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WORK-LIFE BALANCE: ITS CORRELATION WITH JOB SATISFACTION, LIFE SATISFACTION AND STRESS LEVEL AMONGST EXECUTIVES OF PUBLIC SECTOR BANKS IN PUNJAB

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ABSTRACT

Work life balance has recently taken the attention of both researchers and executives. This subject interests almost everyone with a professional career. This widespread interest is partly due to its reflection on all aspects of life. For those who think that the main objective in life is to work, their career becomes the core of life. However, people have limited time and therefore have to perform many other activities other than their jobs. Without a balance between the two, many mishaps can be experienced in both the cases. In this study, Work –life balance is analyzed from the organizational context. The study has the potential to enable the working people to consider their part of stand in terms of work –life balance and to support the executives to gain new perspective in order to cope with such problems. The study attempts to investigate the relationship between the Work life balance and Job satisfaction, life satisfaction and stress level. One hundred executives of Public Sector Banks of Punjab State (50 males and 50 females) ranging age of 30 years and above were randomly selected from the district S.A.S Nagar, Mohali. The results have been discussed by conducting t-ratios, Inter-correlations and Factor analysis on different variables among males and females.

KEYWORDS

work life balance, stress, life satisfaction, job satisfaction, personality.

INTRODUCTION

Work life balance has recently taken the attention of both researchers and executives. This subject interests almost everyone with a professional career. This widespread interest is partly due to its reflection on all aspects of life. For those who think that the main objective in life is to work, their career becomes the core of life. However, people have limited time and therefore have to perform many other activities other than their jobs. Without a balance between the two, many mishaps can be experienced in both the cases.

The term work life balance was invented in the mid-1800 by Paul Krasner who viewed that happiness has as little separation as possible between your work and your play. The concept of "work–life balance" was first used in United Kingdom in the late 1970s and in United States in 1986 as balance between an individual's work and personal life. Although work-life programs existed as early as the 1930s. Rosabeth Moss Kanter's seminal book (1977), "Work and Family in the United States: A Critical Review and Agenda for Research and Policy", brought the issue of work/life balance to the forefront of research and organizations. In the 1980s and 1990s, companies began to offer work-life programs. While the first wave of these programs was primarily to support women with children, today's work-life programs are less gender-specific and recognize other commitments as well as those of the family.

Work/life balance initiatives are not only a phenomenon for employees of a single country rather employees in global communities want flexibility and control over their work and personal lives. There are many different ways to define and discuss balance but most seem to include the notions of flexibility (Hill, Hawkins, Ferris, & Weitzman, 2001; Papalexandris & Kramer, 1997), juggling (Brown, 2004), and sustainability (van Eijnatten & Vos, 2002).

According to Limoges (2003), work-life balance is "primarily a matter of deciding when to hold on and when to let go."

According to Clark (2000), the very term, 'work-life balance' refers to 'satisfaction and good functioning at work and at home with a minimum of role conflict.'

In the words of Greenblatt (2002), work-life balance has been characterized by 'the absence of unacceptable levels of conflict between work and non-work demands.'

The Blueprint for Life-Work Designs (Hache, Redekopp, & Jarvis, 2000) describes a complex inter-relationship of life roles. An assortment of "balance wheels" are widely available, typically including such aspects of life as social (e.g., family, friends, and romantic relationships), physical (e.g., physical fitness, environmental conditions, and general health), intellectual (e.g., education, mental challenge), emotional, spiritual, and work (including career, money, homemaking, and community service).

Thus, from the above definitions of work-life balance it could be concluded that when demands from the work and non-work domains are mutually incompatible, conflict may occur. For this reason, a lack of balance between work and non-work is commonly conceptualized as work-family conflict or work-non-work conflict (Frone et al., 1997; Parasuraman et al., 1996). Such conflict can occur both when work roles interfere with non-work roles and vice versa. Thus, it is important for every individual, whether working or non-working, that the concept of work-life balance has to play a significant role to live a life free from mental health related problems (such as stress, depression, anxiety, etc.), to acquire a more satisfied job, and to develop adaptive coping strategies in life to handle stressful situations either at work place or a home. Work-life balance being a combination of interactions among different areas of one's life, can affect multiple levels of society. The disadvantages associated with work-life imbalances are numerous and impact both employee and employer. For the employee, consequences can have a negative impact on "work and life satisfaction, on well-being, mental health, physical health, and on individual performance in organizations," as reported by O'Driscoll in 1996 (Guest, 2001). For employers, "The costs to your business of failing to improve work-life balance include: poor performance, absenteeism and sick leave; and higher staff turnover, recruitment and training costs" (Department of Trade and Industry, 2001). The inverse is true of individuals and employers who are able to achieve balance. Positive work experiences that allow employees to "reach their full potential, be fully engaged, and be able to meet their personal and professional goals and objectives" (Spinks, 2004) promote a balance where "work can enhance life off the job, not just detract from it (Galinsky, 2005.)."

Galinsky, et. al., (2005.) argued that "although working long and hard is clearly part and parcel of advancing in today's corporate structure, a one-sided life, where work always comes first, isn't necessarily beneficial to career development." Evidence from the Families and Work Institute study suggests that employees stressed in the workplace are depressed and tend to make more mistakes (Robertson, 2005). Career advancement often requires long hours, but satisfaction and feelings of success, which are indicators of a balanced life (Guest, 2000), come from a full and complete life with all its varied experiences, including experiences outside of work.

Regardless of one's personal definition for balance, most people know when they are out of balance: they are constantly tired, feel as if their choices are limited, have minimal control, and are no longer able to effectively manage their lives. They may experience life as "happening to them" – and notice that their responses are more reactive than proactive. The glass may seem half-empty rather than half-full – life may seem more negative than positive.

It is generally agreed that work-life balance has become more difficult. Within the past decade or so, the global workplace has seen increased numbers of working women, dual-career and single parent families, and increased numbers of employees with eldercare responsibilities; a decrease in job security; and a blurring of work-family boundaries due to technological change (Brown, 2004; Duxbury & Higgins, 2001, 2003; Parker & Arthur, 2004). As many individuals indulges in several significant life roles (e.g., parent, spouse, child, worker, student, community member), role conflict has contributed to work-life imbalance.

"Work-family or work-life conflict occurs when the cumulative demand of these many work and non-work life roles are incompatible in some respect so that participation in one role is made more difficult by participation in the other role" (Duxbury & Higgins, 2001, p. 3). Research confirms that work-life imbalance is costly on both a personal and professional level. Duxbury and Higgins (2003) reported that "the effects of 'role overload' are costing Canadian businesses as much

as \$10-billion a year in overtime and contracting out required to complete the work of absent employees." These results are similar to previous Canadian research: "Burnout costs Canadian businesses an estimated \$12 billion per year in health claims, lost productivity, and absenteeism, according to the Conference Board of Canada" (Isherwood & Cajic, 1998). For career management professionals and employers, it seems important to recognize and alleviate the damage caused by lack of work-life balance.

Furthermore, work-life balance remains an issue that requires considerable attention from society. As a result of advancement in technology, increasingly sophistication and affordable technologies, employees have become more concerned to keep contact with their work". Employees use many methods, such as emails, computers, and cell phones, which enable them to accomplish their work beyond the physical boundaries of their office. Researchers have found that employees who consider their work roles to be an important component of their identities will be more likely to apply these communication technologies to work while in their non-work domain. As a result, communication technologies in the temporal and structural aspects of work have changed, defining a "new workplace" in which employees are more connected to the jobs beyond the boundaries of the traditional workday and workplace

REVIEW OF LITERATURE

With the present understanding of work-life balance, its definition, its discrimination from work-life imbalance presents the clear understanding of the concept and nature of work-life balance researches have been reported that employees who experience increased stress due to work/life conflict and decreased perceptions of control over their work and non-work demands are less productive, less committed to, and satisfied with their organization and more likely to be absent or leave the organization (Adams, 1996; Boles & Babin, 1996; Boles, Howard & Donofrio, 2001; Frye & Breugh, 2004; Netemeyer et al. 1996). Moreover, individuals experiencing interference between work and personal lives are also significantly more likely to suffer from reduced psychological well-being and physical health (Grant-Vallone & Ensher, 1998).

Frone (2000) in a study concluded that people who experienced life/work conflict were nearly 30 times more likely to suffer from a mood disorder (e.g. depression) and 10 times more likely to have an anxiety (disorder). On the other hand, employees with lower levels of work/life conflict report higher job satisfaction overall (Boles et al, 2001). Thus, these empirical evidences provide support that work-life balance is directly related to job satisfaction, life satisfaction and level of stress.

Perceived stress refers to the extent to which one perceives one's situation to be uncontrollable and burdensome. Individuals who report high levels of perceived stress often manifest symptoms frequently associated with "distress," including nervousness, frustration, irritability, and generalized anxiety. Perceived stress has been linked to job dissatisfaction, depressed feelings, work absence, and turnover. Perceptions of stress have been shown to be particularly high among employees who have difficulty balancing work and non-work demands (Frone, Russell & Cooper, 1997, 1992; Quick et al., 1997; Googins, 1991; and Duxbury & Higgins, 1998). In a survey the National Insurance company of U.S reported four out of ten employees are extremely stressed at their work place and employees those are in high stress jobs are three times more likely to suffer from stress related medical conditions and are twice as likely to quit the job and survey also reported women exhibits more stress at work place.

In another the study, Work-Family Spillover and Daily Reports of Work and Family Stress, researchers found that with an increased amount of negative spillover from work to family, the likelihood of stress within the family increased by 74%, and with an increased amount of negative spillover from family to work it leads increment of 47% of stress at workplace According to National Health Survey (2010), 16% of U.S. workers reported difficulty balancing work and family and imbalance was more prevalent among workers aged 30-44 (19%) compared with other age.

The number of stress-related disability claims by American employees has doubled according to the Employee Assistance Professionals Association in Arlington, Virginia. Seventy-five to ninety percent of physician visits are related to stress and, according to the American Institute of Stress, the cost to industry has been estimated at \$200 billion-\$300 billion a year.

Steven L. Sauter, chief of the Applied Psychology and Ergonomics Branch of the National institute for Occupational Safety and health stated that "the workplace has become the single greatest source of stress". Michael Feuerstein, professor of clinical psychology at the Bethesda Naval Hospital stated that there is greater increase in work-related neuroskeletal disorders from a combination of stress and ergonomic stressors". It is clear that problems caused by stress have become a major concern to both employers and employees. Symptoms of stress are manifested both physiologically and psychologically. Persistent stress can result in cardiovascular disease, frequent headaches, stiff muscles, backache irritability, jumpiness, insecurity difficulty in concentration and may also lead to binge eating, and smoking.

According to Esther M. Orioli, president of Essi Systems, a stress management consulting firm, "Traditional stress-management programs placed the responsibility of reducing stress on the individual rather than on the organization-where it belongs. No matter how healthy individual employees are when they start out, if they work in a dysfunctional system, they'll burn out

Life satisfaction is defined as an assessment of feelings and attitudes about one's life ranging from negative to positive Life satisfaction is one of three major indicators of well-being with positive affect, and negative affect (Diener, 1984). Although satisfaction with current life circumstances is often assessed in research studies, Diener, Suh, Lucas, & Smith (1999) Life satisfaction also include the desire to change one's life; satisfaction with past; with future; and significant other's views of one's life." (Beutell.2006)

Life satisfaction provides an assessment of an individual's overall sense of well-being (physical, emotional, social productive). Work-life researchers reason that, because of the interactive and reciprocal nature of the relationships between work and family domains, work-related role stress might combine with work-family demands to exert considerable influence on an employee's overall perception of life satisfaction. Further, it is assumed that improvements in the quality of work-life will produce corresponding improvements in the quality of life as it makes it easier for employees to reduce the strains of managing the modern family. Generally, the research has supported these contentions. High work-life conflict has consistently been associated with lower levels of life satisfaction (Aryee, 1992; Bedeian et al., 1988; Googins, 1991; Duxbury & Higgins, 1998; and Rice, Frone & McFarlin, 1992).

Job satisfaction has been of interest to organizational researchers, due to its relationships with job performance and/or organizational commitment (Christen, Lyer, & Soberman, 2006; Cohrs, Abele, & Dette, 2006; Rayton, 2006). Job satisfaction has been defined as a pleasure or positive emotional state resulting from the appraisal, affective reaction and attitude towards one's job and attitude is formed by the feeling, belief and behavior of the individual. A satisfied worker is more creative, innovative, and loyal (Ajmir 2001) while dissatisfied employees makes organization dysfunctional in business, damaging their financial performance. For the success of an organization a satisfied work force is essential. Assessment of employees' attitude such as job satisfaction has become a common activity in organization in which measurement is concerned with physical and psychological well-being of the people. Satisfaction results when a job fulfills or facilitates the attainment of individual values and standards Dissatisfaction occurs when the job is seen as blocking such attainment. This attitude has received extensive attention from researchers because it was at one time believed to be cause of improved job performance but recent researchers negate such a relationship and suggest a more complicated interaction between satisfaction, commitment, turnover and productivity. Now, because of the organizations concerns for creating both humane and high performance workplace, researchers continue to search for definite answers about the cause and consequences of job satisfaction Judge & Watanabe's (1994) study support this view by showing a positive relationship between job and life satisfaction. Similarly, Landry (2000) also found a positive correlation between life and job satisfaction of librarians in public libraries.

Rashed Saad Al Sumaiti (2008) reported on the basis of research conducted on 195 Oil and Gas Organization employees positive correlation between work life balance and job satisfaction.

Afshan Naseem, (2011) found that satisfied employees shows excellent performances that leads to organizational success thus result in improved financial success. Employee's satisfaction increases the quality of work. A positive correlation between work life balance and job satisfaction was reported by Bushra and yasir Aftab (2014) among University teachers of Gujarat in Pakistan.

OBJECTIVES

The main objectives of the study are as per following:

1. To analyze the concept of work-life balance from the organizational context.
2. To investigate the relationship between the work-life balance, job satisfaction, life satisfaction and level of stress.
3. To trace out the gender differences in context with Work life balance, job satisfaction, life satisfaction and level of stress

HYPOTHESIS

- There is positive correlation between work life balance, job satisfaction, and life satisfaction.
- There is positive correlation between life satisfaction and job satisfaction.
- Work Life balance and job satisfaction negatively correlates to stress.
- There is a significant gender difference in relation to work-life balance, job satisfaction, life satisfaction and level of stress.

SCOPE

The present study confine to the 100 professionals 50 males and 50 females from the Bank Managers to the supporting staff having minimum of five year experience and who are operationally working for more than 40 hours per week of Public sector banks of district SAS Nagar Mohali, Punjab. Furthermore, the study focused on the correlates of work life balance, job satisfaction, life satisfaction, and level of stress.

SIGNIFICANCE

Banking sector which is considered as the prime driver of economic growth and has brought tectonic swings in the economic landscape of the nation. It has turned Indian economy to be more opened, liberalized, and globalized. It is also the fastest growing economies of the world, where efficiency and productive growth have been considered as the kingpin for survival. Banking being a huge sector is assumed that the employees particularly at the managerial level are overburdened with work are prone to mental stress and their work life balance is also affected, which requires an empirical study to explore the relationship of work life balance with job satisfaction, life satisfaction and level of stress. It is therefore, felt the need to study the relevant topic "Work-Life Balance: its correlation with job satisfaction, life satisfaction and stress level amongst executives of public sector banks in Punjab" which has been taken as the theme of the present study.

RESEARCH METHODOLOGY

PROCEDURE

Participants for the present investigation were contacted personally and prior consent of all participants was taken before starting the investigation. They were assured that the information being collected from them was purely for research purpose and would be kept confidential. The instructions for each test were given as per their respective manuals.

SAMPLE

The sample for the present study comprised of one hundred employees at the managerial level (50 males and 50 females) of public sector banks particularly having minimum five year experience and who work more than 40 hours per week from the district S AS Nagar of Punjab. The participants were selected using probability method i.e. **stratified sampling** technique, wherein the strata was of only the managerial level employees, and the selection of sufficient subjects were done randomly assuming the exact representation of the population.

INSTRUMENTS

For the present investigation following tools were used:

WORK-LIFE BALANCE SCALE [WLB; Carlson, Grzywacz, & Zivnuska (2009)]: This is a six-item scale designed to represent the definition developed by Grzywacz and Carlson (2007) of work-family balance that refers to the extent to which an individual is meeting negotiated role-related expectations in both the work and family domains. Therefore, each item includes a reference to the expectations or negotiation of roles (negotiation, expectations, etc.) and each item taps the perspective of an external party to capture what other people expect from the focal individual (people, supervisors, family members, co-workers). A sample item is 'I do a good job of meeting the role expectations of critical people in my work and family life.'

All the six items of this measure are responded on a five-point Likert scale where 1 = strongly disagree and 5 = strongly agree. Items were such that higher scores equate to higher level of work-life balance. An exploratory factor analysis using Principal Axis Factor Analysis was conducted on the six items. All six items loaded at .77 or above on a single factor, the Eigen values was 4.49 and 74.9 percent of the variance was explained. The Cronbach alpha for this scale was .93 items to derive the scores (24 items for Distress, 14 items for Well-being) with no item overlap.

SATISFACTION WITH LIFE SCALE [SWLS; Diener (1985)]: To measure satisfaction with life, the Satisfaction with Life Scale developed by Diener et al. (1985) it consists five items on a 7-point rating scale (from 1 = strongly disagree to 7 = strongly agree). Alpha reliability in the present study was $\alpha = 0.77$.

MINNESOTA SATISFACTION QUESTIONNAIRE [MSQ; Weiss, Dawis, England, & Loftquist (1967)]: The MSQ short form consists of 20 questions focusing on intrinsic and extrinsic reinforcement factors of employee attitude. This form is scored on three scales which include intrinsic satisfaction, extrinsic satisfaction and general satisfaction. This form utilizes a Likert-type scale with five response alternatives ranging from "Very Dissatisfied" (weighted 1) to "Very Satisfied" (weighted 5) for each of the 20 statements. The average of the 20 items formed overall job satisfaction. The coefficient alpha for the overall job satisfaction was .93.

PERCEIVED STRESS SCALE [PSS; Cohen, (1994)]: It is a measure of the degree to which situations in one's life are appraised as stressful. It is a self-reporting instrument consisting of 10 statements which are designed to tap how unpredictable, uncontrollable and overloaded respondents find their lives. The scale also includes a number of direct queries about current level of experienced stress. The scores are obtained by reversing responses to the four positively stated items (items 4, 5, 7 and 8) and then summing across all scale items.

The questions in this scale ask about feelings and thoughts during the last month. In each case, respondents are asked how often they felt in a certain way. Higher scores are associated with greater vulnerability to stressful life-event-elicited depressive symptoms

The test-Retest reliability and predictive validity of this scale has been found to be the strongest for shorter time periods. The 10-item self-report instrument has established reliability ($r=0.85$). Regarding the internal consistency of the PSS, Remor and Carrobles (2001) obtained a value of $\alpha = 0.67$, and Remor (2006) a value of $\alpha = 0.81$.

STATISTICAL DATA ANALYSIS

Keeping in view the multiplicity of factors involved in work-life balance, the present study used the factor analysis for determining the correlates of work-life balance.

The data was analyzed to obtain the information given below:

Frequency Distribution, mean, standard deviation, of all the variables

Inter-correlations among different variables.

Factor analysis for the measure of work life balance job satisfaction, life satisfaction and, stress.

T-test for comparing males and females on different variables.

RESULTS AND DISCUSSIONS

The results have been presented and discussed under the following headings:

A. Frequency distribution of scores on different variables.

B. Comparison of males and females on different variables;

C. Inter-correlations among tested variables; and
 D. Factor analysis.

A. FREQUENCY DISTRIBUTION OF SCORES ON DIFFERENT VARIABLES

The frequency distributions of scores on tested variables for the total sample and separately for males and females are shown in Table No. 1A and Table No. 1B. The same table also shows mean, median, standard deviation, skewness and kurtosis for each variables i.e. Work life balance, Job satisfaction, life satisfaction and Stress. Males scores high on Work life balance, job satisfaction and Life satisfaction in individual situation and group situation except one variable level of stress on which females score high in individual and in group situation. An examination of values of skewness and kurtosis reveals that scores on different measures are more or less normally distributed except little negative skewness in case of male scores.

TABLE 1A: FREQUENCY DISTRIBUTION OF SCORES

Work-Life Balance				Stress			
CI	Frequency			CI	Frequency		
	F	M	T		F	M	T
14-16	3	6	9	10-14	2	3	5
17-19	10	1	11	15-19	5	16	21
20-22	14	3	17	20-24	28	16	44
23-25	15	10	25	25-29	12	11	23
26-28	6	20	26	30-34	3	4	7
29-31	2	10	12				
Mean	21.87	25.10	23.48		22.93	21.07	22
Median	22.00	27.00	23.48		22.50	20.50	21
SD	3.68	4.7	4.5		4.24	4.8	4.6
Skewness	.11	-1.2	.38		.26	-.018	.001
Kurtosis	-.30	.41	.83		-.168	.18	.012

TABLE 1B: FREQUENCY DISTRIBUTION OF SCORES

Life-satisfaction				Job-Satisfaction			
CI	Frequency			CI	Frequency		
	F	M	T		F	M	T
5-9	0	2	2	26-30	3	2	5
10-14	12	2	14	31-35	3	2	5
15-19	10	8	18	36-40	6	2	8
20-24	18	5	23	41-45	10	6	16
25-29	8	16	24	46-50	10	3	13
30-34	2	15	17	51-55	10	16	26
35-39	0	2	2	56-60	3	5	8
				61-65	3	6	9
				66-70	2	8	10
Mean	20.13	25.27	22.7		47.6	54.07	50.83
Median	21.50	26	23		48	54	52
SD	5.4	6.5	6.5		10.8	10.7	10.8
Skewness	-.18	-1.19	-.44		-.38	-.67	-.42
Kurtosis	.913	1.8	-.27		.29	.42	-.01

B. COMPARISON OF MALES AND FEMALES ON DIFFERENT VARIABLES

To compare the mean scores of males and females on the measured variables, t-test of significance was applied. This was done to find out whether there is any significant difference between males and females on the measured variables.

TABLE 2: GROUP STATISTICS

Variables	SEX	N	Mean	Std. Dev.	t	df
WLB	Male	50	25.10	4.715	2.960	98
	Female	50	21.87	3.683	2.960	
ST	Male	50	21.07	4.877	-1.582	98
	Female	50	22.93	4.242	-1.582	
JS	Male	50	54.07	10.706	2.398	98
	Female	50	47.60	10.173	2.398	
LS	Male	50	25.27	6.596	3.292	98
	Female	50	20.13	5.425	3.292	

t-value significant at .01=2.6 at .05 =1.98

Means and standard deviation for each measure for males, (50) females (50) and total sample (100) are presented in table NO- 2. On viewing the tables it shows that there is significant t- ratio at .01 on Work life balance and Life satisfaction among males and females and there is significant difference at .05 level on Job satisfaction. According to t-test level of significance the average difference between the males and females is significant. On stress no significant difference was reported though there is inverse correlation between stress and Work life balance, Job satisfaction and life satisfaction means that by increasing the stress, level of Work life balance, job satisfaction and life satisfaction will also decrease proportionately. For measures Work life balance and Life satisfaction and job satisfaction the trend is different in the sense males scores higher on all these measures indicates males have better work life balance, life satisfaction and job satisfaction comparatively to women's. Support for this view comes from the studies Lalita Kumari 2012 and Shokoufeh Kasraie., at al 2014. Keeping in view the above results, it can be stated that males and females differed significantly on Work life balance, Life satisfaction and job satisfaction except level of stress.

C. INTERCORRELATIONS AMONG TESTED VARIABLES

Pearson's product-moment intercorrelations were computed separately for (1) Total sample, (2) Females and (3) Males. Intercorrelations are shown in Table - 3, 4 and 5.

TABLE 3: CORRELATION MATRIX FOR FEMALES

		WLB	ST	JS	LS
Correlation	WLB	1.000	-.071	.483	.287
	ST		1.000	.218	.053
	JS			1.000	.598
	LS				1.000

TABLE 4: CORRELATION MATRIX FOR MALES

		WLB	ST	JS	LS
Correlation	WLB	1.000	.199	.346	.392
	ST		1.000	.260	.168
	JS			1.000	.600
	LS				1.000

TABLE 5 CORRELATION FOR TOTAL GROUP

		WLB	ST	JS	LS
Correlation	WLB	1.000	.008	.467	.444
	ST		1.000	.164	.027
	JS			1.000	.642
	LS				1.000

Correlation significant at .05 = .27, .01 = .35

Work life balance is positively correlated with Job satisfaction and life satisfaction in males, females and total group. In case of all the three groups Work life balance is positively correlated with Job satisfaction at .01 levels while work life balance is significantly positively correlated with life satisfaction at .01 levels in males and total group and at .05 levels in females.

Stress is not correlated with any variable in any group, whereas Job satisfaction is positively correlated Life satisfaction at .01 levels in males, females and total group. From the intercorrelations it becomes clear that Work Life balance positively contributed to Job Satisfaction and Life satisfaction whereas stress appears to be an independent factor.

D. FACTOR ANALYSIS

The obtained correlational matrix was factored by the Principal component method (Hotelling, 1936) using unities in the diagonal. Following Kaiser’s recommendations only those factors were retained for further rotations which had latent roots above 1.00. Rotation was accomplished by using Kaiser’s (1958) varimax criterion for orthogonal single structure and positive manifold. The primary criterion for the inclusion of a variable in a given factor was a loading of .30.

In order to make meaningful comparisons of the factors two separate analysis was done on Males and Females. It was decided to pair the comparable rotated factors and discuss them collectively. In Female group two factors were extracted while in Male group only one Factor was extracted.

TABLE 6

Variables	FACTOR LOADINGS (Factor-I)	
	Females	Males
WLB	.73	.67
ST	-	.47
JS	.87	.82
LS	.78	.82

Factor -1 has high and significant loadings on WLB, JS and LS in Female group while in Male group this factor has high loadings on all the variables i.e., WLB, ST, JS and LS. It indicates that Work Life Balance is positively correlated with Job satisfaction, life satisfaction and level of stress in males while stress is appearing an independent variable in females.

TABLE 7

Variables	FACTOR LOADINGS (Factor-II)
	Females
WLB	-.28
ST	.96

Factor 2 has very high and significant loadings on Stress in Females group. There is negative relationship between Work Life balance and stress in females though factor loadings on WLB is negative but not significant indicates stress appears as an independent factor in females. Negative loadings on WLB (though loadings are low and insignificant) indicate females are more stressed in maintaining their work life balance whereas males can easily maintain work life balance without any stress.

An overall look at the results reveals that the hypothesis that there is positive relationship between Work-life balance, Job satisfaction and Life satisfaction is fully proved while another hypothesis of positive correlation between job satisfaction and life satisfaction is also proved but the hypothesis of negative correlation between work life balance and job satisfaction to stress is partially proved only in case of females. The hypothesis of gender difference in relation to Work life balance Job satisfaction, life satisfaction and stress is fully proved.

CONCLUSION

The present study has some limitations like small sample and limited area of investigation which might not be the exact representation of the whole population of the banking sector. As our results are based on a convenience sample with unknown generalizability future research is needed using more purposefully drawn samples. Though this research offers a foundational starting block for further theoretical and empirical investigations in the area for scholars and the practitioners interested in understanding and maximizing performance in the work and family domains.

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