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A STUDY ON WORK LIFE BALANCE OF MARRIED WOMEN IN BANKING SECTOR IN MUMBAI

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ABSTRACT

The role of working women has changed throughout the world due to economic conditions and social demands. This has resulted in a scenario in which working women have tremendous pressure to develop a career as robust as their male counterparts while sustaining active engagement in personal life. The ever-increasing work pressure is taking a toll on the working women leaving them with less time for themselves. Work life balance is a state of equilibrium in which the demand of both professional and personal life is equal. Each role having different set of demands and when such role demands overlap, multiple problems are faced. In designing the work life policies employer should think that the commitment of employees can make the difference between those companies which compete at the marketplace and those which cannot. A balanced life for women is one where they spread their energy and effort between key areas of importance. The main challenges in professional life were found to be extended/odd working hours, travel time between home and workplace and participation in additional jobs and assignments. In personal life, the main stresses were guilty of not being able to take care of self, children and elders at home. Most women would prefer flexible timing, and supportive spouse, family and friends as well as an environment conducive for work at the office. This research study aims to figure out the comparison of work life balance among the married women in public sector banks and private sector banks. The research attempts to study the perception of married women employees and their perception about the policies and initiatives of banks and their effects on their personal lives.

KEYWORDS

work life, working women equilibrium, flexible timings, work life balance.

INTRODUCTION

Work-life balance has emerged as a hot topic in recent years— fuelled in part by changing trends in women’s social roles. Work-life balance is what makes a particular individual feel balanced while playing different roles in life as an employee, peer, and subordinate at workplace and as a parent, a sibling and other social characters at home. Work life Balance of women employees has become an important subject since the time in today’s world where both men and women equally share the responsibility of earning for the betterment of their family life. Hence it is very necessary to know how the women balance very professional and domestic life. In the initial stages, women had to struggle a lot to establish their identity in this competitive world, both in the society as well as in the professional life.

Due to the changing nature of work, work-life balance is now at the top of the agenda for government and Private bodies. It is recognized that work-life balance can lead indirectly to productivity gains through increased retention and helps organizations to respond to customer needs more effectively. In any business and industrial activities, it is of utmost importance to have well trained, well-groomed and emotionally balanced workers available to take up employment challenges. This highlights the need among the companies to pay adequate attention to the work life balance of the workers. Today, the concept of fixed working hours is vanishing away. Instead of fixed 7 or 8 hours a day, people are spending as more time every day in office. Therefore, work related pressure and family responsibilities an individual difficult to find balance between work and personal life.

Today, Industries have realized the importance of the work life balance of their employees. Organizations are setting up policies for maintaining a work life balance. They are introducing innovative methods to keep their employees happy and satisfied, as it makes office a better place to work and also impact positively on productivity.

WHAT IS WORK LIFE BALANCE?

Work-life balance is used to describe the equilibrium between responsibilities at work and responsibilities outside paid work; having a work-life balance means that this equilibrium is in the right position for the individual concerned. It is about managing our work commitments with career goals, and our responsibilities at home and the wider community. Work life and personal life are inter-connected and interdependent. People have to make tough choices even when their work and personal life is nowhere close to equilibrium.

Work-life balance policies and practices emphasizing on flexi working hours are becoming increasingly important to employers even in banks because employee’s motivation and satisfaction, profitability and productivity and recruitment and retention policies can be improved by adopting flexible working arrangements. Companies have to attract and keep the best employees to remain competitive. With more than 20% of urban women in India are working. Conglomerates like Tata’s running the second career internship program or Flipkart’s attractive maternity package to retain women employees proves the fact that there is a need and considerable rise in the number of women employees in corporate.

With changing family patterns from joint family to nuclear family, altered family value systems, and diminished quality time for self and children, increase in time spent on internet and altered social exchanges and communications bring out tense anxiety into the life of the women. This constant worry can cause disorder on the psychological comfort of the women due to a feeling of diminished control over one’s life and a hopeless perception that there is never enough time to have a sensible stability and balance in life. This mental stress for women leads to physical stress and cause ill health. All these problems generate Work life conflict especially for women employees, which results in increased absenteeism, reduced productivity, reduced job satisfaction, damaged family and social relationship, increased employee turnover.

A well planned and structured initiative of work life balance will not only reduce these problems but at the same time ensure employee retention, employee health, ensure high job satisfaction, motivation and reduce employee turnover. It will

LITERATURE REVIEW

Vartha Raj & Vasantha (2012) studied the Work Life balance of working women in service sector. They specified that the ultimate performance of its employees which inturn depends on numerous factors. The relationship between personnel and professional life can be achieved through emotional intelligence. Better emotion management is necessary in order to accomplish objective of life.

The aim of the study of **Lalita Kumari (2012)** was to find out about the employee’s perception of their work life balance policies and practices in the public sector banks. The findings of the study emphasized that there is a significant gap among the female and male respondents with job satisfaction with respect to various factors of work life balance. The result of study had a practical significance for human resource managers of especially banks to improve staff commitment and productivity along with designing their recruitment and retention policies.

Grossman, (1981) the knowledge economy has created greater access for women coupled with factors such as changes in marital patterns and smaller families. This has led to an increase in the number of working women and, hence, working mothers.

Guek et al (1991), indicated that women reported more work interference in family than men, despite spending about the same number of hours as men. Although women spent more hours in family, they reported some level of interference in work.

Sunita Malhotra & Sapna Sachdeva, (2005) the gift of this knowledge era for women is occupational opportunity and mobility. But this gift has become a great challenge for the working women of today as they are not only exposed to the same working environment as men but in turn are also exposed to the pressures created by the multiple role demands and conflicting expectations.

Jeffrey H. Greenhaus, Karen M. Collins & Jason D. Shaw (2003) suggested that an equally high investment of time and involvement in work and family would reduce work-family conflict and stress thereby enhancing an individual's quality of life. And so it goes without saying that married working women of this era can have a healthy quality of life only when work-life balance is maintained making the topic of work life balance for working women, the need of the hour.

The purpose of article of **Ken Roberts (2007)** is to consider why work-life balance has become a major issue, and the likely outcomes of the widespread dissatisfaction with current work schedules. Working time has not lengthened and complaints about time pressure are unrelated to hours actually worked. The sources of the widespread dissatisfaction with current work schedules will lie in a combination of other trends – increased labor market participation by women, work intensification, the spread of feelings of job insecurity, more work being done at odd hours, the spread of new information and communication technologies, free time increasing more slowly than spending power and aspirations, and relatively long hours becoming most common among employees (and the self-employed) in higher status jobs. An outcome is unlikely to be a general downward trend in hours worked on account of the substantial opportunity costs that would often be incurred by employees, and because some (mainly middle class) employees have access to a number of effective coping strategies.

Ronald J. Burke, Mustafa Koyuncu and Lisa Fiksenbaum (2010) examined the relationship of the perceived presence of organizational practices designed to support women's career advancement and their work attitudes and satisfaction and their psychological well-being. Five organizational experiences were considered in the study: negative attitudes towards women, equal treatment, support, career barriers and male standards. Women reporting more supportive organizational experiences and practices were more engaged in their work, more job and career satisfied, and indicated greater levels of psychological wellbeing.

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

Wentling, R.M. (2003) has shown that the twin roles of women cause tension and conflict due to her social structure which is still more dominant. In her study on working she concluded that women face problem of role conflict, change in attitudes of men and women according to the situation can help to overcome their problem.

Skinner and Pockock (2008) investigated the relationship between Workload, work schedule control, work hours and their fit with preferences and work life conflict among full time employee. It was found that the strongest association with work life conflict was demonstrated by work overload followed by work schedule control and work hours fit. Time Based work life policies, procedures and interventions were found necessary but not sufficient, for addressing work life conflicts.

RATIONALE OF THE STUDY

This study is basically for assessing the prevalence of work life among married working women. The purpose is also to present and discuss specifically the problems married women face in the process of balancing their work and family life. A good work life balance is central to employee effectiveness and satisfaction, and apprentice learning work life balance is about helping staffs combine work with their personal interests and commitments. The governing body has a responsibility to ensure, so far as is reasonably practicable, the health, safety and welfare at the work of all their employees.

The objective of this research is to study the work life balance of working women in the public sector banks and private sector bank. It has major influence on maintaining equilibrium between professional life and the personal life responsibilities. The research is conducted in different banks. The concept of balancing work and life is important in more than one way. There can be many factors affecting the balance of work and life, social factors, psychological factors, Working Environment, Type of job, Job satisfaction, Family background, schedule at home and life stage to name a few.

OBJECTIVES OF THE STUDY

1. To study the major factors, influence on the Work Life Balance of Bank professionals (married women) in the present day context.
2. To analyze the challenges associating with balancing of professional and personnel life of the bank professionals.

RESEARCH METHODOLOGY

It was a descriptive survey study. Questionnaire was administered on 100 respondents. Respondents were married women working in private and public sector banks in Mumbai. Out of 100 respondents 60 questionnaires were filled completely and were considered for analysis.

Percentage method test was used for analysis. The formula is as given below:

$$\text{Percentage of Respondent} = \frac{\text{No. of Respondent} \times 100}{\text{Total no. of Respondents}}$$

ANALYSIS OF DATA AND INFERENCE

1. How is the working Environment in your organization?

| Options | Public Bank | | Private Bank | |
|---------------|-------------|-------|--------------|-------|
| | No. | % | No. | % |
| Participative | 16 | 53.33 | 4 | 13.33 |
| Autonomy | 8 | 26.67 | 4 | 13.33 |
| Capricious | 6 | 20 | 18 | 60 |
| Red Tape | 0 | 0 | 4 | 13.33 |
| Total | 30 | 100 | 30 | 100 |

When asked to respondents about the working environment of their banks, 53.33% public bank employees found participative environment as compared to only 13.33% private bank employees. 60% private bank employees found that the environment was capricious.

Inference: From the graph it could be inferred that public sector banks has positive working environment which motivate employees whereas private sector has more of unpredictable environment. Even there is red tape environment found in private banking sector which means there is excessive bureaucracy or adherence to official rules and formalities in the environment.

2. Are you satisfied with the working hours of the organization?

| Options | No. | % | No. | % |
|--------------------------|-------------|-------|--------------|-------|
| | Public Bank | | Private Bank | |
| Highly Satisfied (HS) | 8 | 26.67 | 0 | 0 |
| Satisfied | 19 | 63.33 | 16 | 53.33 |
| Dissatisfied | 3 | 10 | 11 | 36.67 |
| Highly Dissatisfied (HD) | 0 | 0 | 3 | 10 |
| Total | 30 | 100 | 30 | 100 |

63.33% Public banks respondents were satisfied with the working hours against 53.33% in private banks. 36.67% employees in private banks were dissatisfied with the working hours. No respondent was highly satisfied in private banks. 10% respondents were highly dissatisfied with the private banks and no respondent highly dissatisfied in public banks.

Inference: It could also be seen that the dissatisfied and highly dissatisfied employees in private banking sector could be due to work load and the existing environment.

3. After working hours, you get enough time for your family?

| Options | No. | % | No. | % |
|-----------|-------------|-------|--------------|-------|
| | Public Bank | | Private Bank | |
| Never | 0 | 0 | 6 | 20 |
| Sometimes | 6 | 20 | 14 | 46.67 |
| Often | 8 | 26.67 | 6 | 20 |
| Always | 16 | 53.33 | 4 | 13.33 |
| Total | 30 | 100 | 30 | 100 |

When asked about the family time of women in banks, 53.33% women in public banks respondents agreed on always getting time for family as against 13.33% in private banks. 46.67% respondents of private banks sometimes get time for their family and 20% responded they never got time for their family.

Inference: From the above graph it could be inferred that women working in public sector bank are able to spend more happy hours with their families then when compared to private sector banks. As in the private banks nearly of the employees expressed that they miss valuable time with family and friends even after the bank normal working hours due to completion of all the works on the same day itself

4. Do you feel that you are able to balance your work life?

| Options | No. | % | No. | % |
|-------------------|-------------|-------|--------------|-------|
| | Public Bank | | Private Bank | |
| Strongly Agree | 10 | 33.33 | 4 | 13.33 |
| Agree | 18 | 60 | 14 | 46.67 |
| Disagree | 2 | 6.66 | 9 | 30 |
| Strongly Disagree | 0 | 0 | 3 | 10 |
| Total | 30 | 100 | 30 | 100 |

60% public bank respondents and 46.67% private bank respondents agreed that they are able to balance their work life. 33.33% public bank respondents strongly agreed of balancing work life as against 13.33% in private banks. Only 10% private bank respondents strongly disagreed of maintaining balance.

Inference: From the above graph it could be inferred that women's in both the sector are able to manage their work life. As women have to play different role of wife, mother, sister etc with the time they are able to manage their life in a better way and with the time and motivation from the bank management it would be able for women to balance it more effectively.

5. How often do you think or worry about work (when not at work or traveling to work)?

| Options | No. | % | No. | % |
|-----------|-------------|-------|--------------|-------|
| | Public Bank | | Private Bank | |
| Never | 0 | 0 | 0 | 0 |
| Sometimes | 20 | 66.67 | 6 | 20 |
| Often | 5 | 16.67 | 16 | 53.33 |
| Always | 5 | 16.66 | 8 | 26.67 |
| Total | 28 | 100 | 30 | 100 |

66.67% respondents of public banks were sometimes worried about work as compared to 20% in private banks. 26.67% of private bank employees responded that they were always worried about work. 53.33% of private bankers were often worried about work.

Inference: From the above graph it could be inferred that employees were worried about work when actually not at working inside the bank premises. And it could be seen in both the sector the work is on the mind of employee but when compared it is more in the private banks compared to public bank. They are more worried or think about their work when travelling or at home reasons could be more work pressure, environment, subordinates etc.

6. Your organization takes initiative to manage work life of its employees?

| Options | No. | % | No. | % |
|-----------|-------------|-----|--------------|-------|
| | Public Bank | | Private Bank | |
| Never | 0 | 0 | 7 | 23.33 |
| Sometimes | 9 | 30 | 14 | 46.67 |
| Often | 15 | 50 | 7 | 23.33 |
| Always | 6 | 20 | 2 | 6.67 |
| Total | 30 | 100 | 30 | 100 |

50% respondents of public banks supported the fact that their organizations often took initiatives to manage work life of its employees. 46.67% private bank respondents agreed that organizations sometimes take initiative to manage work life and 23.33% support that organizations never take initiatives.

Inference: From the above graph it could be inferred that in both the organization management takes various initiatives to manage the work life balance of their employees. Employees also revealed that a supporting environment is most prominent factor that helps to fulfill work and family commitments.

7. If yes, what are the initiatives that your organization has taken for managing work life?

| Options | Public Bank | | Private Bank | |
|----------------------------|-------------|-------|--------------|-------|
| | No. | % | No. | % |
| Flexible work timing | 10 | 33.33 | 18 | 60 |
| Leaves to manage work life | 16 | 53.33 | 10 | 33.33 |
| Job Share Option | 2 | 6.67 | 2 | 6.67 |
| All of the above | 2 | 6.67 | 0 | 0 |
| Total | 30 | 100 | 30 | 100 |

When asked about the initiatives taken by organizations for managing work life, 53.33% of public bank respondents said that they utilize their leaves, whereas 60% private bankers respond to flexible work timings.

Inference: From the above graph it could be inferred that flexible timings is an absolute factor which helps in dealing with work life commitments.

8. Employees have more pressure of work in the organization or it is evenly distributed.

| Options | Public Bank | | Private Bank | |
|----------------------|-------------|-------|--------------|-------|
| | No. | % | No. | % |
| Have pressure | 2 | 6.67 | 16 | 53.33 |
| Evenly distributed | 21 | 70 | 4 | 13.33 |
| Depends on situation | 5 | 16.67 | 8 | 26.67 |
| All of the above | 2 | 6.66 | 2 | 6.67 |
| Total | 30 | 100 | 30 | 100 |

When asked about whether work in organization is evenly distributed 70% of public bankers agreed to even distribution of work, where 26.67% of private bankers commented it depends on situations. 53.33% of private banks have pressure of work.

Inference: From the above graph it could be inferred that private sector banks have more pressure of work when compared to public sector, whereas work in public sector is more evenly distributed. And also in private banks environment being unpredictable factor also affects the quality of work.

9. Employees are able to balance their work life due to work life management policy?

| Options | Public Bank | | Private Bank | |
|-------------------|-------------|-------|--------------|-------|
| | No. | % | No. | % |
| Strongly Agree | 8 | 26.67 | 0 | 0 |
| Agree | 16 | 53.33 | 8 | 26.67 |
| Disagree | 6 | 20 | 15 | 50 |
| Strongly Disagree | 0 | 0 | 7 | 23.33 |
| Total | 30 | 100 | 30 | 100 |

When asked whether the employees were able to balance their work life due to work life management policy, 53.33% of public bankers agreed, whereas only 26.67% agreed to it. 50% of private bankers and 20% public bankers disagreed to it. 26.67% of public banks strongly agreed to the fact that the work life management policy was able to manage their work life.

Inference: the disagreement in the private banks may be due to the work pressure, policies not properly communicated or policy misinterpreted.

10. Organization is able to retain its employees due to efficient work life management policy.

| Options | Public Bank | | Private Bank | |
|-------------------|-------------|-------|--------------|-------|
| | No. | % | No. | % |
| Strongly Agree | 18 | 60 | 8 | 26.67 |
| Agree | 7 | 23.33 | 10 | 33.33 |
| Disagree | 5 | 16.67 | 5 | 16.67 |
| Strongly Disagree | 0 | 0 | 7 | 23.33 |
| Total | 30 | 100 | 30 | 100 |

When asked about retention of employees due efficient work life management policy, 60% public bankers and 26.67% of private bankers strongly agreed to it. 23.33% of private players strongly disagreed that efficient work life management policy do not help in retention.

Inference: From the above graph it could be inferred that public sector strongly agrees and get the management support on the policy that has been drafted for the employees. Whereas when looking at the response from the private sector banks they do not agree much to it (almost 50%) as there are policy framed but not actually followed to the extent due to work pressure and growing competition due to which employees leave the job.

11. Rate the Flexible Working Hours provided by the organization due to current Work Life Management Policy?

| Options | Public Bank | | Private Bank | |
|-----------|-------------|-----|--------------|-------|
| | No. | % | No. | % |
| Excellent | 6 | 20 | 0 | 0 |
| Good | 18 | 60 | 16 | 53.33 |
| Average | 6 | 20 | 10 | 33.33 |
| Poor | 0 | 0 | 4 | 13.33 |
| Total | 30 | 100 | 30 | 100 |

60% public bankers and 53.33% private bankers rated the flexible working hours' policy good and 20% public bankers rated it as excellent. 13.33% of private bankers rated it as poor.

Inference: From the above graph it could be inferred that in both the banks flexible timing is rated good (50% approx in both the banks). As flexible work time is the trend being followed in the today's working industry which to the major extent helps employee to manage their work life and have a good quality of life.

12. How do you rate the leave policy of the organization?

| Options | Public Bank | | Private Bank | |
|---------------------|-------------|-------|--------------|-------|
| | No. | % | No. | % |
| Highly Satisfied | 20 | 66.67 | 5 | 16.67 |
| Satisfied | 8 | 26.67 | 13 | 43.33 |
| Dissatisfied | 2 | 6.67 | 12 | 40 |
| Highly Dissatisfied | 0 | 0 | 0 | 0 |
| Total | 30 | 100 | 30 | 100 |

When asked about rating the leave policy, 66.67% of public bankers were highly satisfied with the leave policy. None of bankers were highly dissatisfied with the leave policy of the organizations, though 40% of private bankers were dissatisfied with the leave policy.

Inference: From the above graph it could be inferred that public sector banks enjoy more on leave policy compared to private sector banks. Leave policy are liberal in public sector banks whereas private banking sector enjoy less leaves due to increasing competition and new technologies. Also there the mandate leave are less in private banks compared to public banks.

13. Do you think that you have good career prospects in the organization?

| Options | No. | % | No. | % |
|-------------------|-------------|-------|--------------|-------|
| | Public Bank | | Private Bank | |
| Strongly Agree | 4 | 13.33 | 6 | 20 |
| Agree | 14 | 46.67 | 12 | 40 |
| Disagree | 9 | 30 | 10 | 33.33 |
| Strongly Disagree | 3 | 10 | 2 | 6.67 |
| Total | 30 | 100 | 30 | 100 |

46.67% public bankers and 40% private bankers agreed that they have good career prospects in the organization. 33.33% of private bankers disagreed having good career prospects in the organization.

Inference: From the above graph it could be inferred that both the banking sector has a career growth opportunity.

14. Do you think that if employees have good work-life balance then organization will be more effective and successful?

| Options | No. | % | No. | % |
|-------------------|-------------|-------|--------------|-------|
| | Public Bank | | Private Bank | |
| Strongly Agree | 18 | 60 | 16 | 53.33 |
| Agree | 8 | 26.67 | 8 | 26.67 |
| Disagree | 2 | 6.67 | 3 | 10 |
| Strongly Disagree | 2 | 6.66 | 3 | 10 |
| Total | 28 | 100 | 30 | 100 |

60% public banks employees and 53.33% private bank employees agree that organization will be more effective and successful with good work life balance. Only approximately 15% public banks and 20% private banks disagree to this.

Inference: Work life balance empowers employees to split time and energy between work and other important areas of their life successfully.

15. I can make choices about my current working arrangements?

| Options | No. | % | No. | % |
|-------------------|-------------|-------|--------------|-------|
| | Public Bank | | Private Bank | |
| Strongly Agree | 8 | 26.67 | 2 | 6.67 |
| Agree | 13 | 43.33 | 12 | 40 |
| Disagree | 5 | 16.67 | 11 | 36.67 |
| Strongly Disagree | 4 | 13.33 | 5 | 16.66 |
| Total | 30 | 100 | 30 | 100 |

Around 70% public banks and 47% private banks agree that they can make choices about their current work arrangements. However approx. 30% public bank employees and more than 50% private bank employees disagree to the statement.

Inference: From the above graph it could be inferred that in both public as well as private bank women’s can take the decision on the current working arrangement. Respondents prioritized their care responsibilities, and then proceeded to look for employment that fitted around these responsibilities. And today banks have such policy that could help them to manage their work and family which helps women’s to take the decision.

16. Management is committed in helping employees to achieve a good work-life balance?

| Options | No. | % | No. | % |
|-------------------|-------------|-------|--------------|-------|
| | Public Bank | | Private Bank | |
| Strongly Agree | 18 | 60 | 08 | 26.67 |
| Agree | 10 | 33.33 | 12 | 40 |
| Disagree | 02 | 6.67 | 06 | 20 |
| Strongly Disagree | 00 | 0 | 04 | 13.33 |
| Total | 30 | 100 | 30 | 100 |

More than 90% public bankers and 66% private bankers agree that they have a committed management to support work life balance among employees.13% private bankers strongly disagree to the fact of management supporting employees achieve a good work life balance.

Inference: From the above graph it could be inferred that management in public sector banks are more cooperative in helping their employees to manage their day to day work life policy with the help of various initiatives taken by the organization.

17. Who takes responsibility for maintaining the household chores?

| Options | No. | % | No. | % |
|-------------------------|-------------|-------|--------------|-------|
| | Public Bank | | Private Bank | |
| Maid | 18 | 60 | 22 | 73.33 |
| Yourself | 07 | 31.82 | 00 | 00 |
| Husband | 02 | 6.67 | 00 | 00 |
| Others (family members) | 03 | 10 | 08 | 26.67 |
| Total | 30 | 100 | 30 | 100 |

For women working in public banks 60% household work responsibility was with maid as compared to 73% with private bank employees. Only 26% private bank employees are helped by their family members for household chores.

Inference: From the above graph it could be inferred that in both the cases maid is the one who takes cares of day to day household chores once everyone leave for the work. It is been also observed that in public sector 31.82% women says that they could manage their house hold work. Whereas in case of private sectors it was seen that other family member helps to do day to day work.

18 Who leaves work or stays out of work to care for sick children/parents?

| Options | No. | % | No. | % |
|----------|-------------|-------|--------------|-------|
| | Public Bank | | Private Bank | |
| Yourself | 20 | 66.67 | 18 | 60 |
| Husband | 04 | 13.33 | 10 | 33.67 |
| Both | 06 | 33.33 | 02 | 6.67 |
| Total | 30 | 100 | 30 | 100 |

60% of public and private bank women have to stay home to take care of sick children/parents. 33.67% private bankers responded that husbands stayed when required against 13% in public sector. 33% public sector bankers and 6% private sector bankers commented that both husband and wife stayed at home to take care of sick children/parents.

Inference: From the above graph it could be inferred that women prefer more to be at home than any other member. One of the reason might be that women want to ensure that their near and dear once are well taken care of when needed.

19 Do you & your partner have conflicts because of your professional life?

| Options | No. | % | No. | % |
|---------|-------------|-----|--------------|-------|
| | Public Bank | | Private Bank | |
| Yes | 21 | 60 | 22 | 73.33 |
| No | 09 | 40 | 08 | 26.67 |
| Total | 30 | 100 | 30 | 100 |

When asked about whether there are any tensions with spouse in managing professional life, 73.33% of private bank and 60% of public bank employees agreed that they faced tensions at home. 40% public bankers and 26.67% private bankers disagreed to having conflicts at home.

Inference: From the above graph it could be inferred that women do face conflicts due to their professional life. In society there exists a perception that women are completely responsible for their household chores and get very less support from their partners. Conflicts are due to imbalance in professional and personal life.

20 If yes, then who is your mental/emotional support?

| Options | No. | % | No. | % |
|-----------|-------------|-------|--------------|-------|
| | Public Bank | | Private Bank | |
| Relatives | 14 | 46.67 | 13 | 43.33 |
| Friends | 10 | 33.33 | 15 | 50 |
| Others | 06 | 20 | 02 | 6.67 |
| Total | 30 | 100 | 30 | 100 |

When asked about who acts as emotional support for women who face conflicts at home, 46.67% public bankers and 43.33% private bankers responded that they seek support from their relatives. Friends support almost 33% of public bankers and 50% of private bankers. 20% public bank employees and 6.67% of private bank employees seek support from sources other than relatives and friends.

Inference: From the above graph it could be inferred that in both the cases relatives and friends are the ones who are the mental / emotional support for the women. They are the helping hands who help them in tier times of ups and down. Even other which includes work professional. Mentor's are also the ones who help at the time of difficulty

CONCLUSION

Work-life balance (WLB) is an important area of human resource management which is receiving increasing attention from policy makers, organizations, management, employees and their representatives globally. It is a factor which has the potential to affect important workplace issues such as employee turnover, stress, job satisfaction, and productivity. The pressures of the work or personal life can lead to stress. According to studies, it has been found that such situation affects person's health both physiologically and psychologically. Therefore, it is important for employees to maintain a healthy balance between work and their private lives.

For the employers, Work-life balance of employees will be an important input in designing appropriate policies for employees to address work-life balance issues. Work-life balance initiatives should be designed to help employees to balance their work and personal life.

Work Life Balance is thus a dynamic phenomenon. It is not a structure but process leisure and social interaction is as much important as work and career. Every employee has to continuously juggle around with different priorities and needs of the domains of work and life. It is thus summarized as the Meaningful Daily Achievement and Enjoyment of four life quadrants: Work, Family, Friends and Self.

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