



## INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT

### CONTENTS

Sr. No.	Title & Name of the Author (s)	Page No.
1.	<b>QUALITY OF WORK LIFE PRACTICES OF ACADEMIC PROFESSIONALS IN BANGLADESH: A FACTOR ANALYTICAL APPROACH</b> <i>BALASUNDARAM NIMALATHASAN &amp; DR. MIR MOHAMMED NURUL ABSAR</i>	6
2.	<b>SUPPLY CHAIN INTEGRATION AND COLLABORATION USING E- BUSINESS MODEL IN TEXTILE GARMENT INDUSTRY</b> <i>DR. G. NIJAGUNA &amp; DR. SWAROOP SIMHA</i>	12
3.	<b>TRAINING DELIVERY AND METHODOLOGY AMONG BANKS (AN EMPIRICAL STUDY)</b> <i>DR. AJAZ AKBAR &amp; PROF. A. R. MATTOO</i>	28
4.	<b>MICRO FINANCE IN INDIA AND MILLENNIUM DEVELOPMENT GOALS: MAXIMIZING IMPACT ON POVERTY</b> <i>G. PANDI SELVI &amp; DR. R. KARUPPASAMY</i>	37
5.	<b>COMPARATIVE FINANCIAL PERFORMANCE EVALUATION OF MARUTI AND HYUNDAI</b> <i>ASHIMA &amp; PROF. (DR.) S. C. CHITKARA</i>	43
6.	<b>FOREIGN DIRECT INVESTMENT AND ECONOMIC GROWTH IN INDIA: AN EMPIRICAL ANALYSIS</b> <i>RAJENDER S. GODARA, MANOJ K. SIWACH &amp; RANJAN K. ANEJA</i>	49
7.	<b>STRESS IN EDUCATION.....IS THIS THE ULTIMATE DESTINATION IN 2020?</b> <i>PROF. SUNAINA HOOGAN &amp; PROF. DEEPA V. M</i>	52
8.	<b>SMES OF ANDHRA PRADESH: THE JOURNEY FAR AND BEYOND</b> <i>M. MADHAVI, M. SUJATHA &amp; S. PRATIBHA</i>	58
9.	<b>IMPACT OF MACRO ECONOMIC FACTORS ON LIFE INSURANCE INNOVATION IN INDIA: AN EMPIRICAL STUDY</b> <i>VISHAL SOOD &amp; DR. IRA BAPNA</i>	64
10.	<b>CORRELATES OF EMPLOYEE SATISFACTION WITH PERFORMANCE APPRAISAL SYSTEM: A COMPARATIVE STUDY OF INDIAN AND FOREIGN MNC BPO FIRMS</b> <i>HERALD MONIS &amp; DR. T. N. SREEDHARA</i>	70
11.	<b>COMPARATIVE ANALYSIS ON NON-PERFORMING ASSETS (NPAS) OF PUBLIC SECTOR, PRIVATE SECTOR AND FOREIGN BANKS IN INDIA</b> <i>MS. RAJNI SALUJA &amp; DR. ROSHAN LAL</i>	80
12.	<b>PERCEPTION OF THE POLICYHOLDERS TOWARDS THE MARKETING OF INSURANCE SERVICES BY THE LIC OF INDIA</b> <i>DR. J.ARULSURESH &amp; DR.S.RAJAMOCHAN</i>	89
13.	<b>ENTREPRENEURIAL ACTIVITIES OF WOMEN ENTREPRENEURS IN GADAG DISTRICT- A STUDY</b> <i>DR. A. S. SHIRALASHETTI</i>	95
14.	<b>IMPACT OF TELEVISION ADVERTISING ON CHILDREN</b> <i>M. VIJAYAKUMAR &amp; S. THANALAKSHMI</i>	106
15.	<b>MIGRANT WORKERS: SOCIO ECONOMIC STATUS AND REMITTANCES</b> <i>DR. BEENA NARAYAN</i>	110
16.	<b>BRAND LOYALTY OF TOILETRY PRODUCTS-A CASE STUDY OF SIRSA DISTRICT</b> <i>DR. MONICA BANSAL &amp; SHALLU MEHTA</i>	118
17.	<b>CONSUMER BEHAVIOUR IN THE PURCHASE PROCESS OF TELEVISION, REFRIGERATOR AND FOOD PROCESSOR WITH SPECIAL REFERENCE TO INCOME LEVEL (A STUDY OF HOUSEHOLD PRODUCT RELATED PERCEPTIONS &amp; MAJOR CHOICE DETERMINANTS IN CONTEXT OF CONSUMERS IN LUDHIANA CITY)</b> <i>MINAKSHI THAMAN &amp; PRIYA AHUJA</i>	126
18.	<b>WORK LIFE BALANCE –A CAUSE FOR STRESS AMONG CAREER COUPLES</b> <i>MRS. VISHAL SAMARTHA, MR. LOKESHA &amp; MS. ASHWITHA KARKERA</i>	135
19.	<b>ATTRITION AMONG LIFE INSURANCE ADVISORS OF SELECTED LIFE INSURANCE COMPANIES IN LUDHIANA</b> <i>MS. SHILPA JAIN &amp; MS. DEEPIKA ARORA</i>	142
20.	<b>SERVICE BUYING BEHAVIOR IN BANKING INDUSTRY: A COMPARATIVE ANALYSIS OF PRIVATE AND PUBLIC SECTOR BANKS</b> <i>ESHA SHARMA</i>	154
	<b>REQUEST FOR FEEDBACK</b>	158

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- 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.
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**ABSTRACT**

*The closing decades of the 20th century have witnessed unprecedented changes in work and family, the two pre-eminent arenas in which men and women in contemporary society play out their lives and seek to satisfy important human needs. The unfolding changes in the composition of the workforce together with the growing proportion of workers in non-traditional family forms have focused heightened attention on the conflicts faced by employed men and women in balancing the competing demands and responsibilities of work and family roles. In a recent study of the changing workforce, the Families and Work Institute reported that work-life balance was ranked among the most important factors considered by individuals in accepting a new position. Over the last few years the banking industry has undergone drastic changes like Transformation, Consolidation, Outsourcing, privatisation, re-entry of foreign banks, strict regulatory and disclosure requirements, increase in minimum paid up capital requirements, modernization of Core Banking Systems, increased automation and up gradation of IT have a significant impact on the banks employees. In this regard an earnest attempt has been made by taking 125 respondents from the banking sector to study the work life balance among career couples. The statistical tools like factor analysis, correlation are being used.*

**INTRODUCTION**

Work life and personal life are inter-connected and interdependent. Spending more time in office, dealing with clients and the pressures of job can interfere and affect the personal life, sometimes making it impossible to even complete the household chores. On the other hand, personal life can also be demanding if you have a kid or aging parents, financial problems or even problems in the life of a dear relative. It can lead to absenteeism from work, creating stress and lack of concentration at work. Work life and personal life are the two sides of the same coin. According to various work /life balance surveys, more than 60% of the respondent professionals surveyed said that are not able to find a balance between their personal and professional lives. They have to make tough choices even when their work and personal life is nowhere close to equilibrium. Traditionally creating and managing a balance between the work-life was considered to be a woman's issue. But increasing work pressures, globalization and technological advancement have made it an issue with both the sexes, all professionals working across all levels and all industries throughout the world. Achieving "work-life balance" is not as simple as it sounds. Work-personal life conflict occurs when the burden, obligations and responsibilities of work and family roles become incompatible. Obligation of one can force an individual to neglect the other. DK district has been the birth place of many banks and majority of the people are employed in these banks from quite some time which includes people from both genders. Banks have undergone tremendous changes in the recent past because of entry of the foreign and private banks. There is a paradigm shift of the work culture in banks when compared to the past to the present. Because of the competitiveness in banking sector there is a lot of pressure on the employees to perform better and to meet targets. This has influenced the employees' personal and professional life. Hence the researcher tries to understand the work life balance of employees in the banks.

**REVIEW OF LITERATURE**

The term "work-life balance" refers to people spending sufficient time at their jobs while also spending adequate time on other pursuits, such as family, hobbies, and community involvement. Work-life conflict, especially role overload and work to family interference, results in a decline in physical and mental health, lower job satisfaction and commitment, and an increase in absenteeism and employee turnover. The evidence is that this conflict not only detrimentally impacts upon the quality of life for workers and their families, but that employers and society are also bearing the costs of this conflict (Duxbury and Higgins 2002, 2003; Higgins, Duxbury and Johnson 2004).

The term "dual-career couple" is an offshoot of the phrase "dual earner couple." In dual career couple, wives are more careers oriented rather than simply holding jobs. In dual career couples, there is a higher commitment, higher level of training, and accumulated experience in their

careers. Money is rarely the only motivation. Both husband and wife seek steady advancement and psychological, as well as financial satisfaction.

The ever-increasing working hours leave the individuals with less time for themselves and to pursue his hobbies or leisure activities. This hinders the growth of the person as an individual in terms of his personal and spiritual growth. There are various reasons for the imbalance in work and family life of an employee. From individual career ambitions to pressure to cope up with family or work, the reasons can be situation and individual specific. Spending more time in office, dealing with clients and the pressures of job can interfere and affect the personal life, sometimes making it impossible to even complete the household chores. On the other hand, personal life can also be demanding if you have a kid or aging parents, financial problems or even problems in the life of a dear relative. It can lead to absenteeism from work, creating stress and lack of concentration at work.

The speed of advancement of information technology, the increasing competition in the talent supply market has led to a "performance-driven" culture creating pressures and expectations to performance more and better every time. Also, many a times, many people find it difficult to say "NO" to others especially their superiors. They usually end up over burdening themselves with work. The increasing responsibilities on the personal front with age can also create stress on personal and professional fronts.

According to a survey, 81 per cent of the respondents have admitted that their jobs are affecting and creating stress in their personal lives. The pressures of the work or personal life can lead to stress. According to studies, it has been found to that such situation can take a toll on the person's health both physiologically and psychologically. Heart ailments, cardiovascular problems, sleep disorders, depression, irritability, jumpiness, insecurity, poor concentration and even nervous breakdowns are becoming common among the victims of such imbalance. The pressures of the work or personal life can lead to stress.

A clear relationship was identified between parenting, employment, and sharply rising stress-levels (Cartwright and Cooper, 1997). The experiences of employed fathers and mothers is at odds with research which shows that men and women in professional and managerial roles seek to spend more time with families, especially when children are young, and find it stressful if this is hard to achieve. (Gatrell, C.J. and Cooper, C.L.). Stress appeared to intensify in relation to the number of hours worked by parents who were physically and emotionally torn between the demands of family and paid work (Swan and Cooper, 2005; Cartwright and Cooper, 1997; Worrall and Cooper, 1999).

## RESEARCH METHODOLOGY

The validity of any research is basically dependent on the systematic method of data collection and analysis. Primary data was used for the present study. The primary data was collected from 125 sample respondents from Mangalore City. For collecting the first-hand information from the respondents, two hundred of them were chosen by convenience sampling method. Questionnaire was the tool used to collect the primary data from the selected sample respondents. For this purpose, a well structured questionnaire was framed with the help of research expert. Field survey method was employed to collect the primary data from the selected sample respondents. The statistical tools used for analyzing the data were descriptive, factor analysis and correlation.

## OBJECTIVES

- To understand the work life balance of career couples
- To identify and analysis the factors influencing stress among career couples
- To find the association between various factors influencing stress among career couples

## RESULTS AND ANALYSIS

**Table1: Frequency and percentage of demographic factors**

		Frequency	Percentage (%)
Gender	Male	76	60.8
	Female	49	39.2
Age (years)	25-29	24	19.2
	30-35	23	18.4
	36-40	23	18.4
	41-45	11	8.8
	Above 46	44	35.2
Education	SSLC	29	23.2
	PU	8	6.4
	UG	41	32.8
Place	PG	47	37.6
	Urban	94	75.2
Designation	Rural	31	24.8
	Clerk	76	60.8
	Special Assistant	4	3.2
	Officer	22	17.6
Income	Manager	23	18.4
	75000-150000	53	42.4
	150000-225000	19	15.2
	225000-300000	27	21.6
Service	Above 300000	26	20.8
	Less than 5	35	28.0

	5-10	20	16.0
	10-15	12	9.6
	15-20	14	11.2
	20-25	11	8.8
	Above 25	33	26.4
Marital	Married	105	84.0
	Unmarried	20	16.0
Dependents	Less than 2	34	27.2
	2-4	83	66.4
	4-6	8	6.4

The above table gives frequency and percentage of demographics of the respondents. From the total sample size of 125, 60.8% were male and 39.2% were female. The majority of the respondents (35.2%) belong to above 46 years, 19.2% belong to the age group of 25-29, and 18.4% belongs to 30-35 and 36-40. Education wise majority of the respondents have UG (32.8%) and PG (37.6%) qualification and 23.2% with SSLC qualification. Majority (75.2%) of the respondents are from urban area and remaining from rural area. Majority (60.8%) are clerks, 18.4% managers, 17.6% special assistants respectively. Majority (42.4%) of the respondents were in the income group of 75000-150000. In case of service, majority (28. %) of the respondents had less than 5 years of experience. In this study majority of the respondents were married (84%) and had 2-4 dependents (66.4%).

**Table 2: Factor analysis.**

KMO and Bartlett's Test		
Kaiser-Meyer - Olkin Measure of Sampling Adequacy.		.512
Bartlett's Test of Sphericity	Approx. Chi-Square	3096.841
	df	300
	Sig.	.000

The significance (0.000) is less than the assumed value (0.05). So we reject null hypotheses (H0 factor analysis is not valid) and conclude that factor analysis is valid. KMO coefficient (0.512) is more than 0.5 which implies factor analysis for data reduction is effective.

**Table 3: Extraction Method: Principal Component Analysis.**

Using the Principle Component Analysis six factors have been extracted based on Total Explained Variance (Eigen value over 1). So we conclude that the variables can be reduced to six factors.

Table 2 shows the percentage of variance, cumulative percentage and the total variance of the variable identified for the study. The six factors extracted together account for 78.65% of the total variance. So the number of variables is economized from 25 to only six thus losing only about 21.35% of the information content (78.65% is retained by the 6 factors extracted out of the 25 original variables).

**Rotated Component Matrix**

	Component					
	1	2	3	4	5	6
Statement 1		.739		-.383		
Statement 2		.682	.336			.492
Statement 3			.644	.312		.484
Statement 4		.466		.487	.388	
Statement 5				.504	.615	
Statement 6			.347	.336	.591	
Statement 7				.830		
Statement 8	.397		.367	.698		
Statement 9				.611	.389	
Statement 10	.318			.721	.409	
Statement 11	.555	.408		.496		
Statement 12	.842		.305			
Statement 13	.673		-.353			
Statement 14			.876			
Statement 15	.869					
Statement 16			.489		.772	
Statement 17	.311	.847				
Statement 18						.869
Statement 19	.648					.546
Statement 20		.430	.751		.369	
Statement 21	.528				.548	.334
Statement 22		.482	.365			.446
Statement 23		.823				



Statement 24	.640	.321	.522			
Statement 25		.555	.639			

**THE EXPLORATORY FACTOR ANALYSIS**

Factor analysis is used to understand the important factors influencing Work life balance work life balance. There were around 25 variables taken into consideration for research which are grouped under 6 major heading or factors as follows: Individual growth, Job pressure, Work life balance, Work environment, Professional support and mental strain. The various statements were grouped under each factor, depending upon the maximum score obtained (table 3) in rotated matrix of factor analysis using SPSS software package.

**Factor 1 – Individual growth:** The success of an individual depends on the growth opportunities available in the organisation. We notice that variables 11, 12, 13, 15, 19 and 24 have loadings of 0.555, 0.842, 0.673, 0.869 and 0.648 on factor 1, this suggests that factor 1 is a combination of these six variables.

**Factor 2– Job pressure:** Job pressure is a vital factor in determining the level of stress in an individual. In case of the factor 2, the variables 1, 2, 17, 22 and 23 have high loadings of 0.739, 0.682, 0.847, 0.482 and 0.823 respectively. This indicates that factor 2 is the combination of these five variables.

**Factor 3– Work life balance:** Striking a balance between the personal and professional life is crucial for satisfaction. In case of factor 3, the variables 3, 14, 20 and 25 have high loadings of .644, .876, .751 and .639 respectively. This indicates that factor 3 is the combination of these four variables.

**Factor 4- Work environment:** The effectiveness of an individual depends on the work environment in which he operates. In case of factor 4, the variables 4, 7, 8, 9 and 10 have high loadings of .487, .830, .698, .611 and .721 respectively. This indicates that factor 4 is the combination of these five variables.

**Factor 5- Professional support:** Peer group, superiors, top management render professional support to the well being of the employee.

Serial No.	Factor 1 – Individual growth	scores
1	Work delayed by unnecessary red tape	.555
2	Too much administrative work or paperwork	.842
3	High staff turnover	.673
4	Lack of authority to carry out my job duties	.869
5	Inadequate time for professional development and self development	.648
6	Lack of promotion prospects	.640
<b>Factor 2– Job pressure</b>		
7	Work Overload	.739
8	Time pressure and deadlines to meet	.682
9	Having to work continually, to achieve self- set target	.847
10	Difficult to distance myself from my work	.482
11	Advancing a career at the expense of home/personal life	.823
<b>Factor 3– Work life balance</b>		
12	Fear of making mistakes that can lead to serious consequences.	.644
13	Cannot participate in decision - making	.876
14	Work demands affect my home/personal life	.751
15	Is there a significant impact of occupational stress on employee job satisfaction	.639
<b>Factor 4- Work environment</b>		
16	Difficulty in maintaining relationship with superior	.487
17	Feeling of being underpaid	.830
18	Insufficient resources and facilities to get work done	.698
19	Working with incompetent colleagues	.611
20	Jealously and competition among colleagues	.721
<b>Factor 5- Professional support</b>		
21	Lack of support from superior	.615
22	Discrimination and favouritism	.591
23	Unable to make full use of my skills and ability	.772
24	Absence of emotional support from family	.369
<b>Factor 6– Mental strain</b>		
25	My work is mentally straining	.869

In case of factor 5, the variables 5, 6, 9 and 21 have high loadings of .615, .591, .772 and .369 respectively. This indicates that factor 3 is the combination of these four variables.

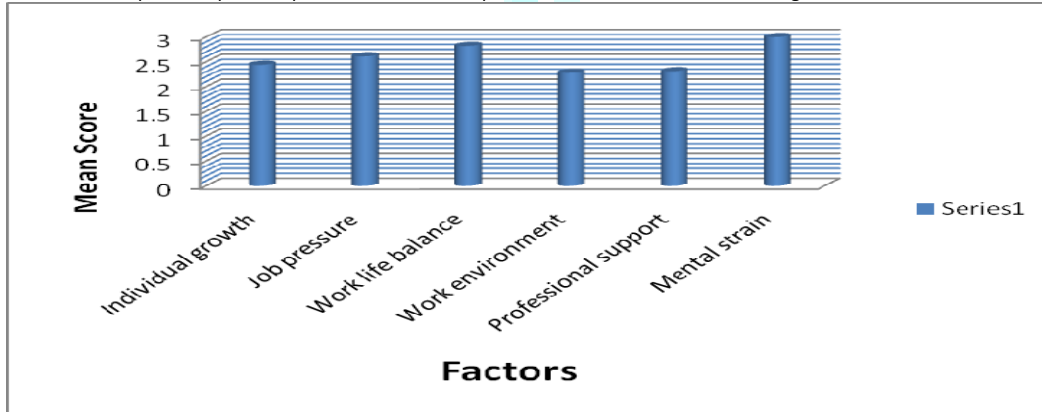
**Factor 6– Mental strain:** Psychological soundness of the employee is a significant factor which influencing work stress. In case of factor 6, the variables 18 have high loadings of .869. This indicates that factor 6 has only one variable. Thus 25 variables, which were selected for the study, using principle component analysis, have been reduced to 6-factor model and each factor has been associated with the corresponding factors based on the values obtained from the rotated component matrix table.

**Table 4: Descriptive statistics for factors influencing work life balance**

Sl. No.	Factors	Mean	SD	Rank
1	Individual growth	2.44	0.867	4

2	Job pressure	2.61	1.041	3
3	Work life balance	2.82	1.103	2
4	Work environment	2.28	0.808	6
5	Professional support	2.31	0.823	5
6	Mental strain	3.00	1.486	1

Graph 1: Graphical representation of descriptive statistics for factors influencing work life balance



It is inferred from above table that the factor, like mental strain has greater mean scores of 3.00 which is considered as important factor affecting level of stress in comparison with other factors. The other factor which has high influence on stress are 'Work life balance' with mean scores of 2.82. There are many other factors which have influence on level of stress among working couples like Individual growth, Job pressure, Work environment and Professional support with mean scores of 2.44, 2.61, 2.28, and 2.31 respectively. For the purpose of better understanding ranks are assigned for each factor. Factor with highest mean score is assigned as first rank followed by second highest mean scores as second rank and so on.

**CORRELATION**

In this study, to test the correlation between various factors identified, bivariate correlation technique was used to confirm the correlation between these factors.

**Table 3: Correlation between factors**



		Individual growth	Job pressure	Work life balance	Work environment	Professional support	Mental strain
Individual growth	Pearson Correlation	1	.364**	.300**	.493**	.523**	.327**
	Sig. (2-tailed)	.	.000	.001	.000	.000	.000
	N	125	125	125	125	125	125
Job pressure	Pearson Correlation	.364**	1	.646**	.161	.483**	.462**
	Sig. (2-tailed)	.000	.	.000	.073	.000	.000
	N	125	125	125	125	125	125
Work life balance	Pearson Correlation	.300**	.646**	1	.249**	.531**	.395**
	Sig. (2-tailed)	.001	.000	.	.005	.000	.000
	N	125	125	125	125	125	125
Work environment	Pearson Correlation	.493**	.161	.249**	1	.603**	.125
	Sig. (2-tailed)	.000	.073	.005	.	.000	.165
	N	125	125	125	125	125	125
Professional support	Pearson Correlation	.523**	.483**	.531**	.603**	1	.443**
	Sig. (2-tailed)	.000	.000	.000	.000	.	.000
	N	125	125	125	125	125	125
Mental strain	Pearson Correlation	.327**	.462**	.395**	.125	.443**	1
	Sig. (2-tailed)	.000	.000	.000	.165	.000	.
	N	125	125	125	125	125	125

It is observed that there is a high positive correlation between job pressure and work life balance with a 'r' value of 0.646. The correlation is significant at 99% confidence level. This means that the work life balance is affected tremendously by the increase in job pressure. In other words, as the job pressure increases for an individual he will experience a problem to manage his work and personal life. Positive correlation was found for social status and family influence with a relatively higher 'r' value of .345.

### RESEARCH IMPLICATIONS

This research was undertaken to know the factors influencing Work Life Balance. Based on convenience sampling method, primary data (structured questionnaire) was collected from 125 respondents of Mangalore city. An attempt was made to study the factors influencing work life balance in relation to demographic factors. Descriptive study of demographic factors revealed that majority of the respondents were male (60.8%). The majority of the respondents (35.2%) belongs to above 46 years Education wise majority of the respondents have UG (32.8%) and PG (37.6%) qualification. Majority (75.2%) of the respondents are from urban. Majority (60.8%) are clerks, 18.4% managers, 17.6% special assistants respectively. Majority (42.4%) of the respondents were in the income group of 75000-150000.

Based on the statements in the questionnaire factors were identified. Before that, to check the validity of factor analysis to be adapted, KMO and Bartlett's test was done and found to be valid. Factor analysis was done to explore the factors affecting work life balance. After factor analysis (rotated matrix) six factors were identified as follows Individual growth, Job pressure, Work life balance, Work environment, Professional support and Mental strain. To know inter-correlation between the factors bivariate correlation techniques was applied. Work life balance is affected tremendously by the increase in job pressure, this is witnessed by the high positive correlation between job pressure and work life balance with a 'r' value of 0.646. There is also Positive correlation between social status and family influence with a relatively higher 'r' value of .345.

### CONCLUSIONS

In the fast moving life, there are many pressures that new-age couples have to deal with- running a home, doing daily chores like cooking/cleaning, raising children and handle the tight deadlines at work. Hence striking a balance between professional and personal life has been the need of the hour. The factor analysis test revealed six major factors influencing work life balance among bank employees. It is also evident that Work life balance in bank employees is affected tremendously by the increase in job pressure and there is Positive correlation between social status and family influence. With the onset of globalization, the level of competition among the banks have increased and this has pressurised the employees which influenced the work and personal life.

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