no rotation is required for the analysis. And if orthogonal rotation is required then this matrix is a symmetric matrix with same off-diagonal values. The obtained component transformation matrix was an asymmetric matrix suggesting that there is correlation among instruments and hence in the extracted factors. Hence the employment of oblique rotation is justified on the basis of obtained component transformation matrix.

To extract the required factors another attempt was made through the scree plot. Scree plot is a graphical tool depicting the eigenvalue of the components or factors that are extracted. It is a graph where components or factors are shown on the horizontal axis whereas eigenvalue is shown on the vertical axis. Since the first component extracts the maximum eigenvalue followed by a sharp decrease in the eigenvalue of other factors and instruments therefore it is a falling graph with a bit of L shape. The scree plot sometime helps to extract or retain the numbers of components in the analysis. It is considered that a point of sharp inflexion on the graph determines the number of components to be retained.

The below shown scree plot was scanned and it was found that a specific point of inflexion could not be established. On the contrary a continuous curve was observed which indicates the 5-7 factors may be retained though it was vague. Since there was no clarity in the scree plot, so the five factor

solution obtained through Keiser's (1960) criterion of eigenvalue 1 was considered for this round of analysis that explained 53.8% variance. So far the factor solution was unacceptable and hence some deeper analysis was required to obtain an acceptable factor solution.



**Figure 5.1: Initial Solution Scree Plot**

When the rotation is applied, the SPSS output also produces pattern matrix that shows the structure of the extracted factors. Structure refers to the identity and number of the instruments that make up a factor. When the pattern matrix of this solution was scanned it was observed that the instruments corresponding to priori factors 'Flexitime' and 'Work from Home' were converging together in the first component. Similarly the instruments of the priori factors 'Self Development' and 'Hobbies/Entertainment' were converging together in the second component. These observations led to the probability that in actual measurement the four priori factors are not separate and may exist as two factors or components in the minds of the women employees working in banks. Since only five factors were extracted in both the earlier run analyses this probability was given a chance to be confirmed. At this point of time this was just a probability because still two of the instruments were loading onto other factors without any meaningful association.

The problem of cross loading was addressed in next rounds of EFA analyses. Several iterations were done with and without the instruments which were cross loading. Analyses were run removing both the cross loaded instruments and then removing one at a time. The results and outcomes were analyzed for an acceptable solution. After several iterations of EFA it was found that if the two cross

loaded instruments are removed from the analysis then SPSS extracted five clear components with the first the component coming from merging of priori factors ‘Flexitime’ and ‘Work from Home’ were converging together in the first component. Similarly the second the component coming from merging of priori factors ‘Self Development’ and ‘Hobbies/ Entertainment’. This solution confirms the above stated probability of existence of only two separate factors or components instead of four theorized factors in the minds of the women employees working in banks.

**Table 5.5: EFA Final Solution**

Component No.	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings <sup>a</sup>
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	6.471	34.058	34.058	6.471	34.058	34.058	3.897
2	1.578	8.307	42.365	1.578	8.307	42.365	2.969
3	1.456	7.663	50.028	1.456	7.663	50.028	2.803
4	1.129	5.940	55.968	1.129	5.940	55.968	3.942
5	1.014	5.338	61.306	1.014	5.338	61.306	3.984
6	0.874	4.600	65.906				
7	0.770	4.054	69.960				
8	.671	3.529	73.489				
9	.640	3.369	76.858				
..	..	..	..				
..	..	..	..				
18	.311	1.634	98.605				
19	.265	1.395	100.000				

Therefore in the final analysis two instruments were dropped – one from Flexitime and other from Hobbies/Entertainment. When the EFA analysis was run with remaining 19 items five components were extracted that explains 61.3% of variance. And when the pattern matrix of solution was analyzed it was observed that five factors emerged with meaningful and clear structure of the factors. This five factor solution was accepted for the given variables or instruments as it explained substantial amount of variance and the extracted the five components that can be meaningfully interpreted. The individual amount of variance explained by five extracted components is 34.05%,



8.3%, 7.6%, 5.9%, and 5.3% respectively.

In EFA it is also important that a good amount of variance is contributed by each variable or instrument in the model. This may be understood as amount of variance explained in each variable which is called as extracted communality. The extracted communality of each variable or instrument was analyzed and it was found that all some of communalities were 0.7 while most were close to 0.6. The overall average of the communality was found to be 0.612 as shown in the **above table. 705**. The overall communality average indicated the level of variance explained in each variable is significant.

**Table: 5.6: EFA – Extracted Communalities**

Extracted Communalities						
Variable No.	Initial	Extraction		Variable No.	Initial	Extraction
1	1.000	.697		11	1.000	.677
2	1.000	.700		12	1.000	.627
3	1.000	.595		13	1.000	.566
4	1.000	.708		14	1.000	.455
5	1.000	.776		15	1.000	.636
6	1.000	.697		16	1.000	.596
7	1.000	.418		17	1.000	.590
8	1.000	.480		18	1.000	.444
9	1.000	.724		19	1.000	.694
10	1.000	.570				
Avg.		.636		Avg.		.587
Overall Average					0.612	
Extraction Method: Principal Component Analysis.						

#### 5.2.4 EFA – Factor Structure and Interpretation

Consequent to EFA solution acceptance, factor extraction and communality scanning the final task is to analyse the structure of factors in terms of specific instruments or variables it is composed of. In a pure EFA there is no priori and the main task is to explore the presence of any underlying factors. If any factors are present then they are interpreted and named according to the nature and

identify of the variables or instruments they are made of. In EFA where there is a set priori factors with corresponding instruments the structure of the factors extracted is compared with the theorized structure of the factors.

As mentioned above, pattern matrix was analyzed to study the structure of the extracted factors. It was observed that the first extracted component is made of six instruments – three were theorized for ‘Flexitime’ and other three were theorized for ‘Work from Home’. On close examination of the instruments it was concluded that these instruments together depict the concept of flexibility of work outside the formal work timings and official work place. All six instruments together can be interpreted as flexibility of work in terms of timings and place of work. Hence the first extracted component was interpreted meaningfully and named as ‘Work Flexibility’.

The second extracted component was made of four variables or instruments – two were theorized to measure ‘Self Development’ and other two were theorized to measure ‘Hobbies/ Entertainment’. On close examination of the instruments it was concluded that these instruments together depict the time available to women working in banks for their self development, pursuing their hobbies and entertainment. All four variables together can be interpreted as the time available to women for themselves while working in banks. Hence the second extracted component was interpreted meaningfully and named as ‘Self Time’.

The third extracted component was constituted by three instruments – all three instruments were theorized to measure ‘Work Life Balance Satisfaction’. Since all three variables converged together so this factor was retained as originally set in priori. Similarly the fourth extracted component was found to be constituted by four variables – all three variables were theorized to measure ‘Dependent Care’. Since all four originally conceived variables converged together so this factor was also retained as theorized in priori factor structure. On the same note the fifth extracted component was found to be made up of three instruments – all three instruments were theorized to measure ‘Maternity Benefits’. Since all the three variables converged together so this factor was also retained as original factor set in priori. All the factors and their structure are shown in the below table.

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‘Dependent Care’. Since all four originally conceived variables converged together so this factor was also retained as theorized in priori factor structure. On the same note the fifth extracted component was found to be made up of three instruments – all three instruments were theorized to measure ‘Maternity Benefits’. Since all the three variables converged together so this factor was also retained as original factor set in priori. All the factors and their structure are shown in the below table.

**Table 5.7: Pattern Matrix – Factor Structure and Loadings**

<b>Rotated Component Pattern Matrix</b>					
	<b>Components or Extracted Factors or Constructs</b>				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>Item No.</b>	<b>Work Flexibility</b>	<b>Self Time</b>	<b>Work Life Balance Satisfaction</b>	<b>Dependent Care</b>	<b>Maternity Benefits</b>
Flex.1	.746				
Flex.2	.730				
Flex.3	.536				
WFH.1	.498				
WFH.3	.432				
SD.1		.772			
SD.2		.740			
HE.2		.651			
HE.3		.409			
WLBS.1			.839		
WLBS2			.580		
WLBS3			.552		
DC.1				-.784	
DC.2				-.765	
DC.3				-.699	
DC.4				-.465	
MB.1					.909
MB.2					.767
MB.3					.751
**Flex.-Flexibility, WFH-Work from Home, SD-Self Development, HE-Hobbies/ Entertainment, DC-Dependent Care, JS-Maternity Benefits and WLBS-Work Life Balance Satisfaction.					

The ascertaining of the factor structure also consists of examining the factor loadings of variables onto the various extracted components or factors. By default all the instruments or variables considered in EFA are allowed to correlate among themselves and therefore all the variables have loadings on all the extracted factors irrespective of whether the variables were theorized to have the relationship with the factor or not.

However only the loadings that are substantial and are at a particular level are considered to interpret a factor while the smaller loading are ignored. Steven (1992) recommends that a loading of minimum 0.4 is substantial and should be considered important. However, the level of loadings to be considered important also depends upon the sample size. Rule of thumb suggests that for large sample sizes even a small loading is meaningful whereas for small sample size only large loading are meaningful. Steven (1992) also suggested a critical size of loadings as per the sample size employed to done the EFA as shown in the below table. This study has a sample size of 256 ( $< 200$ ) hence it follows Steven (1992) recommendation of 0.4 as minimum cut-off loading to be considered substantial. As shown in above pattern matrix only a loading of above 0.4 is considered substantial and considered for relationship with the extracted factors.

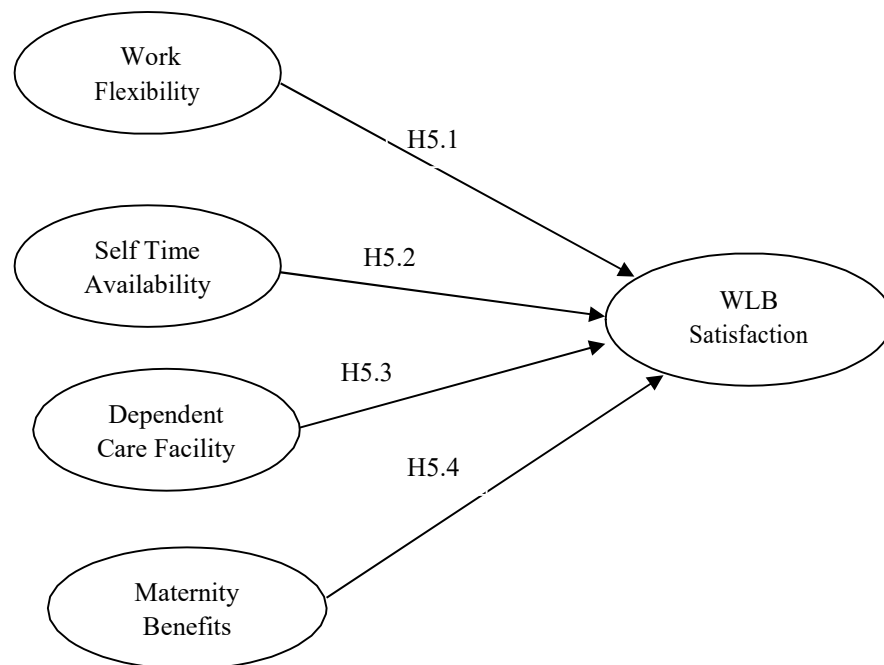
### **5.2.5 EFA Summary**

The above analysis depict that the latent factors exist among the considered instruments or variables and the meaningful factors can be extracted from the data. Hence the above stated  $H_{EFA}$  – ‘there is a significant correlation among the variables and meaningful latent factors can be extracted from the observed variables’ can be supported with the sufficient evidences. It is concluded that out of seven factors considered in the theory only five can be extracted meaningfully and explained 61.3% of the variance in the model. it was found that the two priori factors Flexitime and Work from Home doesn’t exist separately in the minds of women working in banks instead they are one and same concept having the meaning of work flexibility. Similarly the two other priori factors Self Development and Hobbies/Entertainment doesn’t exist separately in the minds of women working in banks instead they are one and same concept having the meaning of work availability of time for self development and entertainment. The others extracted factors were extracted as proposed in priori, hence the final five factors that were extracted are presented below. After successful extraction the factor scores corresponding to each factor was obtained from SPSS employing standard method of regression. The factor scores of the five factors were employed for further analysis involving determining the effect of independent variables on dependent variable.

1. Work Flexibility
2. Self Time
3. Work Life Satisfaction
4. Dependent Care
5. Maternity Benefits

### 5.3 Multiple Linear Regression (MLR)

The outcome of EFA was measurement of five factors from the set of considered instruments. Among the five extracted factors four were independent variables – Work Flexibility (WF), Self Time (ST), Dependent Care (DC) and Maternity Benefits (MB) while one was dependent variable – Work Life Balance Satisfaction (WLBS). To determine the effect WLB policy factors (i.e. the effect of four variables of work flexibility, self time, dependent care and maternity benefits) on WLB satisfaction MLR was applied. The proposed effects are shown through the below shown model.



**Figure: 5.2: Final Proposed Relationships**

#### 5.3.1 Hypotheses Formulation

On the basis of the relationships proposed in the model the following hypotheses were formulated:

H<sub>5.1</sub>: work flexibility policy has a significant effect of on work life balance satisfaction of female employees in bank.

H<sub>5.2</sub>: self time availability policy has a significant effect of on work life balance satisfaction of female employees in bank.

H<sub>5.3</sub>: dependent care policy has a significant effect of on work life balance satisfaction of female employees in bank.

H<sub>5.4</sub>: maternity benefits have a significant effect of on work life balance satisfaction of female employees in bank.

As mentioned above the proposed hypotheses H<sub>5.1</sub> to H<sub>5.4</sub> were tested through multiple linear regression. The proposed regression model is represented through the following regression equation:

Work Life Balance Satisfaction =  $b_0 + b_1 \cdot \text{Work Flexibility} + b_2 \cdot \text{Self Time} + b_3 \cdot \text{Dependent Care} + b_4 \cdot \text{Maternity Benefits} + \epsilon_1$ .

Here  $b_0$  is intercept and  $b_1$ ,  $b_2$ ,  $b_3$  and  $b_4$ , are the relationship coefficients and  $\epsilon_1$  is the error term associated with the regression model. Regression analysis was done employing SPSS employing 'Enter Method' with as work life balance satisfaction the dependent variable.

### 5.3.2 MLR – Model Summary

The model summary produced in regression output depicts the variance explained in job satisfaction by four WLB policy factors. It may be observed from the above table that the multiple correlation coefficient (R) is

0.493. The observed  $R^2$  was .243 implying 24.3% of the variance in job satisfaction is explained by four WLB policy factors.

**Table 5.9: Model Summary R and R<sup>2</sup>**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.493 <sup>a</sup>	.243	.230	.807

a. Predictors: (Constant), work flexibility, self time, dependent care and maternity benefits.

This means that the four WLB factors related to WLB policies of bank explain 24.3% of the variance in WLB satisfaction. Another statistic observed was adjusted  $R^2$  with a value of .230. It means if the model is estimated from the population instead of the sample then the four WLB factors would explain 23% of the variance in WLB satisfaction. There will a small decrease of 0.3% in the variance explained if the model is estimated from population. Finally it is concluded that four WLB Policy factors together explains 23% of the variance in the WLB satisfaction.

#### 5.3.4 MLR – Model Significance

The next task in regression is to determine whether the amount of variance explained by independent variables is significant. The significance of the model is tested through ANOVA produced in the output of regression analysis. By default ANOVA tests the significance through assessing the ratio of variance explained to variance unexplained (variance remaining after the estimation of model). This ratio is called as F statistic having a p value to determine its significance. It may be observed from the above table significance of F statistic is 0.000 implying the model is proper fit for the observed data and the amount of explained variance is significantly greater than the remaining variance in the model. It may be concluded that the four WLB Policy factors explain significant amount of variance in WLB satisfaction of women working in banks. This results indicate that now further analysis be done to evaluate the separate effects of WLB Policy factors on WLB satisfaction.

**Table 5.10: ANOVA**

ANOVA <sup>a</sup>					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	51.675	4	12.919	17.541	.000 <sup>b</sup>
Residual	160.551	218	0.736		
Total	212.226	222			

- a. Dependent Variable: work life balance satisfaction.
- b. Predictors: (Constant), work flexibility, self time, dependent care and Maternity Benefits.

### 5.3.3 MLR – Model Coefficients

To evaluate the separate effects of WLB Policy factors on WLB satisfaction the regression models were analyzed from coefficients table. These regression coefficients are actually the relationship coefficients for the relationship between each WLB Policy factor and WLB satisfaction. The coefficients are presented in the table on the next page.

It may be observed the effect of three WLB Policy factors (work flexibility, dependent care and maternity benefits) was significant at  $p < .001$  while the effect of and self time was insignificant with  $p \text{ value} > 0.05$ . It implies that work flexibility provided by the banks, dependent care facility provided by the banks and maternity benefits provided by the bank significantly affects the work life balance satisfaction of the women employees working in bank. However, the provision of time for self development and pursuing hobbies/entertainment facility (if provided by banks) has an insignificant effect on their work life balance satisfaction.

**Table 5.11: Regression Coefficients**

Coefficients <sup>a</sup>				
Variables	Proposed Effect	Standardized Beta	t	Sig.
(Constant)		2.380	4.120	.000
Work Flexibility	+	.525	4.623	.000
Self Time	+	.071	1.399	.164
Dependent Care	+	.261	3.834	.000
Maternity Benefit	+	.392	3.026	.003
a. Dependent Variable: work life balance satisfaction.				

The obtained results may also analyzed to determine the importance of different WLB factors in determining the WLB satisfaction. It was found that the relationship coefficient for Work Flexibility ( $b_1 = 0.525$ ) largest followed by coefficients of Maternity Benefits ( $b_4 = 0.361$ ) and Dependent Care ( $b_2 = 0.261$ ). It implies that Work Flexibility is the most important factor among the considered



factors for determining WLB Satisfaction of women employees in bank. The next important factor in determining WLB satisfaction is Maternity Benefits followed by Dependent Care Facility which is the third most important factor. The hypothesis testing results are shown at a glance in below section.

**Table 5.12: Hypotheses Testing Results at a Glance**

<b>Dependent Variable: WLB Satisfaction</b>		
<b>WLB Policy</b>	<b>Hypothesis</b>	<b>Conclusion</b>
<b>Work Flexibility</b>	H <sub>5.1</sub> : there is a positive and significant effect of work flexibility policy on work life balance satisfaction of women working in banks.	Supported
<b>Self Time</b>	H <sub>5.2</sub> : there is a positive and significant effect of self time availability policy on work life balance satisfaction of women working in banks.	Not Supported
<b>Dependent Care</b>	H <sub>5.3</sub> : there is a positive and significant effect of dependent care policy on work life balance satisfaction of women working in banks.	Supported
<b>Maternity Benefits</b>	H <sub>5.4</sub> : there is a positive and significant effect of maternity benefits policy on work life balance satisfaction of women working in banks.	Supported



# Chapter 6

## CONCLUSION

The chapter starts with the findings of the sample analysis in section 6.1. Findings related to objective one is shown in section 6.2. The findings of objectives two, three and four related to comparison of WLB in two types of banks are presented in sections 6.3. The findings of objective five related to effect of WLB policies on employee satisfaction are defoliated in section 6.4. The section 6.5 presents the discussions and implications of the findings along with recommendations to the stakeholders of the study. Limitations of the study are shown in section 6.6 and future research directions are given in section 6.7 of this chapter.

### 6.1 Findings from Sample Analysis

The analysis of sample has yielded the following results:

- It is found of the total surveyed 44.5% women work in public sector banks while 55.5% work in private sector banks. Majority of the women surveyed were working in private sector banks although women working in public sector banks also make a considerable part of the sample.
- It was found that 21.9% of the women working in banks were unmarried, 69.1% were married and 9% were either divorced or separated. It was found that a strong majority (more than two-third) of the women working in banks were married while about a fifth were unmarried and the sample also consist of women having divorced or separated status.
- It is found that sample consists 12.5%, 23.8%, 28.5%, 18.4% and 16% of the women in age groups 18- 25, 25-30, 30-35, 35-40 and > 40 years age groups respectively. It was found that more than half of the women in sample were having an age between 25-35 years while the other age groups were also considerably represented in the sample.
- It is found that 8.2% of the women in sample having an educational qualification below UG, 43.8% of the women were graduates, 41% were having a PG degree while 7% of the women were having a post PG degree. Most of women (about four-fifth) in the sample were either graduates or post graduates while below UG and above PG educated women were also

represented in the sample.

- It is found that sample consists 6.3% the women were having monthly income of < 20,000 Rs. , 16% were working in the income range of Rs. 20-30,000, 37.5% of women were having a salary between Rs. 30-40,000, 23.8% were working in a range of 40-50,000 income group while 16.4% were having a salary of > Rs. 50,0000. It was observed that a good majority of about two-third of women in the sample were having a salary between Rs. 30-50,000 while the other income categories were also having a good representation.
- It is found that 10.5% of the women in sample were having a banking experience of 0-2 years, 25.4% were in experience group of 2-5 years, 37.9% of the women were having an experience of 5-8 years, 13.7% of the women have 8-10 years while 12.5 were having > 10 years banking experience. A good majority of about two-third of the women were having an experience of 2-8 years while the other experience categories were more or less equally represented in the sample.
- It is found that 30.5% of the women in sample allot equal importance to work and life in WLB, 21.9% give more importance to work in their idea of WLB, 20.3% give more importance to personal life in WLB while 27.3% of the women think that WLB is not possible while working. It was found that about most of the women in the sample allot equal weight to work and personal aspects of life, about equal number of women gives more importance to either work or personal life while more than one- fourth thinks that WLB is not possible.
- It is found that of 33.2% of the women in the sample have Work Life Balance in their lives while 66.8% of the women think that they does not have it. It was observed that a strong majority of about two-third of the women in sample think that they do not have WLB while only one-third of the women think that they do not have WLB.

## **6.2 Findings from Objective One**

Objective one of the studies was to explore and identify various causes or determinants responsible for creating WLB, the existing nature of WLB and various outcomes or consequences that WLB or imbalance. As discussed in LR section, though there are many theories about the factors that affect WLB this study has adopted Guest (2013) approach to study the various aspects of WLB. This study has basically identified eight determinants, five nature factors and eight outcomes as follows:

### **➤ Determinants/ Causes**

1. Demand of work in the bank
2. Bank culture in terms of appropriate policies and practices for WLB
3. Demand of home (home commitments & obligations)
4. Home culture in terms of expectations of home members about home obligations
5. Work Orientation (importance to work)
6. Energy Level
7. Career Ambition/Achievement Need
8. Coping Ability with Demands of Work and Home

➤ Existing Nature

1. Work interferes in life
2. Life interference in work
3. Work Hours (committed time at bank/work)
4. Free Hours (uncommitted time outside work)
5. Family Roles/Responsibilities

➤ Outcomes/ Consequences

1. Work Satisfaction Level
2. Life Satisfaction Level
3. Work Performance
4. Home Performance
5. Health/Overall Well Being
6. Stress/Mental Illness
7. Impact on Work Place
8. Impact on Home

### **6.3 Findings and Conclusions from Objective Two, Three and Four**

This objective compared the determinants of causes of Work Life Balance in public and private sector banks. As mentioned above eight determinants, five nature factors and 8 consequences of

WLB were identified and a comparison was between public and private sector banks through t-Test. The findings and conclusions are presented here in a nut shell whereas they are discussed in details in the prior chapters.

**Table 5.1: WLB Determinants Comparison Results at a Glance**

SN	WLB Determinants	Hypothesis Testing Result	Conclusion	
1	Work Demand	Null H2.1 Rejected	Significant Difference in Public & Private Sector	Private > Public
2	Bank Culture	Null H2.2 Rejected	Significant Difference in Public & Private Sector	Public > Private
3	Home Demand	Null H2.3 Rejected	Significant Difference in Public & Private Sector	Public > Private
4	Home Culture	Null H2.4 Rejected	Significant Difference in Public & Private Sector	Public > Private
5	Work Orientation	Null H2.5 Not Rejected	No Significant Difference in Public & Private Sector	Public = Private
6	Energy Level	Null H2.6 Rejected	Significant Difference in Public & Private Sector	Private > Public
7	Career Ambition	Null H2.7 Rejected	Significant Difference in Public & Private Sector	Private > Public
8	Coping Ability	Null H2.8 Rejected	Significant Difference in Public & Private Sector	Private > Public

**Table 5.2: WLB Nature Comparison Results at a Glance**

SN	WLB Nature	Hypothesis Testing Result	Conclusion	
1	Work Interferes in Life	Null H3.1 Rejected	Significant Difference in Public & Private Sector	Private > Public
2	Life Interference	Null H3.2 Not	No Significant Difference in	Public = Private

	in Work	Rejected	Public & Private Sector	
3	Work Hours	Null H3.3 Not Rejected	No Significant Difference in Public & Private Sector	Public = Private
4	Free Hours	Null H3.4 Not Rejected	No Significant Difference in Public & Private Sector	Public = Private
5	Family Roles	Null H3.5 Rejected	Significant Difference in Public & Private Sector	Public > Private

**Table 5.3: WLB Consequences Comparison Results at a Glance**

SN	WLB Outcomes	Hypothesis Testing Result	Conclusion	
1	Work Satisfaction Level	Null H4.1 Rejected	Significant Difference in Public & Private Sector	Private > Public
2	Life Satisfaction Level	Null H4.2 Rejected	Significant Difference in Public & Private Sector	Public > Private
3	Performance at Work	Null H4.3 Rejected	Significant Difference in Public & Private Sector	Private > Public
4	Performance at Home	Null H4.4 Rejected	Significant Difference in Public & Private Sector	Public > Private
5	Mental Health/Well Being	Null H4.5 Not Rejected	No Significant Difference in Public & Private Sector	Private = Public
6	Stress/Well being	Null H4.6 Rejected	Significant Difference in Public & Private Sector	Private > Public
7	Impact on Others at Work	Null H4.7 Not Rejected	No Significant Difference in Public & Private Sector	Private = Public
8	Impact on Others at Home	Null H4.8 Rejected	Significant Difference in Public & Private Sector	Private > Public

## 6.4 Findings from Objective Five

This objective was accomplished in two steps – first of all an EFA was performed and in the next step the impact of WLB factors on WLB satisfaction was determined through multiple linear

regression. The findings are also arranged in two sections:

### **6.6.1 Findings from EFA**

EFA was conducted to measure the priori conceived 7 WLB latent factors – 6 WLB policy factors and 1 WLB satisfaction (as shown in LR and EFA). The results of EFA yields that out of 7 factors considered in the theory only five can be converged or extracted meaningfully form the observed data. These 5 factors explained 61.3% variance in the EFA model. It was found that the two priori factors Flexitime and Work from Home doesn't exist separately in the minds of women working in banks instead they are one and same concept having the meaning of work flexibility. Similarly the two other priori factors Self Development and Hobbies/Entertainment doesn't exist separately in the minds of women working in banks instead they are one and same concept having the meaning of work availability of time for self development and entertainment.

The others extracted factors were extracted as proposed in priori, hence the final five factors that were extracted are presented below. After successful extraction the factor scores corresponding to each factor was obtained from SPSS employing standard method of regression. The factor scores of the five factors were employed for further analysis.

1. Work Flexibility
2. Self Time
3. Work Life Satisfaction
4. Dependent Care
5. Maternity Benefits

### **6.6.1 Findings from Multiple Regression Analysis (MLR)**

Originally 7 WLB factors (6 WLB policies and 1 WLB satisfaction) were conceived which were measured through EFA. As mentioned above only 5 factors (4 WLB policies and 1 WLB satisfaction) could be extracted from the observed data. Therefore in MLR the effect of these 4 WLB policies was determined on WLB satisfaction correspondingly 4 hypotheses were formulated as – H5.1 to H5.4. The findings and conclusions are presented below.

This study finds sufficient evidences to support the hypothesis H5.1. Therefore it is concluded that the policy of work flexibility has significant effect on the WLB satisfaction of women. It can be inferred that the policy of Work Flexibility is a predictor of WLB satisfaction of women working in



Indian banks.

This study could not sufficient evidences to support the hypothesis H5.2. Therefore it is concluded that self time policy (any policies helping the women employees to get more time for them) has an insignificant impact on the WLB satisfaction of women. It can be inferred that the policy of Self Time is not a predictor of WLB satisfaction in the context of women working in Indian banks.

This study finds sufficient evidences to support the hypothesis H5.3. Therefore it is concluded that the policy of work flexibility has significant effect on the WLB satisfaction of women. It can be inferred that the Dependent Care policy is a predictor of WLB satisfaction of women working in Indian banks.

This study finds sufficient evidences to support the hypothesis H5.4. Therefore it is concluded that the policy of maternity benefits has significant effect on the WLB satisfaction of women. It can be inferred that the Maternity Benefits policy is a predictor of WLB satisfaction of women working in Indian banks.

## **6.7 Discussions and Implications and Recommendations**

**6.7.1 Discussion Related to Comparative Study:** the main purpose of the study was to determine the difference of WLB existing in Indian public and private sector banks especially in the context of females working in banks. This study had adopted Guest (2013) model which divided the factors that affect WLB into three categories – determinants or causes of WLB, nature of WLB and consequences or outcomes of WLB. All the three factors related to each category were compared separately in public and private sector banks.

In this study 8 WLB determinants were identified and compared in public and private sector banks, of these 8 determinants almost all (7) were found to be significantly different with respect to women working in working in banks. The determinants are actually the factors that may cause Work Life Balance or Imbalance. In this study 8 determinants were considered – 2 were the organizational characteristics, 2 home characteristics of women employees and 4 were individual characteristics of the women employees. It was found that both organizational characteristics were different in public and private sector banks, *work demand* was found significantly more in private sector banks while *bank culture* was found significantly better in public sector

banks. Both the home characteristics of the women employees were different in public and private sector banks, *home demand* was found significantly more for public sector employees while *home culture* was also found significantly more demanding for public sector employees. As far as individual characteristics of employees are concerned it was found that all characteristics were different in public and private sector banks except 1, the 3 characteristics of *energy level*, *career ambition* and *coping ability* were found to be significantly more for private sector employees while *work orientation* level was found to be equal for both public and private sector employees.

The existing nature of WLB in public and private sector banks was compared through 5 identified aspects and out of these 5 aspects only 2 were found to be significantly different with respect to women working in banks. These factors actually represent the nature of Work Life Balance or Imbalance. In this study 5 nature factors were considered – 2 were the organizational characteristics and 3 were individual characteristics of the women employees. Both the organizational characteristics, *work hours and free time availability* were found to be equal for public and private sectors banks. The 2 individual characteristics were different and 1 was equal, *work interference in life* was significantly more for private sector women employees, *family roles* were significantly more for public sector women employees while *life interference in work* was at equal level for both public and private sector women employees.

In this study 8 WLB consequences or outcomes identified and compared in public and private sector banks and out of these 8 outcomes majority (6) were found to be significantly different with respect to women working in working in banks. The WLB outcomes are actually the results of Work Life Balance or Imbalance. In this study 8 outcomes were considered – 2 were the organizational outcomes and 6 personal outcomes related to women employees. It was found that both organizational outcomes were different in public and private sector banks, *work satisfaction level and performance at work* were found significantly more in private sector banks. As far as personal outcomes are concerned 4 were different and 2 were equal, *life satisfaction level and performance at home* was greater for public sector women, *stress/mental illness and impact on others at home* were significantly more for private sector women employees, *health/well being and impact on others at work* was found to be at equal level for both public and private sector women employees.

**6.7.2 Discussion Related to Impact of WLB Policies on Employee Satisfaction:** This study has also determined the effect of 4 WLB policy factors – work flexibility, self time, dependent care and maternity benefits on work life satisfaction of women working in banks. The effect of three WLB

policy factors - work flexibility, dependent care and maternity benefits was significant while it was insignificant for any WLB policy leading to availability of more self time. The effect of work flexibility on WLB satisfaction was significant, the result is similar to Aziz and Jamie (2008) where it was concluded that flexible work time may reduce stress in professional women leading to help in maintaining WLB. Adisa, Gbadamosi and Osabutey (2013), and Brough, O'Driscoll and Kalliath (2013) also concluded that flexibility in work helps in maintaining WLB. This study finds work flexibility as foremost factor among the considered ones, this result confirms the findings of Abbas and Premi (2011) where work flexibility was rated as most important WLB factor. This result is also in consonance with other researches (Ashwini and Kumaraswami, 2014; Goyal and Babel, 2015; Meyer et al., 2001; Ramadoss, 2013; Valk and Srinivasan, 2011).

The effect of dependent care on employee satisfaction of WLB was significant, these results confirm the findings of Mathew and Panchanatham (2011) where they concluded that dependent care is important for overall perception of WLB. The result is also in consonance with Valk and Srinivasan (2011) Wang et al. (2011), Pandu, Balu and Poorani (2013), Mani (2013) finding important role of dependent care facilities on WLB of employees. The result of significant effect of maternity benefits is also in consonance with some researches bringing its important role (Dhar, 2012; Swarnalatha and Rajalakshmi, 2014; Khatri and Behl, 2013; Valk and Srinivasan, 2011; Wang et al., 2011). Self time was a factor that combined the WLB policies related to self development and hobbies pursuing facility provided by banks. This factor was found to be insignificant in predicting the WLB satisfaction of women employees working in banks. This may be due to the reason that women working in banks do not give much importance to these factors as compared to other factors considered in the study. This finding is in contrast to Bharathi and Mala (2016) who found that facilitating employees to pursue their hobbies leads to increased job satisfaction.

The main implication of these findings is for the HR department of the banks who can take a note of various WLB policies specifically for satisfaction and development of women employees. Work flexibility in terms of flexitime and flexibility of works (telecommuting) in terms of time and working place was found to be foremost factor for satisfaction of women employees in banks. The second most important factor is maternity benefits in terms of paid maternity leaves both prenatal and post natal and other facilities like work flexibility during pregnancy and after birth, and child care facility like crèches. Dependent care facility includes facilities provided to take care of dependents like parents and in-laws.

**6.7.3 Recommendations:** the main implications of this study is for professional organisations especially for banks to improve the WLB satisfaction of the women employees. The specific recommendations are:

- This study finds that work demand is significantly greater in private sector banks. It is recommended to these banks that the level of work demand shall be reduced especially for the women working in banks. The work demand should be brought in commensurate level with public sector banks.
- This study finds that work culture in terms of pro WLB work environment is significantly better in public sector banks. It is recommended to private banks to develop and implement amiable WLB policies to create a pro WLB work environment for the women. Private banks shall endeavor to bring their HR policies to align with public sector banks.
- Increased work demand also leads to significantly more interference of work in lives of women employees working in private sector banks. Private banks shall take note of it and design their work load so that its interference in the personal life is reduced.
- Work satisfaction level was found to be significantly more in private sector banks. It is being recommended to public sector banks to take necessary steps to enhance the work satisfaction level.

This may be proper performance appraisal of women employees, proper work recognition, delegating important projects or responsibilities to women employees and others.

- Performance at work was found to be more for women employees working in private sector banks.

This has implications for public sector banks, it is being recommended that public sector banks shall try to get more performance form women employees. It may be through appropriate controlling and proper guidance.

- It was found that life satisfaction level and performance at home was significantly more for public sector employees. Private sectors banks are recommended to enhance the personal satisfaction and personal lives of women employees through reducing work load, manage work timings and other WLB maintaining activities.
- One important findings of this study is about the mental health/stress of women employees. It is found that stress/mental illness is significantly more in the women employees in private sector. It is recommended to private banks to take some corrective measures to improve the

mental health of the women employees. It may be through providing breaks at regular intervals and more time to relax during work. Banks may also resort to professional psychological counseling and mental relaxation techniques like that of Yoga and others

- It was also found that women working in public sector banks have significantly less impact of their colleagues. This indicates less interaction of women employees with others especially with males. Public sector banks are recommended to enhance the interaction among their employees. It may be through organizing some informal social events like picnics, movie programs, get together at special occasions like birthdays and anniversaries.
- The study finds significant effect of three WLB policies – work flexibility, dependent care and maternity benefits. These findings have important implications in line with the above discussion regarding reducing work demand and improving overall work culture in terms of WLB in private sector banks. These findings bring forth the particular WLB policies that can help improve overall work culture. The first and most important factor is work flexibility that needs to be included in HR or WLB policies. It is recommended for both public and private sector banks to include effective flexibility in work. This flexibility has to be both in terms of work time flexibility and work place flexibility. This is also called as Flexible Work Arrangements in literature.
- It is also recommended to the Indian banks to include the maternity benefits to women as it was found to be second most important factor for women employee satisfaction regarding WLB. Maternity benefits include not only aspects of maternity leaves but also benefits like prenatal and post natal leaves, child care facility like crèches and other FWAs during and after pregnancy.
- The other important factor predicting WLB satisfaction is dependent care facility. It is recommended to the Indian banks to include dependent care facilities in their HR policies to enhance WLB satisfaction of women employees. Dependent care facilities may be provided to take care of dependents especially parents and in-laws.

## **6.8 Limitations of Research**

This research has the following limitations:

- The first and foremost limitation is the absence of random sampling limiting the appropriate and valid generalization of findings of the study to the whole population of Indian banks. Since the sample was taken from the banks in Lucknow and nearby districts the findings may be limited to such areas only. Random sampling is not possible due to the reasons –

first of all, in India sampling frames are not available to conduct proper researches and the second reason scarcity of resources availability to the researcher.

- The next limitation of this study is availability of resources. Researcher has completed this study through her own resources which are quite limited to conduct this type study. Financial resources restricted the scope of sampling to limited places only, absence of open access quality data resources limits the sample techniques adopted by researcher.
- Limited time frame affects both the scope and quality of research. The researcher had a limited frame within which all research activities had to be completed. This has limited the scope of this study.
- Availability of open access databases is one the critical limitations for any research and this study has also faced this limitation. The study has taken references only from open and freeware data that are available. There may be some important researches in the context of this study that could not be accessed due to their premium nature hence depriving this study of their references and conclusions.
- The study also has geographical limits, since the sampling sample is done from Lucknow and nearby districts of Barabanki, Unnao and Kanpur. The generalizations can only be done to the districts having similar characteristics as of these districts.
- This study has considered only a limited number of WLB policies or factors that were felt relevant in the context this study. Therefore the effect of other important WLB factors could be determined in this study.

## **6.9 Directions for Future Research**

The following directions are being provided for the future researchers:

- Future researchers shall try to seek either a sampling frame or a at least a list of female bank employees from the bank so that the respondents can be selected randomly and probability sampling can be applied to enhance the scope of generalizations of the findings to the larger population.
- The researchers may seek assistance from the industry especially from banks and some women oriented NGOs who may be interested to enhance the WLB of professional women. If some financial assistance is obtained it will help to enhance the scope and quality of the research in terms of sampling, coverage of larger geographic area and adoption of more

modern techniques of data analysis.

- The future researchers may try to validate the findings of this study to larger geographical areas especially to metro cities where flourishing banking industry is present. Small studies may be designed to replicate the findings of this study and pan India generalizations can be done.
- This study has adopted Guest (2013) model to study and compare the WLB in public and private sector banks. This model basically comprised of factors that affect WLB however the model does not measure the actual presence and nature of WLB in any organisations. Future researches may adopt Greenhaus and Beutell (1985) or Greenhaus, Collins and Shaw (2003) for operationalisation of WLB. Adopting these models would throw light on the nature or type of WLB.
- Although six WLB policies were proposed in the priori this study could manage to study the effect of only four WLB policies converged in measurement – work flexibility, self time, dependent care and maternity benefits. Future researchers shall include other WLB policies like job sharing, additional paid leaves, supervisory support, social support, specific policies like crèches, elder care and modified duties.
- This study has considered only one organizational outcome of overall employee satisfaction regarding their WLB. Other outcomes like organizational performance, absenteeism, turnover, work commitment may also be included in future researches.
- Future researchers may also consider some of the personal outcomes in the model like performance in personal life, fulfillment of family roles and responsibilities, overall contentment with life while working professionally. These factors will give important insights about actual state of WLB among the professionals.
- Almost all studies show WLB in quite positive side although as pointed by some researchers there is also a dark side to it. In some of the organisations where wide spread WLB policies are practiced especially for women there is some dissent in the other gender and groups for giving special treatment to women in the name of WLB and avoiding the other groups. Future researchers may also consider this aspect of WLB policies.
- Future researchers may expand the scope of WLB studies by including industries other than banking like education, IT, ITES, insurance and manufacturing. This will tremendously enhance the scope and validity of the findings to all types of professional organisations.

# Questionnaire

## Work Life Balance (WLB) Study in Banks

### Section I

Please Fill or Tick at the appropriate options.

---

1. Bank/Branch .....
2. Designation .....
3. Banking Sector:
  - i. Private
  - ii. Government
4. Marital Status:
  - i. Unmarried
  - ii. Married
  - iii. Separated/Divorced
5. Age Group (in years):
  - i. 18-25      ii. 25-30      iii. 30-35
  - iv. 35-40      v. > 40
6. Educational Qualification:
  - i. Below UG      iii. Graduate
  - ii. Post Graduate      iv. Post PG
7. Monthly Income (in Rs):
  - i. Less than 20,000
  - ii. 20,001-30,000
  - iii. 30,001-40,000
  - iv. 40,001-50,000
  - v. 50,000-60,000
8. Total banking experience (years)
  - i. 0-2    ii. 2-5    iii. 5-8
  - iv. 8-10    v. > 10
9. Your idea of WLB is:
  - i. Equal importance to Work & Life
  - ii. More importance to Work by choice
  - iii. More importance to Life by choice
  - iv. WLB not possible
10. Do you have Work-Life balance in your life?
  - i. Yes
  - ii. No



## Section II

Please rate the Work Life Balance aspects based on your work and personal (home/life) experiences.

SN	WLB Aspects: Causes, Nature & Consequences of WLB  <i>Please tick</i>	Rate on a scale of 1-10. “1” means ‘not very high’ and “10” means ‘very high’									
		1	2	3	4	5	6	7	8	9	10
1	Demand of work in the bank										
2	Appropriateness of WLB policies and practices in bank										
3	Demand of Home (home commitments & obligations)										
4	Expectations of Home members about home obligations										
5	Work Orientation (importance to work)										
6	Energy Level										
7	Career Ambition/Achievement Need										
8	Ability to cope with competing demand of work and home										
9	Work interferes in life										
10	Life interference in work										
11	Working Hours in bank										
12	Free Time (uncommitted time outside work)										
13	Family Roles/Responsibilities										
14	Work Satisfaction Level										
15	Life Satisfaction Level										
16	Performance at work										
17	Performance at home										
18	Health/Well Being										
19	Stress/Mental Illness										
20	Impact on others at work										
21	Impact on others at home										

### **Section III**

**Assume that the following statements describe your experiences while working in the bank. What is your degree of agreement on a scale of 1–5? The higher the point, the more you agree.**

(1 –Strongly Disagree, 2 –Disagree, 3 – Neither disagree nor agree, 4 –Agree, 5 –Strongly Agree)

SN	Statements	Please Tick	1	2	3	4	5
1	My bank has flexible work schedule						
2	I have some control over my work schedule						
3	My bank allows me to be flexible with work timings						
4	I can work from home whenever required						
5	Work from home is essential part of WLB policies in bank						
6	Work from home has same output as from office work						
7	My bank has proper policy for maternity leave						
8	Maternity benefits include both pre and post delivery leave						
9	My bank has supported me/others during pregnancy period						
10	I find it easy to take care of my dependents						
11	I can take care of my parents/in laws and elders						
12	Bank provides dependent care facilities for parents/children						
13	I can take care of my children while working						
14	Bank provides me opportunities for self development						
15	My bank has the sabbatical policy for upgrading the education						
16	Regular training programmes are conducted for upgrading my skills						
17	I can pursue my hobbies and interest with work						
18	My bank provides facilities like sports club, games, etc.						
19	I can enjoy and have fun with my work schedules						
20	I am having a satisfactory level of WLB						
21	I think I am satisfied with my personal life						
22	I have satisfactory level of job satisfaction						



## **PUBLICATION CERTIFICATE**

**This publication certificate has been issued to**

**\*\*Mamta Shukla\*\*** Research Scholar, Maharishi University of Information  
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## **Work life balance of female employee in public and private sector in Uttar Pradesh**

**Author: Mamta Shukla**

*Research Scholar, Maharishi University of Information Technology, Lucknow*

**Co-Author: Dr. Sandhya Sinha**

*Associate Professor, Maharishi University of Information Technology, Lucknow*

### **I. Abstract**

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*Work life balance means balance between of individual work in their personal life and professional life. Any individual, whether he or she working or non-working both have to maintain a balance between their different patterns of work exhibit in life. In early time women education and her participation in our society was not remarkable to step out from the house not considered as good, they were bounded in the house. But now the time is totally changed, In present era, women are educated, ambitious, carrier oriented, working in public or private sector simultaneously they have a responsibilities of their family, and they are playing the role as wife, as mother, as a daughter in law (playing the role of home maker) and at the same as a working women, it's a very tuff, very challenging job although she is trying to managed and maintain balance between of it. They face double challenge as a homemaker or as an employee. In this article focus we will study how females maintain balance between their work life (personal life, family life) and professional life, women working in public sector or private sector public sector. Women's are emotionally more stable in comparison of men. They bear more pain.*

**Key words: work life balance, ambitious, carrier oriented**

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## II .Introduction

This article related to the work life balance of female in public or private sector Uttar Pradesh (Lucknow). Uttar Pradesh is very biggest state in term of population. Lucknow is the capital city of Uttar Pradesh (in short up). Lucknow grow fast pace in last few year. Today it is considered as the main center of commerce, finance, pharmaceutical companies etc. Lucknow is ranked 6<sup>th</sup> position in among all city of India for job creation. Here public sector or private sector both sector are running and creating and providing lots of job opportunity .Female of Lucknow are educated, they are job oriented, willingness to do the job (eager to do the job). If she gets the job whether in public sector or private sector they are doing the well, (they faces and shoulder more responsibility as a mother or as a working as a professional, they bear more pain) . It is not necessary to maintain only balance between personal or professional responsibility but also to maintain balance between mental or physical health, because physical or mentally stable employees are more productive for the any organization. It is the demand of present time, women to do the job. Women doing the job for establish her in the society, to make her own identity, their desire and financial stability. There is lots of reason that inspire her to step out.

### **Public sector**

**Public sector**-public sector is also known as a state sector and nonprofit organization, this sector provides goods and services to our society. All the activities are done by the government .it is financed by the government. The main aim of public sector is to provide goods and services at reasonable rate, but profit is not excluded the primary aim is to provide social services. Services of public sector, for instance: infrastructure, public transportation, health care, education service, police, military etc.



**Private sector-** it is totally privatization the main aim of this sector is to earn profit by providing goods and services. It is managed and controlled by private individual and business man. It is partly or not financed by the government. Example of private SECTOR HDFC BANK, RELIANCE INDUSTRIES,

Basic difference between public or private sector	
Public sector	Private sector
It is managed /controlled by govt.	It is totally managed/controlled by private individual.
Main aim is to provides services to the society	Main aim is to earn profit
It is financed by the government	No financial support by the government
There is a security job	There is no job security

### III. FEMALE IN PUBLIC SECTOR

Most of the female are preferred to work in public sector, because it has own advantage. In Lucknow lots of government companies are running. Females of Lucknow are educated they are doing hard work to get opportunity in public sector. And some seat is reserved for the females in this sector. These sector also helping the employee to maintain the work life balance by providing benefits like maternity leave, child care leave, employee assistance program me, also by changing workplace policies and procedure. The main factor is the time factor, time factor means working hour, flexibility, job security, job satisfaction. Women prefer greater job security simultaneously work life balance or flexible working condition offered by public sector.

#### Factors encourage working in public sector

1. **Fixed time**-the time is fixed in public sector for nine hours including break time. As per the factory act any individual whose age is more than 18 years cannot work more than 48 in a week or 9 hour in a day. Due to this working hour females are not having a work pressure in comparison of private sector. Specially married women, who have the responsibility of their family can manage their household responsibility as well as work place responsibility (job responsibility)

2. **Special added benefits**-under this benefit employees get special benefits like retirement benefits, pension plans, housing, providing loans at low rate (minimal rate).
3. **Job security**- employees have a sense of job security. Not scared to losing the job. it increase the satisfaction of job
4. **Social status**-it also help in increasing social status, if you are a government employee you get respect in the society because of the position and power
5. **Less work stress**-doing any task with in the short span period of time, create pressure, it affect work quality, but this is not done in the public sector, employee have sufficient time to completing the task. it increase productivity of individual or organization also

#### IV. FEMALE IN PRIVATE SECTOR

It is totally managed controlled by private individual. In private company employee do hard work for promotion, chance of promotion are high in this sector if employee accomplish the task with in the specified time with private company you've to work hard, Earlier, graduates or fresher's were attracted towards the government because of the different benefits in the government sector, but now our new/young generation attracted to this sector because of salary increment and other benefits. In India , there are lot of reputed or multinational companies are running and continuously creating or providing job opportunity to the competent whether male or female, it enhance financial condition simultaneously purchasing power as well as build a socio economic development or growth of the country. Five working days in the week in MNC companies this factor also provokes her to work in private sector.

##### **Factors encourage working in private sector**

1. **Flex time**-flex time that enables the employee to set the time according to their convenience. Work from home /part time job/job sharing facilities are also provided in this sector.
2. **High remuneration**-higher skilled get high salary.
3. **Promotion**- promotion are done on the basis of performance not on the basis of span of time spend in the company, employee doing hard work with efficacy and efficiently.

**4. Working days-** five working days in MNC (Saturday and *Sunday off*)

**V. Factors affecting work life balance of female**

There is lots of factor that affect the work life balance of female. Because they are playing the multiple role in our society as a wife, as a mother (as mother to take care of their children) as a daughter in law to take care of in laws etc. she do all

These activity on regular basis, doing this activity on regular basis and same time as a professional, create a lot of stress and burden on her due to poor work life balance. Some female gave priority to their family some time which effect performance in the work place. Some time she stuck in between personal life (self care) family life (take care of their dependents) and professional life, this lead to poor work life balance. And job burnout (long term stress in work place).some female choose their carrier first, gave priority to the job, its lacking the family responsibility create disharmony unpleasant feeling between family members. Burden of excessive work at work place and in fulfilling the expectation of family. Long working hour to completing or meeting deadlines, create work pressure, no time for self, and many other factor or challenge that women face to maintain work life balance.

**FEMALE EMPLOYMENT RATE**

Year	Female employment rate in %
2009-2010	26.6
2011-2012	23.7
2012-2013	25.0
2013-2014	29.6
2015-2016	25.8

The above data is given by *Mr. Santosh kumar gangwar, union state of ministry*. In this data, female employment rate is fluctuating on yearly basis,2009-2010 it was 26.6 % but again fall down 2011-2012 26.6 to 23.7 %.In 2012- 2013 it was 25.0 which is more or less same as in 2009-2010,In compare to last six year 2013-2014 it was 29.6 % and again it back 25.8 %.

**Personal life**

**Balance**

**Professional life**



## **VI Literature review**

**A.Vasumathi (2018)**-As you know that the way our economy is changing, this system is changing our women cultural phase to mordent era, whether it is due to financial pressure or to support their family financially and also with a worry-free life. And at the same time, you have to balance yourself with work and life. You must have seen that in today's environment, it is very difficult for a married woman to work because she has to balance every Jimmy's job with her children.

**Om Astankar (April 2016)** - In today's time, women need to work balanced whether it is home work or office work because the pressure of good performance is on both sides and good performance only creates excitement in your mind and future work sets a roadmap. It is true that in today's age, the pressure on women is more than that of men, yet recent studies show that about 53 percent of women working day and week, their family and has succeeded in balancing professional life.

**J. Redmond et al. (2006)** favored „Work-Life Balance“ because of the way that it incorporates the encounters and need of guardians and non-guardians the same, and are a more dynamic hypothetical system in which to consider better approaches for living and working that are acceptable to all. By and by, it includes "altering work designs so that everybody, paying little mind to age, race or sexual orientation can discover a mood that empowers them more effectively to consolidate work and their different duties and goals" (Pillinger 2001:

**Supriya (2010)** have featured Work-Life Balance across sexes and found that both people are encountering work life lopsidedness. Despite the fact that after Liberalization, numerous Indian associations have been presenting different Work-Life Balance rehearses like flexi times, low maintenance work, and arrangement for youngster care offices which are encouraged in different created nations it is discovered that awkwardness despite everything exist among men furthermore, ladies in each association.

**Kadam (2012)** characterizes Work-Life Balance is a subject, in which expanding enthusiasm for scholarly writing, enactment and open discloser. Work Life

Balance is an expansive idea including legitimate organizing between „Work“, for example, profession and desire, then again and „Life“, for example, wellbeing, joy, relaxation, family furthermore, profound turn of events. Work-Life Balance implies important day by day accomplishment and happiness in every one of four life quadrants work, family, companion and self. The articulation Work-Life Balance was first utilized in the United Kingdom in the late 1970s to depict the balance between an individual's work and individual life. In the United States, Work-Life Equalization was first utilized in 1986.

## **VII OBJECTIVE**

- Analyze/ study is to how she maintains the balance between personal or professional life.
- To explore /or study the factors that encourage her to step out or work in public or private sector.
- To find out/or study the challenges/hurdles they face while maintaining the balance between family life and professional life.

## **VIII Research Methodology**

For the study as the problem is well known which focuses on procurement of in-depth knowledge and the facts will be used to analyze and evaluate the data. So, the research would be descriptive as well as analytical in nature.

## **GEOGRAPHICAL AREA**

The area of survey shall be Lucknow region. The working women are frequently on rise in these areas and they are pugnacious to maintain a balance between their personal and professional life. The study is specific to Lucknow region as these areas are undergoing changeover of women moving out of their houses to work.

## **DATA COLLECTION**

The data collection for the proposed research will be based on both primary and secondary data.

**a. Primary data**—Primary Data will be collected from the respondents with the help of self-structured questionnaire

**b. Secondary data**—Secondary Data will be collected from different sources as Magazine, Journals ,Websites, Books , Newspapers , Online resources , Blogs , Published and Unpublished source.

## IX DATA ANALYSIS

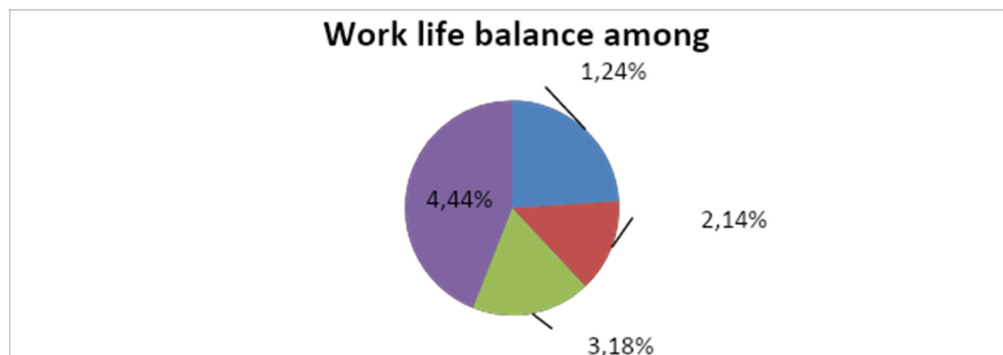


Fig:1

Work life balance means balance among	
Personal life (self)	24%
Professional life	14%
Family life	18%
All of the above	44%

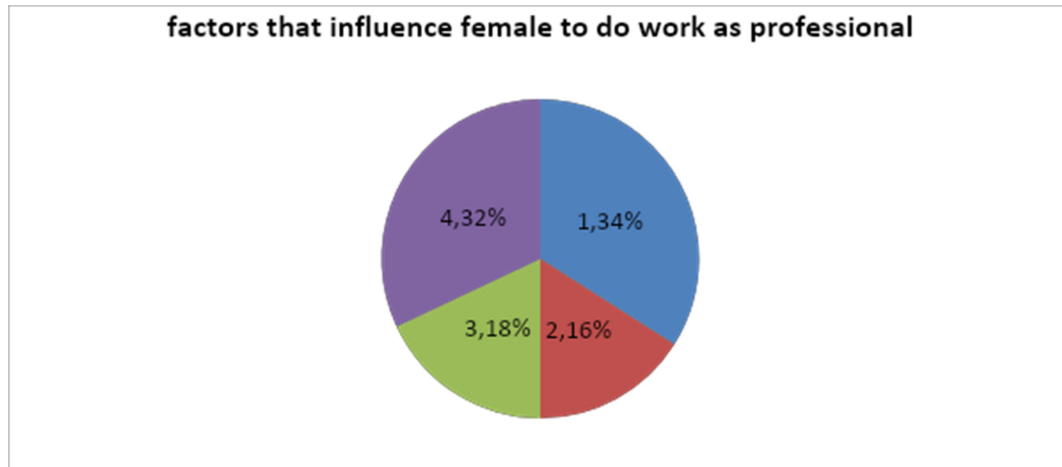


Fig:2

What are the most important factors that influence female to do work as professional?	
Financial stability	34%
Education	16%
Competition	18%
Awareness	32%

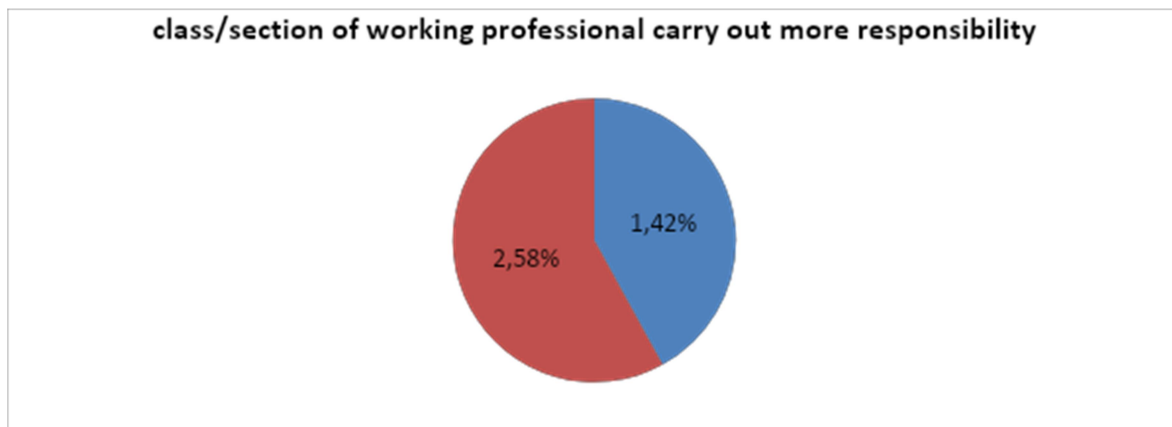


Fig:3

Which class/section of working professional carry out more responsibility	
Male	42%
Female	58%

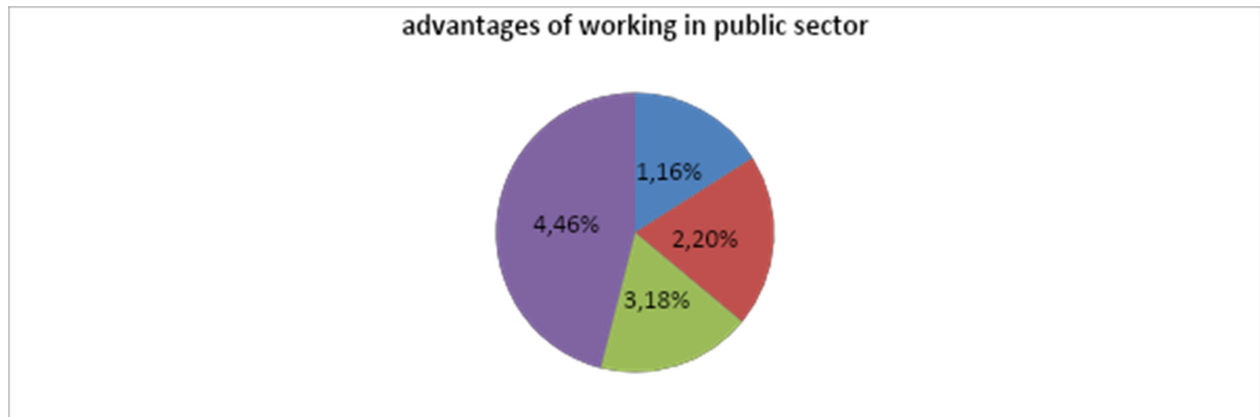


Fig:4

What are the advantages of working in public sector?	
Time	16%
Secured job	20%
Less burden	18%
All of the above	46%

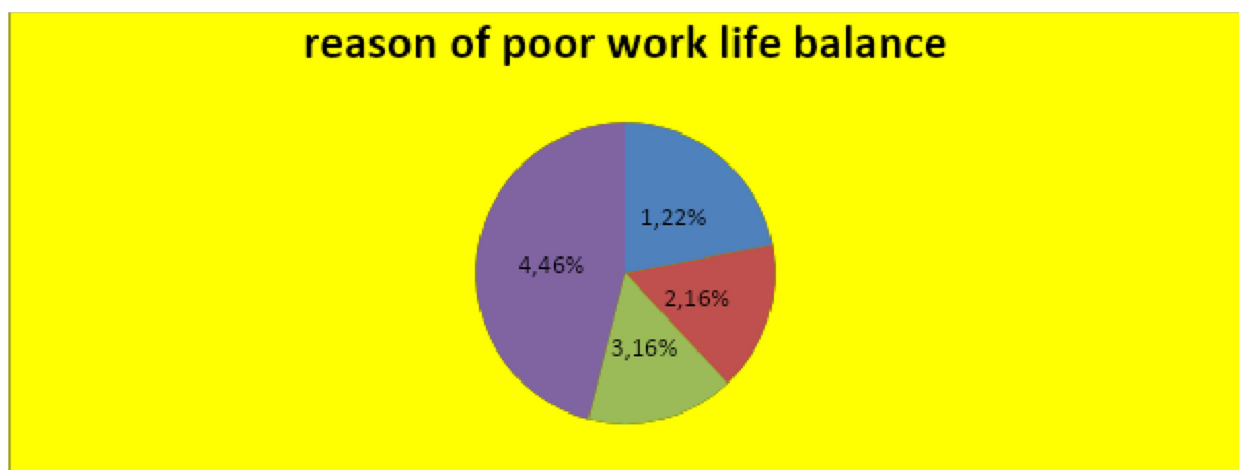


Fig:5

What are the reason of poor work life balance?	
Time Long working hour	22%
More responsibility at work	16%
responsibility at home	16%
All of the above	46%

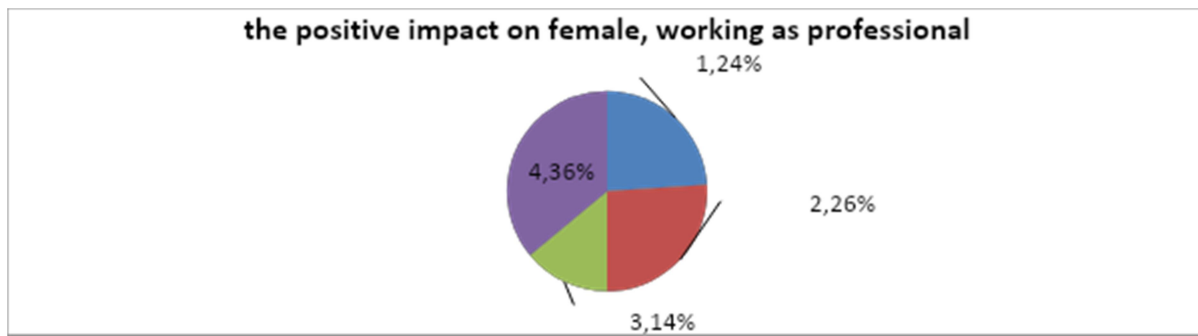


Fig:6

What is the positive impact on female, working as professional?	
Increase in confidence	24%
Strength	26%
Sense of accomplishment	14%
All of the above	46%

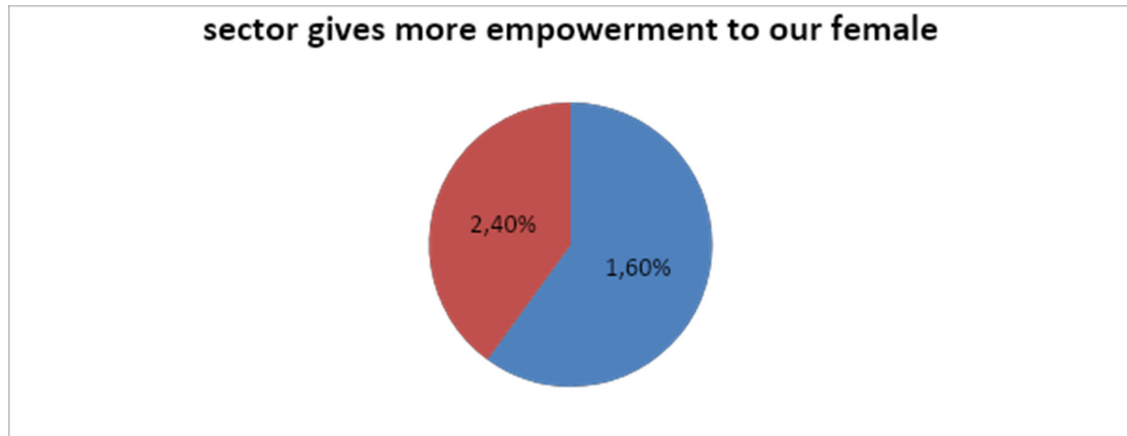
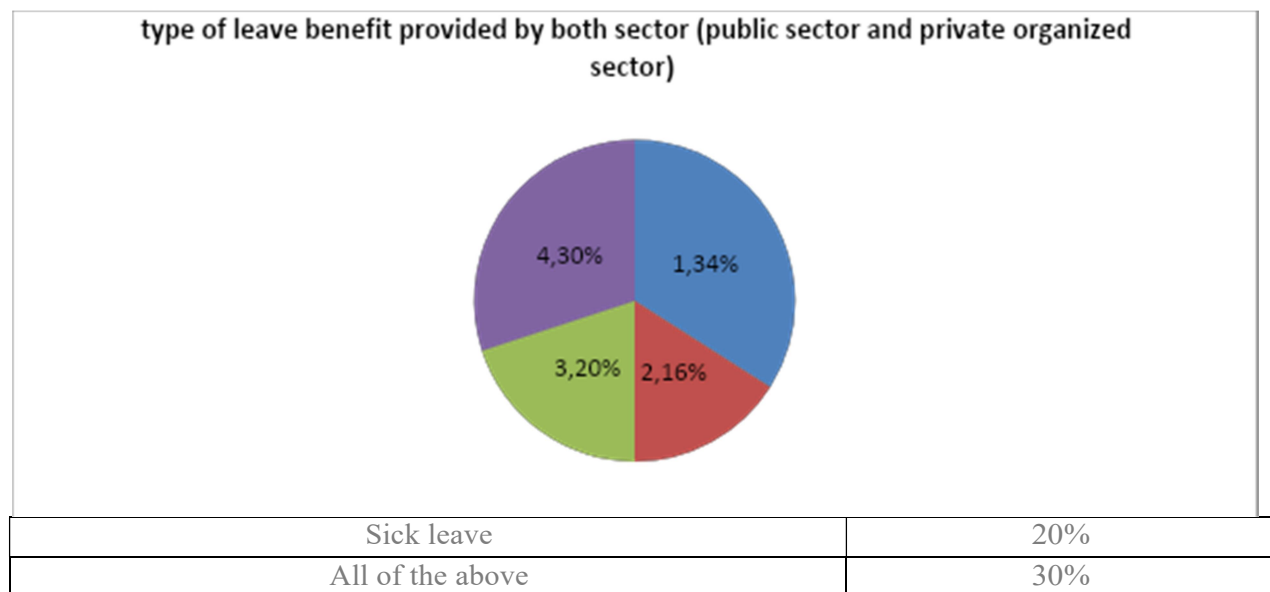


Fig:7

Which sector gives more empowerment to our female?	
Public sector	60%
Private sector	40%

Fig:8

Which type of leave benefit provided by both sector (public sector and private organized sector)	
Maternity leave	34%
Earned leave	16%



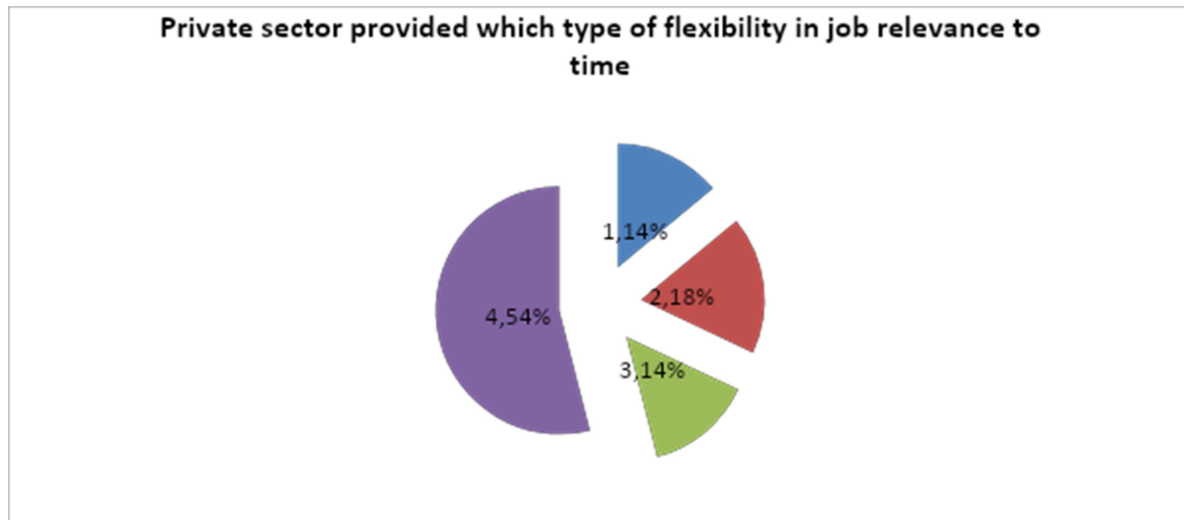


Fig:9

Private sector provided which type of flexibility in job relevance to time?	
Job sharing	14%
Shift hour	18%
Part time	14%
All of the above	54%

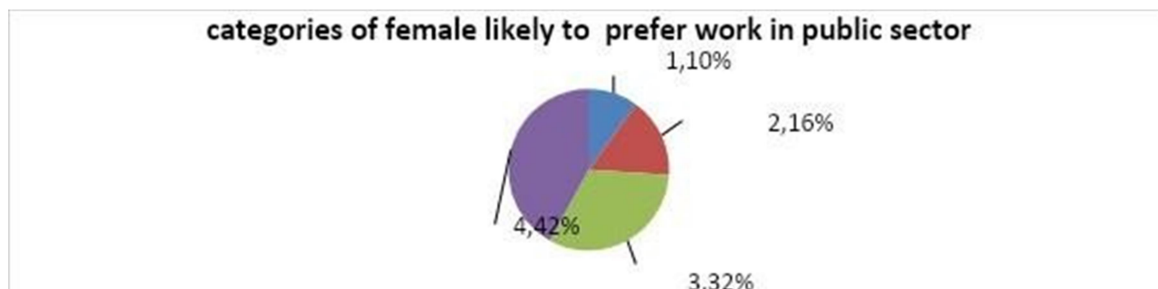


Fig:10



Which categories of female likely to prefer work in public sector?	
Single (unmarried)	10%
Married women	16%
Married women with children	32%
All of above.	42%

## **X**

## **Conclusion**

In this article we have discussed the work life balance of female in government sector or private sector how she maintain the balance between personal (self-care), family life and professional. Women considered as a backbone of the family she bear more pain in comparison of male. She is emotionally stable. In present scenario, as we all know what challenge women face today's environment, whether it is in once family or in social sphere, although she is managing her responsibility in a decorated way. Nevertheless today's women is shouldering her responsibility with government sector and proving their worth with required value addition. They are not only in society but also opening ways for aspirants and leaving any stone unturned to achieve the success. Well women's are better in handling interpersonal discussion which is the basic requirement for any conflict management.

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***A Comparative Study on Work-Life-Balance of Women  
Employees in Public & Private Banking Service Sectors in  
Uttar Pradesh (Lucknow)***

**Author:-** *Mamta Shukla*

Research Scholar

Maharishi University of Information & Technology, Lucknow

**Co-Author:-** *Dr. Sandhya Sinha*

Assistant Professor

Maharishi University of Information & Technology, Lucknow

**ABSTRACT:** In organizations and on the home front, the challenge of work/life balance is rising to the top of many employers' and employees' consciousness. In today's fast-paced society, human resource professionals seek options to positively impact the bottom line of their companies, improve employee morale, retain employees with valuable company knowledge, and keep pace with workplace trends. This article provides human resource professionals with an historical perspective, data and possible solutions for organizations and employees alike to work/life balance. Three factors global competition, personal lives/family values, and an aging workforce present challenges that exacerbate work/life balance. This study offers the perspective of women employees in public and private banking sector in Uttar Pradesh (Lucknow) by using work/life initiatives to gain a competitive advantage in the marketplace. Work-life balance has always been a concern of those interested in the quality of working life and its relation to broader quality of life.

**KEYWORDS:** Work-life-balance; Workforces; banking; Motivation; Personal Life

## 1.INTRODUCTION

**Work-life balance:** In the English language balance is a mind-boggling word with an assortment of implications. As a thing, parity is a lot of scales, a gauging device; it is likewise the managing gear in timekeepers. On the off chance that we utilize the scales, at that point balance happens when there is an equivalent circulation of weight or sum. in any case, this presents issues for work-life balance since the two sides might be extremely overwhelming or exceptionally light. Besides, the kind of work-life balance looked for by many may not infer equivalent load on the two sides. In any case, balance additionally has a physical and mental significance as "solidness of body or brain" with the goal that self-destruction is once in a while authoritatively recorded as ending one's life "while the equalization of the psyche was upset". In any case, this form of the representation regardless of whether it applies to body or brain is to some degree increasingly proper since it infers both the chance of outside confirmation and human organization. Put another way we can see when somebody has lost their parity, and we realize that in given conditions a few people have preferable equalization over others and may see that they have better parity[1]. This offers to ascend to the need to perceive that equalization can have both a goal and emotional importance and estimation that work life balance social fluence harmonize the banking sector in convenient way in Lucknow [2] they will shift as per conditions and that it will likewise change across people[3].

Work-life balance is tied in with making and keeping up strong and solid workplaces, which will empower representatives to have harmony among work and individual obligations and along these lines fortify worker reliability and efficiency.

The present women worker has many contending obligations, for example, work, youngsters, housework, chipping in, life partner and older parent care and this spot weight on people, families and the networks in which they live. The work-life struggle is a major issue that impacts laborer's, their bosses and networks. It appears that this issue is expanding after some time because of high female work power cooperation rates, expanding quantities of single-parent families, the prevalence of the double worker family and rising patterns [4].

In Lucknow division Work/Life Balance in the Relief World In the alleviation world involved associations with representatives and volunteers that offer support and care

to networks in need locally and around the world, the requests of a maturing populace in the coming decade are expanding the current solid rivalry for qualified people whereupon help associations depend.

## **2. The History of Geographical Area**

**Lucknow** is the capital city of the Indian state of Uttar Pradesh and is also the administrative headquarters of the eponymous district and division. It is the fourteenth-most populous city and the twelfth-most populous urban agglomeration of India. Lucknow has always been a multicultural city that flourished as a North Indian cultural and artistic hub, and the seat of power of Nawabs in the 18th and 19th centuries. It continues to be an important centre of governance, administration, education, commerce, aerospace, finance, pharmaceuticals, technology, design, culture, tourism, music and poetry [5].

The city stands at an elevation of approximately 123 metres (404 ft.) above sea level. Lucknow district covers an area of 2,528 square kilometres (976 sq. mi). Bounded on the east by Barabanki, on the west by Unnao, on the south by Raebareli and in the north by Sitapur and Hardoi, Lucknow sits on the north-western shore of the Gomti River.

### **2.1 Market Size**

The Indian banking system consists of 18 public sector banks, 22 private sector banks, 46 foreign banks, 53 regional rural banks, 1,542 urban cooperative banks and 94,384 rural cooperative banks as of September 2019. During FY07–19, deposits grew at a CAGR of 11.11 per cent and reached US\$ 1.86 trillion by FY19. Deposits as of Feb 2020, stood at Rs 132.35 lakh crore (US\$ 1,893.77 billion).

The total equity funding of microfinance sector grew at the rate of 42 year-on-year to Rs 14,206 crore (US\$ 2.03 billion) in 2018-19[6].

## **3. THE UNDESIRABLE EFFECTS OF WORK-LIFE CONFLICT**

Long work hours and exceptionally upsetting occupations not just hamper worker's capacity to orchestrate work and family life yet, besides, are related with wellbeing dangers, for example, expanded smoking and liquor utilization, weight increase and misery. The work-life strife has been related to various physical and psychological well-being suggestions. As indicated by a recent report by Duxbury and Higgins,

ladies are almost certain than men to report elevated levels of job over-burden and parental figure strain. This is because ladies give a larger number of hours out of each week than men to non-work exercises, for example, childcare, senior consideration and are bound to have an essential obligation regarding unpaid work, for example, local work. Moreover, different investigations show that ladies additionally experience less spousal help for their vocations than their male partners. Even though ladies report more elevated levels of work-family strife than do men, the quantities of work-life struggle announced by men is expanding[7].

The work-life struggle has negative ramifications on family life. As indicated by the 2007 examination by Duxbury and Higgins, 1 of every 4 Canadians reports that their work duties meddle with their capacity to satisfy their obligations at home. Workers, particularly the more youthful age who are confronted with extended periods, the desires for all day, everyday association and expanding weight of globalization are starting to request changes from their bosses. Additionally, individuals in the older worker section are working longer now than previously and are requesting distinctive work game plans to suit their way of life needs.

#### **4. DEVELOPING A BETTER WORK-LIFE BALANCE IN LUCKNOW**

To ensure you make the best of your time at work and home, good ideas include

- Analyzing the use of your time and deciding what's really important. Set up a new daily regime ensuring the main things remain the main things [8].
- Leaving work at work. Turn off your cell phone, shut down your laptop and set a clear boundary between work and home. Ask your family to make you accountable to ensure you don't slip back into old habits.
- Saying "no" to stressful things that will only cause conflict later on. This will allow you to focus on the parts of your life you really care about and give them 100 per cent attention.
- Managing your time effectively by putting family events in a shared calendar and keeping a daily to-do list. Make sure you complete the important things and don't worry about the rest.

#### **5. CONCLUSION**

Evidence suggests that improvements in people management practices, especially work time

and work location flexibility, and the development of supportive managers, contribute to increased work-life balance in banking sectors in Lucknow. Work-life balance programs have been demonstrated to have an impact on women employees in terms of recruitment, retention/turnover, commitment and satisfaction, absenteeism, productivity and accident rates. Companies that have implemented work-life balance programs recognize that employee welfare affects the “bottom line” of the business. Parameters are required to ensure that programs are having the desired effect on both employees and the company. Significance Six parameters that can be used to evaluate work life balance programs are: extent of management buy-in and training, how programs are communicated to employees, corporate culture, management controls, human resources policies and employee control. Finally, self-management is important; people need to control their own behavior and expectations regarding work-life balance.

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**RAMESHWARAM**

INSTITUTE OF EDUCATION & TRAINING

Approved by NCTE & Affiliation to Lucknow University & SCERT, Lucknow (UP)

NH-24, NRar Sewa Hospital, Sitapur Road, Lucknow

**CERTIFICATE**

*This is to certify that.....Mamta Shukla*

*has actively participated in the National Webinar "Changes Required in our Educational System during/after COVID-19" on 14 May 2020.*

*Chanchala*

Dr. Chanchala Pandey

Co-ordinator

**R.I.E.T.R.I.E.T.**

*S.N. Tripathi*

Prof. S.N. Tripathi

Director

*Akhil Shukla*

Er. Akhil Shukla

Executive Director

R.I.E.T.

*R.K. Singh*

Dr. R.K. Singh

Principal

R.I.E.T