

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

I  
J  
R  
C  
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

*Indexed & Listed at:*

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.,

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C)],

The American Economic Association's electronic bibliography, EconLit, U.S.A.,

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 4700 Cities in 180 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

# CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	<b>A STUDY ON SELF HELP GROUPS IN KARNATAKA</b> <i>DR. RASHMIRANI AGNIHOTRI H.R &amp; DR. K.S MALIPATIL</i>	1
2.	<b>ROLE OF TALENT MANAGEMENT IN ACHIEVING THE GOALS AND OBJECTIVES OF BANKING SECTOR IN INDIA - WITH REFERENCE TO NOIDA REGION</b> <i>SANGEETA RANI &amp; PRABHAT SRIVASTAVA</i>	6
3.	<b>PROBLEMS OF MICRO ENTREPRENEURS IN CHITTOOR DISTRICT</b> <i>P.VENKATADRI REDDY &amp; DR. HAMPANNA</i>	8
4.	<b>MAKE IN INDIA: OPPORTUNITIES AND CHALLENGES IN DEFENCE SECTOR</b> <i>AZHAR SHAIKH, DR. UTTAM KINANGE &amp; ARTHUR FERNANDES</i>	13
5.	<b>MICROINSURANCE: WAY AHEAD TO TAP RURAL INSURANCE MARKETS</b> <i>DR. N. SUMAN KUMAR</i>	16
6.	<b>GO GREEN WITH GREEN HUMAN RESOURCE MANAGEMENT PRACTICES</b> <i>RIZWANA KHURSHID &amp; MUSHTAQ A DARZI</i>	19
7.	<b>ORGANIZATIONAL COMMITMENT AND ORGANIZATIONAL EFFECTIVENESS</b> <i>DR. DAVINDER SHARMA</i>	22
8.	<b>NEXUS BETWEEN REMITTANCE INFLOW AND HUMAN DEVELOPMENT IN NEPAL</b> <i>SURAJ GAUDEL</i>	29
9.	<b>PERFORMANCE ANALYSIS OF SELECTED MICROFINANCE INSTITUTIONS IN INDIA</b> <i>S. RADHIKA &amp; DR. P. KANCHANA DEVI</i>	34
10.	<b>A STUDY ON WORK LIFE BALANCE OF WOMEN FACULTY IN PRIVATE COLLEGES WITH SPECIAL REFERENCE TO NAMAKKAL DISTRICT</b> <i>DR. K. GIRIJA</i>	38
11.	<b>BUSINESS-TO-CONSUMER (B2C) e-COMMERCE: A SURVEY</b> <i>YOGITA SHARMA</i>	43
12.	<b>AGRO BASED INDUSTRY: A WAY OF BALANCING INDIAN ECONOMY</b> <i>DR. BANESWAR KAPASI</i>	47
13.	<b>IMPACT AND CHALLENGES OF IMPLEMENTATION OF GST ON INDIAN ECONOMY</b> <i>VANDANA SHARMA</i>	49
14.	<b>A COMPARATIVE STUDY AMONG PRIVATE AND PUBLIC SECTOR EMPLOYEES ABOUT RETIREMENT FINANCIAL LITERACY, KERALA</b> <i>ASWATHY MOHAN</i>	52
15.	<b>ECONOMETRIC MODELING OF THE IMPACTS OF SHIPPING ON NIGERIAN ECONOMY</b> <i>THEOPHILUS C NWOKEDI, DR. L.I. OKOROJI &amp; CHINEMEREM C. IGBOANUSI</i>	58
16.	<b>WHY SHOULD BUSINESSMEN BE ETHICAL?</b> <i>BILAL AHMAD RATHER</i>	62
17.	<b>IMPACT OF GLOBALIZATION ON INDIAN AGRICULTURE</b> <i>INDRA BANSAL</i>	65
18.	<b>A COMPARATIVE STUDY OF INDIA AND CHINA ECONOMIC RELATION WITH SPECIAL REFERENCE TO STOCK MARKET IN THE 21<sup>st</sup> CENTURY</b> <i>JOHN MANG MUAN LIAN ZOU</i>	68
19.	<b>ANALYSIS USING CAMEL MODEL: EVIDENCE FROM LARGE COMMERCIAL BANKS IN TANZANIA</b> <i>JANETH N. ISANZU</i>	71
20.	<b>THE GAP OF HOSPITAL SERVICE PERFORMANCE BY USING SERVICE QUALITY ANALYSIS</b> <i>MUSTAFA HERMANTO</i>	76
	<b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>	80

## CHIEF PATRON

**PROF. K. K. AGGARWAL**

Chairman, Malaviya National Institute of Technology, Jaipur  
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)  
Chancellor, K. R. Mangalam University, Gurgaon  
Chancellor, Lingaya's University, Faridabad  
Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi  
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

## FOUNDER PATRON

**LATE SH. RAM BHAJAN AGGARWAL**

Former State Minister for Home & Tourism, Government of Haryana  
Former Vice-President, Dadri Education Society, Charkhi Dadri  
Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

## FORMER CO-ORDINATOR

**DR. S. GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

## ADVISORS

**PROF. M. S. SENAM RAJU**

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

**PROF. M. N. SHARMA**

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

**PROF. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

## EDITOR

**PROF. R. K. SHARMA**

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

## CO-EDITOR

**DR. BHAVET**

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

## EDITORIAL ADVISORY BOARD

**DR. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

**PROF. SANJIV MITTAL**

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

**PROF. ANIL K. SAINI**

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

**DR. SAMBHAVNA**

Faculty, I.I.T.M., Delhi

**DR. MOHENDER KUMAR GUPTA**

Associate Professor, P. J. L. N. Government College, Faridabad

**DR. SHIVAKUMAR DEENE**

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

### *ASSOCIATE EDITORS*

**PROF. NAWAB ALI KHAN**

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

**PROF. ABHAY BANSAL**

Head, Department of I.T., Amity School of Engineering & Technology, Amity University, Noida

**PROF. V. SELVAM**

SSL, VIT University, Vellore

**PROF. N. SUNDARAM**

VIT University, Vellore

**DR. PARDEEP AHLAWAT**

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

**DR. S. TABASSUM SULTANA**

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

**DR. JASVEEN KAUR**

Asst. Professor, University Business School, Guru Nanak Dev University, Amritsar

### *FORMER TECHNICAL ADVISOR*

**AMITA**

Faculty, Government M. S., Mohali

### *FINANCIAL ADVISORS*

**DICKIN GOYAL**

Advocate & Tax Adviser, Panchkula

**NEENA**

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

### *LEGAL ADVISORS*

**JITENDER S. CHAHAL**

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

**CHANDER BHUSHAN SHARMA**

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

### *SUPERINTENDENT*

**SURENDER KUMAR POONIA**

## **CALL FOR MANUSCRIPTS**

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

## **GUIDELINES FOR SUBMISSION OF MANUSCRIPT**

1. **COVERING LETTER FOR SUBMISSION:**

**DATED:** \_\_\_\_\_

**THE EDITOR**

IJRCM

**Subject:** SUBMISSION OF MANUSCRIPT IN THE AREA OF \_\_\_\_\_.

**(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)**

**DEAR SIR/MADAM**

Please find my submission of manuscript entitled ' \_\_\_\_\_ ' for possible publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to their inclusion of names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

**NAME OF CORRESPONDING AUTHOR** :

Designation :

Institution/College/University with full address & Pin Code :

Residential address with Pin Code :

Mobile Number (s) with country ISD code :

Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) :

Landline Number (s) with country ISD code :

E-mail Address :

Alternate E-mail Address :

Nationality :

**NOTES:**

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. ***pdf. version is liable to be rejected without any consideration.***
  - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**  
**New Manuscript for Review in the area of** (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/Education/Psychology/Law/Math/other, please specify)
  - c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
  - d) The total size of the file containing the manuscript is expected to be below **1000 KB**.
  - e) **Abstract alone will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
  - f) **The journal gives acknowledgement w.r.t. the receipt of every email within twenty four hours** and in case of non-receipt of acknowledgement from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
  - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be **bold typed, centered and fully capitalised**.
  3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
  4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
  5. **ABSTRACT:** Abstract should be in **fully italicized text**, ranging between **150 to 300 words**. The abstract must be informative and explain the background, aims, methods, results & conclusion in a **SINGLE PARA. Abbreviations must be mentioned in full.**
  6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations.
  7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at [www.aeaweb.org/econlit/jelCodes.php](http://www.aeaweb.org/econlit/jelCodes.php), however, mentioning JEL Code is not mandatory.
  8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
  9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
  10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
  11. **MAIN TEXT:**

**THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:****INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably range from 2000 to 5000 WORDS.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self explained, and **titles must be above the table/figure. Sources of data should be mentioned below the table/figure.** *It should be ensured that the tables/figures are referred to from the main text.*
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, horizontally centered with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word should be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section: Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they are supposed to follow Harvard Style of Referencing. **Also check to make sure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
  - Use (ed.) for one editor, and (ed.s) for multiple editors.
  - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
  - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
  - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
  - For titles in a language other than English, provide an English translation in parenthesis.
  - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders after the references.

**PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**

**BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

**CONTRIBUTIONS TO BOOKS**

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

**JOURNAL AND OTHER ARTICLES**

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

**CONFERENCE PAPERS**

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

**UNPUBLISHED DISSERTATIONS**

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

**ONLINE RESOURCES**

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

**WEBSITES**

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

## A STUDY ON WORK LIFE BALANCE OF WOMEN FACULTY IN PRIVATE COLLEGES WITH SPECIAL REFERENCE TO NAMAKKAL DISTRICT

**DR. K. GIRIJA**  
**ASST. PROFESSOR OF COMMERCE**  
**K. S. RANGASAMY COLLEGE OF ARTS & SCIENCE**  
**TIRUCHENGODE**

### ABSTRACT

*Changes in the social, political and economic structure of societies have influenced and continue to influence both the nature of employment and its relationship to life outside work. Teaching faculty members may experience role stress because of multiple roles they play in society. The conflict between Work and family demands may all put a strain on the teaching faculty members especially for women faculty. The proposed study would be useful and socially relevant to the present problem of work and family role balance. This study aims to explore the impact of work life balance and work life conflict on life satisfaction of women faculty. Total sample size selected for the study is 150 from various private colleges at Namakkal Dt. The major findings of the study were most of the women faculties are lacking in take care of health. They need support from their family in this respect. The women faculty should concentrate on their effective time management for balancing their work and personal life. Majority of the women said education is their main motivation factor to achieve a successful career in their life. So all the young women in our society take as a mentor these women and succeed in their life. Based in this study most of the women faculty feels that the organization providing facilities like crench facility, paternity leave, increasing their current salary level have to be increase. The organizations also try to arrange camps & tours with frequent intervals for relief from their job stress.*

### KEYWORDS

women faculty, work life balance, obstacles and motivating factors.

### INTRODUCTION

Changes in the social, political and economic fabric of societies have influenced and continue to influence both the nature of employment and its relationship to life outside work. Work life balance has emerged as a hot topic in recent years– fuelled in part by changing trends in women’s social roles. A survey in the UK reveals that the majority of the women have had successful WLB, because their husbands shared an equal partnership both in professional and personal life. With the advancement in technology, and education and revolution in the industrial sector, there has been a little change in Indian men too. Both the partners need to schedule their working hours and personal hours so that they lead a professionally and personally healthy life. The women should also educate her children to share responsibilities to make life better and fruitful.

### WORK LIFE BALANCE

Work Life Balance does not mean an equal balance. Trying to schedule an equal number of hours for each of your various work and personal activities is usually unrewarding and unrealistic. Life is and should be more fluid than that. The best individual work life balance will vary over time, often on a daily basis. The right balance for today will probably be different for tomorrow. The right balances for when single will be different when marry, or if have children; When start a new career versus when we are nearing retirement. There is no perfect, one size fits all, balance you should be striving for. The best work life balance is different for each of us because we all have different priorities and different lives.

Work–life balance is a concept including proper prioritizing between "work" (career and ambition) and "lifestyle" (health, pleasure, leisure, family and spiritual development/meditation). Related, though broader, terms include "lifestyle calm balance" and "lifestyle choices".

### REVIEW OF LITERATURE

Pleck’s (1977)<sup>1</sup> suggests that family-to-work spill-over is stronger for women and the work-to-family spill-over is stronger for men. Family environment and work environment are the two factors that contribute to the enhancement of complications or problems for employed women, and between the two, the non job factors or family- related factors weigh more importantly for women.

Frone et al. (1997)<sup>2</sup> developed and tested an integrative model of work family interface using a sample of 372 employed adults who were married and/or parents, the findings supported the indirect reciprocal relation between work to family and family to work conflict. Family to work conflict was found to have indirect influence on work to family conflict via work distress and work overload. Work to family conflict had indirect impact on family to work conflict via increased parental overload.

Wesley and Muthuswamy (2005)<sup>3</sup> study of 230 teachers in an engineering college in Coimbatore, India, found that work to family conflict was more prevalent than family to work conflict, thus indicating that permeability of work into family was more than permeability of family into work.

Baral (2010)<sup>4</sup> study of 485 employees working in varied organizations in India found that working men and women in India experience more work family enrichment than the work family conflict. It was also found that there were no gender differences in the employee perception of work family enrichment.

V. Madhusudhan Goud and K. Nagaraju(2013)<sup>5</sup> highlights the issues connected with work life balance of faculty in educational institutions and the factors that determine work life balance. The main objective of the study was to identify the key factors influencing the work life balance, to examine the effect of work life balance on faculties’ performance and work attitude. The major findings of the study it is cleared indicated that majority of the faculty feeling stress due to dependents, role clarity, co-worker support, family culture, working hours, flexibility, head support. If the educational institutions management think over the issue of providing employee friendly policies to faculties in order to balance their professional and personal life, definitely it can achieve competitive advantage in terms of student quality of education and faculties may turn into good organization citizens.

Rajesh K. Yadav and Shriti Singh Yadav (2014)<sup>6</sup> stated that in today’s competitive environment, work life balance and stress management for women employees is highly desirable and if there is no job satisfaction and regularity in life, it can create a problem for working women. An empirical study is conducted among the working women of public sector banks with the purpose of assessing impact of work life balance and stress management on job satisfaction. Observation during

<sup>1</sup> Pleck, J H (1977), “The Work-Family Role System,” Social Problems, Vol. No. 24, Issue No. 4, pp. 417-427.

<sup>2</sup> Frone, M.R., Yardley, J.K., & Markel, K.S. (1997), “Developing and testing an integrative model of the work family interface”, Journal of Vocational Behavior, Issue No.50, pp.145-167.

<sup>3</sup> Wesley, J.R. & Muthuswamy, P.R. (2005), “Work-family conflict in India- An empirical study”, SCMS Journal of Indian Management, Oct.-Dec., pp. 95-102.

<sup>4</sup>Baral, R. (2010). Work-family enrichment: Benefits of combining work and family. Retrieved October 7, 2010, from <http://www.paycheck.in/main/work-andpay/women-paycheck/articles/work-family-enrichment-benefits-of-combining-work-and-family>

<sup>5</sup> V. Madhusudhan Goud and K. Nagaraju(2013), “Work Life Balance of Teaching Faculty with Reference to Andhra Pradesh Engineering Colleges”, Global Journal of Management and Business Studies, Volume 3, Number 8, pp. 891-896.

<sup>6</sup> Rajesh K. Yadav and Shriti Singh Yadav (2014), “Impact of work life balance and stress management on job satisfaction among the working women in public sector banks”, International Letters of Social and Humanistic Sciences , Vol 26, pp.63-70.



their study suggests that WLB and Stress management can be achieved by the factors responsible for job satisfaction such as: encouraging social groups, accommodating working conditions, mentally challenging work, impartial rewards and employee oriented policies etc. To conclude their study, it is suggested that Work-Life Balance and stress management is not a problem to be solved, it is a constant issue to be managed.

## NEED OF THE STUDY

Teaching faculty members may experience role stress because of multiple roles they play in society. The conflict between Work and family demands may all put a strain on the teaching faculty members. Much of the earlier researches on stresses have focused on managerial and professional groups but tend to neglect occupations related to teaching. The proposed study would be useful and socially relevant to the present problem of work and family role balance and the stresses arising therein. This study aims to explore the impact of work life balance and work life conflict on life satisfaction of women faculty.

## STATEMENT OF THE PROBLEM

With brain power being the requisite skill in this knowledge era, rather than stamina or physical strength, the women workers seem to flood into every industry on par with men. But this has indeed become a tough challenge for women as they have to perform a lot of duties in home and office as well. As working women get married, they have additional responsibilities and when they become mothers, they have to manage the primary care of children and extended family and are thus, under greater pressure to continue on a career path. Working mothers of today fulfill family responsibilities and also try to remain fully involved in their careers coping up with the competing demands of their multiple roles. The caring responsibilities that working mothers have lays a heavy stress on them when it is combined with their professional duties. The attempt of working women to integrate, organize and balance the various problems and activities in their different roles simultaneously puts them under tremendous pressure. As a result, the family becomes an Organizational stakeholder and this powerful social trend marked the beginning of the work/life balance paradigm shift. As a result that is worryingly high percentage of respondents who feel that work is the cause of health problems, specifically stress and lack of exercise. Health problems are likely lead to lower productivity and effectiveness of workers.

## OBJECTIVES

- To study the prevalence of work-life balance problem among the women faculty in private colleges.
- To study the factors that affect women faculty's work-life balance.
- To ascertain factors that motivates women faculties to come to this profession/ position.
- To find out the level of work life balance among working women.

## RESEARCH METHODOLOGY

**RESEARCH DESIGN:** This research is empirical and analytical in nature. For collecting primary data, Field Survey technique is employed. Questionnaire has been framed to collect data from women faculty in private colleges.

**SAMPLE SIZE:** Total sample size selected for the study is 150. 58 samples from Arts & Science College have been selected for the study. 53 samples from Engineering College have been selected for the study. 39 samples from B.Ed., College have been selected for this study. The samples are distributed according to the women faculty in private colleges.

**AREA OF THE STUDY:** Namakkal District have been selected for the study area.

**SAMPLING METHOD:** The researcher has adopted Simple Random Sampling Method for selecting the respondents.

**SOURCES OF DATA:** The success of any research depends on the systematic method of collecting the data and analyzing the same in an orderly manner. In the present study, an extensive uses of both primary and secondary data were made.

**Primary data:** To attain the objectives, this study was undertaken by using a well framed questionnaire.

**Secondary data:** Secondary data has been collected from various books, Journals, magazines, newspapers, reports, statistical documents and also through Internet.

## RESULTS AND DISCUSSION

### DESCRIPTIVE STATISTICS

TABLE 1

Variables	Classification	Number	Percentage
Age	Below 25 years	12	8.0
	25 - 35 years	97	64.7
	36 - 45 years	36	24.0
	Above 45 years	5	3.3
Educational Qualification	PG	67	44.7
	M.Phil	61	40.7
	Ph.D	22	14.7
Type of College	Arts & Science College	58	38.7
	Engineering College	53	35.3
	B.Ed., College	39	26.0
Years of experience	Below 1 years	25	16.7
	1-5 years	51	34.0
	6-10 years	42	28.0
	Above 10 years	32	21.3
Monthly income (in rupees)	Below 10,000	28	18.7
	10,001-20,000	52	34.7
	20,001-30,000	48	32.0
	Above 30,000	22	14.7
Marital status	Married	126	84.0
	Unmarried	24	16.0
Spouse employment	Unmarried	24	16.0
	Govt. Employee	23	15.3
	Private employee	31	20.7
	Professional	17	11.3
	Business	52	34.7
Family Type	Others	3	2.0
	Nuclear	72	48.0
Number of Children	Joint	78	52.0
	Unmarried	24	16.0
	0	12	8.0
	1	66	44.0
	2	45	30.0
	More than 2	3	2.0

The above table shows that the majority of the women faculties are in the age group 25 – 35 years (64.7%) and they are PG Degree holders (44.7%). Majority of the women faculties are working in Arts and Science College(38.7) with 1-5 years experience (34%) and they earned Rs. 10000-Rs.20000 as their monthly income (34.7%). Majority of the women faculties are married (86%) and their spouse have employed in private sector (20.7%). Most of the women faculties are living in joint family (52%) and they have single child (44%).

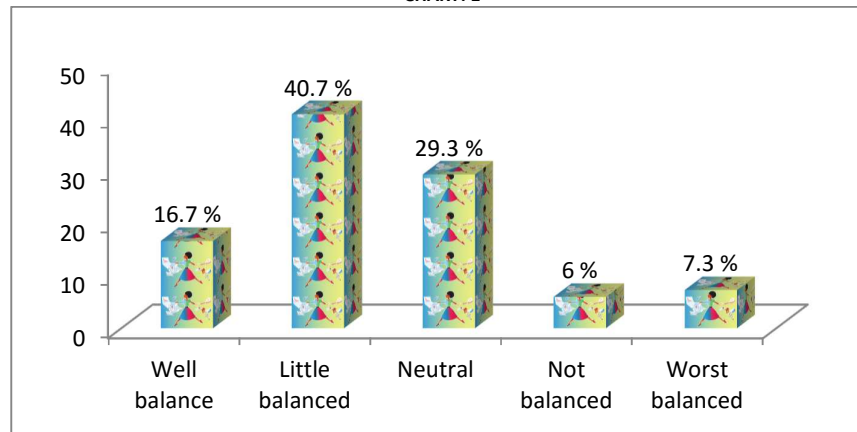
**LEVEL FOR BALANCING WORK AND LIFE**

**TABLE 2**

Level for balancing work and life	No. of Respondents	Percentage
Well balance	25	16.7
Little balanced	61	40.7
Neutral	44	29.3
Not balanced	9	6.0
Worst balanced	11	7.3
<b>Total</b>	<b>150</b>	<b>100.0</b>

It is seen from the above table that among the total respondents (16.7%) of respondent are well balance for work and life,(40.7%) of respondent are little balance for work and life,(29.3%) of respondent are neutral,(6%) of respondent are not balance for work and life and (7.3%) of respondent are worst balanced for work and life. Hence the majority of respondents are (40.7%) little balance for work and life.

**CHART: 1**



**EDUCATIONAL QUALIFICATION AND LEVEL FOR BALANCING WORK AND LIFE**

**TABLE 3**

Educational Qualification	WORK LIFE BALANCE			TOTAL
	LOW	MEDIUM	HIGH	
Post Graduates	17 (42.5%)	33 (46.5%)	17 (43.6%)	67
M. Phil	13 (32.5%)	27 (38.0%)	21 (53.8%)	61
Ph.D	10 (25.0%)	11 (15.5%)	1 (2.6%)	22
<b>Total</b>	<b>40</b>	<b>71</b>	<b>39</b>	<b>150</b>

From the above table reveals that among the total respondents 42.5% of female graduates who are working in private colleges in erode city have low work life balance while only 25% of Ph.D holders have low work life balance. 46.5% of post graduates have medium work life balance where it's come to 15.5% among Doctorates. In the category of high work life balance 53.8% of M.Phil holders are have utmost high work life balance while there is only 2.6% of Ph.D holders are have high work life balance.

**HYPOTHESIS**

$H_0$  : There is no significant association between Educational Qualification and balancing work and life

$H_1$  : There is a significant association between Educational Qualification and balancing work and life

**EDUCATIONAL QUALIFICATION AND WORK LIFE BALANCE - CHI – SQUARE TEST**

**TABLE 4**

FACTOR	CHI-SQUARE	DEGREE OF FREEDOM	PVALUE	REMARK
Pearson Chi-Square	9.388 <sup>a</sup>	4	0.042	Significant

The above table reveals that P value (0.042) is lower than the significance value (0.05). Hence the null hypothesis is rejected. So, there is a significance relationship between educational qualification and level of balancing work and life. It is found from the study that well educated women have to develop knowledge and skills about how balancing their work and life.

**WEIGHTED AVERAGE RANK- WORK LIFE BALANCE**

**TABLE 5**

Factors	Mean	Rank
At the moment, because the job demands it, I usually work long hours.	2.13	1
There isn't much time to socialize/relax with my partner/see family in the week	1.39	9
I have to take work home most Evenings	1.71	3
Relaxing and forgetting about work issues is hard to do	1.71	3
I often work late or at weekends to deal with paperwork without interruptions	1.57	7
My relationship with my partner is suffering because of the pressure or long hours of my work	1.52	8
My family are missing out on my input , either because I don't see enough of them/am too tired	1.59	6
Finding time for hobbies, leisure activities, or to maintain friendships and extended family relationships is difficult	1.97	2
I would like to reduce my working hours and stress levels, but feel I have no control over the current situation	1.61	5

From the above table reveals that most of the women faculty agree because the job demands it, they usually work long hours (2.13) and they have trouble to finding time for hobbies, leisure activities, or to maintain friendships and extended family relationships is difficult (1.97). Most of the women faculty have to take work home most evening (1.71) and they agree that relaxing and forgetting about work issues is hard to theirs(1.71). Majority of the women faculty feels that they would like to reduce their working hours and stress levels, but they feel they have no control over the current situation.

**OBSTACLES IN WORK LIFE BALANCE - GARRETT'S RANKING**

These mean scores for all the problems are arranged in the descending order, ranks are given and most important problem in their work life balance.

**FACTORS LEADS TO OBSTACLES IN WORK LIFE BALANCE**

TABLE 6

Factors	Scores		Rank
	Total	Mean	
Travel	6414	42.76	5
Long working hours	7862	52.41	2
Child/Adult care	8673	57.82	1
Health problem	5975	39.83	7
Not adequate family support	7045	49.97	3
Lack of time management skill	6140	40.93	6
Lack of co-operation from superior/subordinates/colleagues	6912	46.08	4

It is seen from the above table that among the total respondents involved in the study, the mean preference score for factor ranges from 39.83 to 57.82 and the factor 'Child care and Adult care' has secured higher mean score and gets placed at top problems in work life balance, 'Long working hours' has secured next higher mean score and comes to second followed by Not adequate family support', 'Lack of co-operation from superior/subordinates/colleagues', and travel. on the other hand health problem and lack of time management skill secure the least mean score and stands at the last place.

Thus, the problems in work life balance has started that 'Child, adult care and Long working hours' as the main reasons for imbalance their work and life. They not have big problem in adequate health problem and their time management skill.

**MOTIVATION FACTORS**

**FACTORS INFLUENCING TO ACHIEVING THEIR CAREER**

TABLE 7

Factors	Scores		Rank
	Total	Mean	
Money motive	5860	39.07	6
Social image	7346	48.97	3
Family support	7257	48.38	4
Education	9132	60.88	1
Passion interested	8441	56.27	2
Self high expectations	6964	46.43	5

It is seen from the above table that among the total respondents involved in the study, the mean preference score for factor ranges from 60.88 to 39.07 and the factor 'Education' has secured higher mean score and gets placed at motivating factors, 'Passion interested' has secured next higher mean score and comes to second followed by 'social image' and 'family support'. On the other hand, 'money motive' secure the least mean score and stands at the last space.

Thus, the motivation factors in the study area has started that 'Education' and 'Passion interested' as the main reasons influencing them to reach the good position in their career. The women faculties never belong to the category of money motive peoples.

**FINDINGS**

- The majority of the women faculties are in the age group 25 – 35 years (64.7%) and they are PG Degree holders (44.7%). Majority of the women faculties are working in Arts and Science College(38.7) with 1-5 years experience (34%) and they earned Rs. 10000-Rs.20000 as their monthly income (34.7%). Majority of the women faculties are married (86%) and their spouse have employed in private sector (20.7%). Most of the women faculties are living in joint family (52%) and they have single child (44%).
- The majority of respondents are (40.7%) little balance for work and life.
- It is identified that there is a significance relationship between educational qualification and level of balancing work and life. It is found from the study that well educated women have to develop knowledge and skills about how balancing their work and life.
- Weighted Average Rank reveals that most of the women faculty agree because the job demands it, they usually work long hours (2.13) and they have trouble to finding time for hobbies, leisure activities, or to maintain friendships and extended family relationships is difficult (1.97). Most of the women faculty have to take work home most evening (1.71) and they agree that relaxing and forgetting about work issues is hard to theirs(1.71). Majority of the women faculty feels that they would like to reduce their working hours and stress levels, but they feel they have no control over the current situation.
- On the basis of Garret ranking it is found that the main abstacles in work life balance has started that 'Child, adult care and Long working hours' as the main reasons for imbalance their work and life. They not have big problem in adequate health problem and their time management skill.
- On the basis of Garret ranking majority of the respondents motivation factors in the study area has started that 'Education' and 'Passion interested' as the main reasons influencing them to reach the good position in their career. The women faculty never belong to the category of money motive peoples.

**SUGGESTIONS**

It is found from the study most of the women faculties are lacking in take care of health. They need support from their family in this respect. The women faculty should concentrate on their effective time management for balancing their work and personal life. Majority of the women said education is their main motivation factor to achieve a successful career in their life. So all the young women in our society take as a mentor these women and succeed in their life. Based in this study most of the women faculty feels that the organization providing facilities like crench facility, paternity leave, increasing their current salary level have to be increase. The organizations also try to arrange camps & tours with frequent intervals for relief from their job stress.

**CONCLUSION**

With dual career couples widely prevalent in this modern era, there is a need for systematic research into the nature of work-life conflict and further insight is required into ways by which the work-home interface can be more effectively managed. This study was able to measure women faculty work-life balance and found weekly hours of work and the stress associated with work were very important determinants of women's work-life balance, alongside their occupations, age and caring responsibilities. Conflicts in work-life balance of working women affects their health who report more stress, headaches, muscle tension, weight gain and depress than their male counterparts. Juggling between the obligations towards the families and expectations of the organization and constant struggle to maintain a balance between work and family can have serious implications on the life of an individual by affecting their well-being and overall quality of life. There is a widespread demand from employees for the right to balance work and home life in today's busy world where finding time for oneself seems impossible. Health and wellness programs can, for sure help working women in balancing their personal and professional life. But they alone cannot be the answer to

addressing the problems of imbalance. The problems and difficulties of women are multi-dimensional as evident from this study; therefore, they require further probing to help working women in balancing their work and family life.

#### REFERENCES

1. Clark, S.C. (2000), Work/family border theory: a new theory of work/family balance'. Human Relations, Vol.No.53, Issue No.6, pp. 747.
2. Dr.S.S.Saravanan and P.Dharani(2014), "A Study on Factors Influencing Work Life Balance of School Teachers in Coimbatore", Indian Journal Of Research, April 2014, Volume No. 3, Issue No 4, pp.10-12.
3. G. Delina and Dr. R. Prabhakara Raya (2013) "A study on Work-Life Balance in Working Women" IRACST – International Journal of Commerce, Business and Management (IJCMB), Vol. 2, Issue 5, October 2013, pp.274-282
4. Maj. Dr .M. Venkataramanan and Ms .N. Abirami (2013) " A Study on Work-Life Balance of Women Teachers in Arts and Science Colleges in Tamil Nadu" Indian journal of applied research Vol. 3, Issue 1, dt. Nov 2013 pp.108-110.
5. T.S. Santhi and DR. K. Sundar (2012) " A Study on the work life balance of women employees in information technology industry" ZENITH International Journal of Business Economics & Management Research, Vol.2 Issue 1, January 2012, pp. 82-96
6. Toyin Ajibade Adisa, Chima Mordi and Tonbara Mordi(2014), "The Challenges and Realities of Work-Family Balance among Nigerian Female Doctors and Nurses", Economic Insights – Trends and Challenges, Vol.III (LXVI) No. 3, pp.23 – 37.

## **REQUEST FOR FEEDBACK**

**Dear Readers**

At the very outset, International Journal of Research in Commerce & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our E-mail [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com).

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

**Academically yours**

Sd/-

**Co-ordinator**

## **DISCLAIMER**

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

## ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

### *Our Other Journals*

