

A Study on Various Aspects of Work-Life Balance Among Employees of Various Private Sector Banks in Andhra Pradesh

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ABSTRACT

Work-life balance means different things to different people and different things at different stages of life. However, any definition for anyone must include the problems of lack of time and exhaustion. Research indicates that failure to achieve the correct balance of effort and rest is linked to a feeling of lack of control over your workload, plus lack of energy to fulfill personal goals and commitments. If the balance is wrong, the result may include fatigue, poor performance and a poor quality of life. The banking sector has undergone a change over the years, which has put new pressures and realities in front of the bank employees. Banking has changed both in its texture and process significantly in the last few years. They are using the latest technology, which is computer oriented. The orientation has changed from being product-oriented to being customer-oriented. Bank Officers have perhaps felt the maximum heat. While the external customers demands better and latest state-of-the-art banking, the internal customers (employees) are burdened with the same working environment and technology to cope up with the competition from the private sector banks. They are giving more targets to the employees for sale of their products. They are putting more pressures on employees towards to reach their goals as well as to meet the tough competition in the present world. Such challenges if not met convincingly, it can lead to frustration, dissatisfaction and improper balances of work life and personal life among the employees with their job. The need for the study is how the employees are balancing their work life and personal life because now a day's Jobs have become more complex and employees have been put under pressure to produce quality results in shorter timeframes and

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with fewer resources that has resulted in a redefinition of 'normal working hours'. If the employees are balancing their work life and personal life through the Job satisfaction, support from the people both in the work life and non-work life.

Keywords: *Work-Life, Bank, Personal, Professional, Health, Management*

INTRODUCTION

Work-life balance, in its broadest sense, is defined as a satisfactory level of involvement or 'fit' between the multiple roles in a person's life. Work-life balance for any one person is having the 'right' combination of participation in paid work (defined by hours and working conditions) and other aspects of their lives. This combination will change as people move through life and have changing responsibilities and commitments in their work and personal lives. Work-life balance policies can assist employees achieving a balance between their work and personal commitments that is right for them. However, availability of policies is not necessarily enough for these policies 'to work'. The policies need to be supported by the workplace culture, which reflects the beliefs, values and norms of the whole of the organization from the CEO to staff members. Other important factors in the success of work life balance policies include proper communication of commitment to the policies to existing and future employees, raising awareness of the policies, education of managers about the importance of policies, and training of managers on 'how to' implement these policies. Work-life balance is about helping staff to maintain healthy, rewarding lifestyles that will in turn lead to improvements in productivity and performance. Strategies to achieve balance will differ between organizations, partly depending on their function, the types of work roles they offer, and their workforce profile.

In every Organization Human Resource is the very important factor for achieving the objectives and goals. So the Organization has great impact of employees Work-Life Balance and their job satisfaction place a vital role in the private sector banks. But many of the studies show that work –life balance of the employees is not an easy task to manage. It means the employees are unable to manage their roles because lack of Organizational support, flexible timings, job satisfaction, having more stress on their job and more targets to reach. If any employee can balance their work life and personal life through the Organizational support as well as the Family support only. Without their support they cannot balance their

different roles which are played by them. Keeping in view, the importance of employee work-life balance for private banks, the current study is an attempt to find out the various elements of external and internal factors that lead to the satisfaction and balancing roles of the employees in the private sector banks.

The Research shows that work-life balance of the employees in Private sector banks are very low when compared to the public sector banks because the public sector banks have the flexible timings to work but in the private sectors banks the employees has to make spend extra time rather than their working hours for the completion of their work because they have the day to day or monthly targets to reach.

The employees of public sector banks have the more possibility to manage their work-life balance rather than the private sector banks because the public sector banks having the job guarantee , low stress and having many benefits like pension plans etc,. But in the private sector banks they don't have the job guarantee and having more stress, tensions, pressures lack of organizational support and career development.

CONCEPTUAL FRAMEWORK

The concept of work-life balance is based on the notion that paid work and personal life should be seen less as competing priorities than as complementary elements of a full life. The way to achieve this is to adopt an approach that is “conceptualized as a two way process involving a consideration of the needs of employees as well as those of employers”. In order to engage employers in this process it is important to demonstrate the benefits that can be derived from employment policies and practices that support work-life balance, and the scope that exists for mitigating their negative effects on the management of the business. Work life balance is about people having measure of control over when, where and how they work. There is a view that work-life balance only in the framework of what the company does for the individual. However, work-life balance is a two-pronged approach. The other prong of work-life balance, which many individuals overlook, relates to what individuals do for themselves. The core of work life balance could also be summed as achievement with enjoyment.

If an individual goes on working his or her best at work place but not really enjoying the same then happiness and satisfaction can never be achieved. Achievement can be viewed as motive of life while enjoyment is the fuel that drives that motive. While we strike a work life balance,

we are not merely balancing our profession and family, we are also balancing our mental and status quo and thereby balancing our emotional intelligence, which is the worldly ability to manage you and to handle others. Organizations can help facilitate work-life balance for their employees through work-life programs and training.

Achievement and enjoyment at work is a critical part of work-life balance. Furthermore, achievement and enjoyment in the other three quadrants of one's life (e.g. family, friends and self) is critical as well. Work cultures have often demanded a transformation from inflexibility to flexibility. The underlying principle perhaps is the increasing realization that certain issues pertaining to the imbalance in working life and personal life of an individual are being overlooked. There is a life at work and at home and also a life having space for leisure. With globalization becoming the norm of the day, these issues seem to have taken a back seat for quite a while. Work-life 'imbalance' has over a period of time attracted concern because of increasing problems related to employee health, monotony at work place, declining levels of productivity and efficiency at the employee level. The imbalance also has a negative impact in the personal life of working people-some of which have even become social hazards- increasing number of divorces, infertility due high stress levels, advent of nuclear families etc.

Professionals today seem to be more interested in jobs that give them increased flexibility at work. Working people have different needs at different stages of their working life. As a result, people strive for balance in their working hours and their personal commitments. Work life balance has now become a sensitive issue because it offers obvious benefits to organizations and its employees. Successfully addressing this issue can lead to a healthy synergy in the working environment of an organization and its employees. Organizations can look forward to a phenomenal increase in efficiency and working hours and their personal commitments. Work life balance has now become a sensitive issue because it offers obvious benefits to organizations and its employees. Organizations can look forward to a phenomenal increase in efficiency and as an ideal place to work in - a place that endows greater volition (flexi-timings etc.) and freedom; and a place that is fun to work in. Employees with a working environment that is conducive.

Organizations are becoming more and more demanding in terms of output. The businesses are being operated in terms of volume and not in terms of values. This disturbs the balance between work and life in employees' lives. The organizations are too exacting in their demands and

because of the very high competition, they are able to dictate terms upon the individuals. As the organizations are basically the profit driven entities they are rarely bothered about the personal life and work-satisfaction issues of the employees. Thus they are least concerned at their level with work life satisfaction. Organizations have the work force in plenitude and as far as the people are ready to work as three people instead of one, they don't bother about the consequences the employees may face with this stressful work atmosphere.

Individuals are equally responsible for creating work life imbalance, as the silence adopted by the individuals is a major factor responsible for work life imbalance. As people do not raise their voice against the unfair amount of work delegated upon them, they land up with unfair amount of work for themselves. Due to 'high ambitions' of the individuals they put themselves under much more pressure than they can handle. People tend to escape from making decisions and from taking stands. Work life imbalance is creating a different kind of lifestyle. People are having different professional and personal goals, which are often contradictory, and this is ultimately bringing imbalance in their lives.

The Work-Life Balance is having the six components they are

1) Self-Management:

Sufficiently managing one's self can be challenging, particularly in getting proper sleep, exercise, and nutrition. Self-management is the recognition that effectively using the spaces in our lives is vital, and that available resources, time, and life are finite.

2) Time Management:

Effective time management involves making optimal use of your day and the supporting resources that can be summoned – you keep pace when your resources match your challenges. Time management is enhanced through appropriate goals and discerning what is both important and urgent, versus important or urgent. It entails knowing what you do best and when, and assembling the appropriate tools to accomplish specific tasks.

3) Stress Management:

By nature, societies tend to become more complex over time. In the face of increasing complexity, stress on the individual is inevitable. More people, distractions, and noise require each of us to become adept at maintaining tranquility and working ourselves out of pressure-filled situations. Most forms of multi-tasking ultimately increase our stress, versus focusing on one thing at a time.

4) Change Management:

In our fast-paced world, change is virtually the only constant. Continually adopting new methods and re-adapting others is vital to a successful career and a happy home life. Effective change management involves making periodic and concerted efforts to ensure that the volume and rate of change at work and at home does not overwhelm or defeat you.

5) Technology Management:

Effectively managing technology means ensuring that technology serves you, rather than abuses you. Technology has always been with us, since the first walking stick, flint, spear, and wheel. Now, the rate of change is accelerating, brought on by vendors seeking expanding market share. Often there is no choice but to keep up with the technological Joneses, but you must rule technology, not vice versa.

6) Leisure Management:

The most overlooked of the work-life balance supporting disciplines, leisure management acknowledges the importance of rest and relaxation—that one can't short-change leisure, and that "time off" is a vital component of the human experience. Curiously, too much of the same leisure activity, however enjoyable, can lead to monotony. Thus, effective leisure management requires varying one's activities.

REVIEW OF LITERATURE

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". The Work-Life Balance is nothing but balancing of the different roles which are played by the Employees. The balancing will be done through by prioritizing the activities. The importance of managing an employee's WLB has increased markedly over the past 20 years (De Bruin & Dupuis, 2004). There have been changes in several areas that directly impact on this issue. Firstly, jobs have become more complex and employees have been put under pressure to produce quality results in shorter timeframes and with fewer resources (Hosie, Forster & Servatos, 2004) that has resulted in a redefinition of 'normal working hours'. Secondly, the demographic make-up of the labor force (i.e. gender, ethnicity, dual career couples, religion, multi-generational workplaces etc), and thirdly the very nature

of the employment contract has necessitated that organizations effectively manage their employee's wellbeing, stress and job satisfaction (Greenhaus & Powell, 2006).

Organizational interest in the management of the WLB derives from evidence that "there is little doubt any more that there is a clear connection between the way people are managed and organizational performance" (Purcell, 2002:1), and that with the onset of predicted skill-shortages, the ability to offer effective WLB employment opportunities may become a source of competitive advantage. Ideally, the WLB concept requires organizations to effectively integrate employees' work and non-work roles such that levels of multiple-role conflict, and the associated stress and job-dissatisfaction, are minimized or avoided (De Bruin & Dupuis, 2004; Greenblatt, 2002). In attempts to achieve a WLB, however, western organizations have tended to adopt a limited set of policies such as on-site child-care facilities, on-site gymnasiums, telecommuting opportunities, and even on-site sleeping quarters for the employee and their family (Hacker & Doolen, 2003; Hyman & Summers, 2004). Each has attempted to increase the flexibility by which employees can enact their work-roles whilst simultaneously enabling them to enact their family-based roles to the minimum extent necessary.

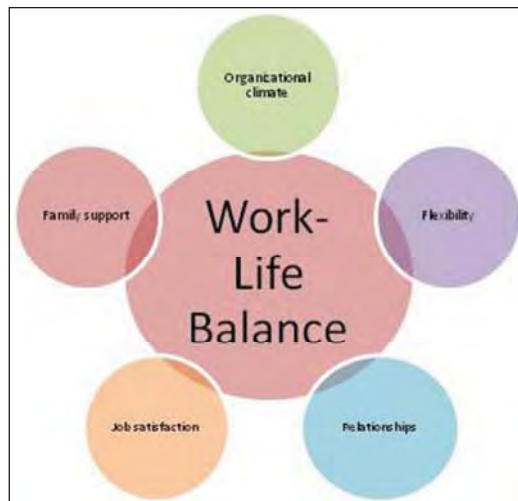
FACTORS INFLUENCING THE WORK-LIFE BALANCE

The work-life balance of the employees in Private sector banks are very low when compared to the public sector banks because the public sector banks have the flexible timings to work but in the private sectors banks the employees has to make spend extra time rather than their working hours for the completion of their work because they have the day to day or monthly targets to reach.

The employees of public sector banks have the more possibility to manage their work-life balance rather than the private sector banks because the public sector banks having the job guarantee, low stress and having many benefits like pension plans etc.,. But in the private sector banks they don't have the job guarantee and having more stress, tensions, pressures lack of organizational support and career development. All these things have the great impact on the work-life balance of employees in Private Sector banks when compared to the public sector banks.

The Factors that are related to Work- Life Balance are:

Figure 1:



Organizational Climate:-

The Organizational climate should be helpful to employees by providing facilities like towards the development of their career and to reach the organizational goals as well as the balance of work life and personal life through the job satisfaction.

Flexibility:-

This may seem contradictory to the first item of Separation, but the key is moderation: Flexibility means that your home life should not be so rigid that a few hours of overtime would cause massive havoc, nor should your working world be so stiff that if you needed to leave early, it would create catastrophe.

Mixing work and home should not be a habit, but a possibility if needed. The true foundational value of flexibility is exemplifying that, despite many people adhering to the buzzword of “priority” in their life, in reality it is better to live with a more balanced outlook than a perspective that truly treats one as markedly more important than the other. As anyone with bills to pay knows, the work life exists to support the home life, and ideally should be nearly as enjoyable.

Relationships:-

Developing appropriate relationships with co-workers can be an enjoyable, healthy, beneficial act. Likewise, many people know that having a great group of friends is among the richest assets one can have in their lifetime.

However, things get complicated when “work friends” are the exact same set of people as other friends. Some overlap is okay; for example, perhaps you have one or two co-workers out of many that you happen to be good friends with, and those are not your only friends. But when the only friends you have are also those you work with, perhaps as a start-up you all began or a company you all were able to get into, things can get messy and complicated.

Although the possibilities for relational complications in this scenario are fairly easy to imagine, one common example is simply that, in two different environments, different relationship dynamics occur. In a workplace environment, employees may be competing with each other, or may hold each other accountable for decisions, projects, and deadlines that affect the bottom-line. As we all know, sometimes things happen where deadlines are missed and mistakes are made, but usually these should be relatively taken in stride and not taken personally. But in a situation where all involved are old friends, this possibility becomes much more difficult.

Job Satisfaction:-

Job satisfaction is one’s attitude towards his job (positive or negative). Satisfaction in work and the work environment is the basic constituent of employee job satisfaction. Job satisfaction plays a very important role in every employee’s life. There are some factors which causes job satisfaction to employees they are Job security, employee benefits, compensation, opportunities to use skills and abilities and feeling safe work environment etc.

Family Support:-

The Employees who are working in the Organizations they must have the Family support to balancing their different roles which are played by them and to achieve the individual goals as well as organizational goals.

OBJECTIVES OF THE STUDY

1. To study the work-life balance of employees in private sector banks.
2. To assess the impact of the work–life balance of the employees in private sector banks.
3. To study and compare the work-life balance of men and women.
4. To study and suggest the suitable solutions of work-life balance.

SCOPE OF STUDY

The Inferences from the study are based on the responses given by the employees in a specific area. This study will be helpful in getting an insight into the aspects of WORKLIFE Balance of employees of Private Sector Banks.

RESEARCH METHODOLOGY

Research Design

The study is based on both primary data and secondary data. The primary data was collected through structured questionnaire for which samples of 110 respondents were selected for this study. The collected samples using convenient sampling method was validated and took it for further analysis. Secondary data is also been collected from database sites and articles. The collected data were analyzed with the suitable tools like Chi – Square tools with the following assumptions were made on the onset of the project.

Area of the study

The respondents are randomly selected for this study.

Research Approach

Survey and Questionnaires Method

Survey method is used for collecting data from employees of Private Sector Banks at their Home and Work Locations. We requested all respondents to fill in the questionnaire, by self after explaining the various aspects mentioned in it. It contained both open and closed ended questions in a structured format very easy to understand on the first look.

Sampling Technique

A convenient sample (non – probability sampling method) of 110 employees of Private Sector Banks was collected for the current study in which respondent of the study was request to complete the questionnaire on voluntary basis.

Sample Size

The Size of the sample taken in this study is 110.

Data Usage

For analysis and interpretation, only primary data is used. However for conclusion and recommendations both primary and the secondary data along with the verbal knowledge and information although obtained from respondents, though they are outside the parameters of questionnaire were also included. The data collected from these sources were analyzed using various tools like percentage analysis, chi-square test, cross table analysis method.

Tools

Frequencies and cross tabulation have been calculated for the responses of the respondents. Chi – Square test analysis was conducted on the data of part II in questionnaire.

INTERPRETATION

From the above table, we infer that 51 of the total respondents are male and 59 are female. On further classification according to age group, we find that of all the respondents 27 are 22-30 Years old, 62 are of the age group 31-45, 21 are of the age group with more than 45 years. From the responses collected for Professional Position 17 Are from Lower Management, 61 Are From Middle Management And 32 Are From Top Management.

Table 1: Analysis and Interpretation General Profile of the Respondents

SEX	Male	Female	
	51	59	
AGE	22-30	31-45	>45
	27	62	21
EDUCATION	DIPLOMA	GRADUATION	PG
	15	53	42
PROFESSIONAL POSITION	LOWER MANAGEMENT	MIDDLE MANAGEMENT	TOP MANAGEMENT
	17	61	32
HOW MANY DAYS IN A WEEK DO YOU NORMALLY WORK?	LESS THAN 5 DAYS	5 DAYS	6 DAYS
	17	43	50
HOW MANY HOURS IN A DAY DO YOU NORMALLY WORK?	7-8 HOURS	12 HOURS	> 12 HOURS
	18	76	16
HOW MANY HOURS A DAY DO YOU SPEND ON TRAVELLING	LESS THAN HALF AN HOUR	NEARLY ONE HOUR	NEARLY TWO HOURS AND MORE
	29	74	7
HOW MANY HOURS IN A DAY DO YOU SPEND WITH YOUR CHILD/CHILDREN?	LESS THAN 2 HOURS	2-4 HOURS	MORE THAN 5 HOURS
	25	67	18
HOW MANY HOURS A DAY DO YOU SPEND ON TRAVELLING	LESS THAN HALF AN HOUR	NEARLY ONE HOUR	NEARLY TWO HOURS AND MORE
	29	74	7
DOES YOUR COMPANY HAVE A SEPARATE POLICY FOR WORK-LIFE BALANCE?	YES	NO	NOT AWARE
	29	46	35
DO YOU HAVE BREAKS IN BETWEEN THE TIMINGS?	YES	NO	
	53	57	
IS YOUR PARTNER EMPLOYED?	YES	NO	
	32	78	
DO YOU HAVE CHILDREN?	YES	NO	
	93	17	
ARE YOU ABLE TO MANAGE STRESS ARISING FROM YOUR WORK?	YES	NO	
	49	61	
DO YOU GENERALLY FEEL YOU ARE ABLE TO BALANCE YOUR WORK LIFE?	YES	NO	
	58	52	
DO YOU SPEND TIME FOR WORKING OUT?	YES	NO	
	59	51	
DOES YOUR ORGANIZATION ENCOURAGE THE INVOLVEMENT OF YOUR FAMILY MEMBERS IN WORK-ACHIEVEMENT REWARD FUNCTIONS?	YES	NO	
	66	44	
DOES YOUR ORGANIZATION HAVE SOCIAL FUNCTIONS AT TIMES SUITABLE FOR FAMILIES?	YES	NO	
	38	72	
DOES YOUR ORGANIZATION PROVIDE YOU WITH YEARLY MASTER HEALTH CHECK UP?	YES	NO	
	49	61	

Table 2: Respondents Views about Worklife Balance

BEING AN EMPLOYED MAN/WOMAN WHO IS HELPING YOU TO TAKE CARE OF YOUR CHILDREN?	SPOUSE	PARENTS	SERVANTS	CRECHE/DAYCENTRES	NONE
	63	8	11	11	17
HOW MANY HOURS IN A DAY DO YOU SPEND WITH YOUR CHILD/CHILDREN?	> 2 HOURS	2-4 HOURS	>5 HOURS		
	25	67	18		
DO YOU REGULARLY MEET YOUR CHILD/CHILDREN TEACHERS TO KNOW HOW YOUR CHILD IS PROGRESSING?	ONCE IN TWO WEEKS	ONCE IN A MONTH	ONCE IN 6 MONTHS	ONCE IN A YEAR	
	4	7	62	37	
DO YOU TAKE CARE OF?	OLDER PEOPLE	DEPENDENT ADULTS	ADULTS WITH DISABILITIES	CHILDREN WITH DISABILITIES	NONE
	28	27	7	2	46
IF YES, HOW MANY HOURS DO YOU SPEND WITH THEM?	> 2 HOURS	2-4 HOURS	>5 HOURS		
	78	27	5		
HOW DO YOU MANAGE STRESS ARISING FROM YOUR WORK?	YOGA	MEDITATION	ENTERTAINMENT	DANCE	MUSIC
	28	23	37	3	19
WHAT ARE THE PROVISIONS UNDER THE WLB POLICY OF YOUR COMPANY?	FLEXIBLE STARTING TIME	FLEXIBLE ENDING TIME	HOLIDAYS/ PAID TIME	JOB SHARING	NONE
	19	2	7	5	77
DOES YOUR ORGANIZATION PROVIDE YOU WITH FOLLOWING ADDITIONAL WORK PROVISIONS?	TELEPHONE FOR PERSONAL USE	COUNSELLING SERVICES FOR EMPLOYEES	HEALTH PROGRAMS	TRANSPORTATION	RELOCATION FACILITIES AND CHOICES
	44	17	36	8	5
DO YOU FEEL THAT THE FOLLOWING HINDRANCES WILL AFFECT YOUR WORK AND FAMILY COMMITMENTS?	LONG WORKING HOUR'S	COMPULSORY OVERTIME	SHIFT WORK	MEETINGS/TRAINING AFTER OFFICE HOURS	
	29	24	41	16	
DO ANY OF THE FOLLOWING HELP YOU BALANCE YOUR WORK AND FAMILY COMMITMENTS?	WORKING FROM HOME	LIKE CELLPHONES/	COLLEAGUES AT WORK	SUPPORT FROM FAMILY MEMBERS	
	51	18	37	4	
DO YOU SUFFER FROM ANY STRESS-RELATED DISEASE?	HYPERTENSION	OBESITY	DIABETES	FREQUENT HEADACHES	NONE
	37	19	34	9	11
HOW OFTEN WILL YOU HAVE REFRESHMENT DRINKS/SNACKS IN A DAY?	ONCE	TWICE	THRICE	> THREE TIMES	NONE
	38	13	27	17	15
HOW OFTEN DO YOU THINK OR WORRY ABOUT WORK (WHEN YOU ARE NOT ACTUALLY AT WORK OR TRAVELLING TO WORK)?	NEVER THINK ABOUT WORK	RARELY	SOMETIMES	OFTEN	ALWAYS
	6	21	28	11	44
IF YES HOW MANY HOURS YOU SPEND TIME FOR WORKING OUT?	>HALF AN HOUR	HALF HOUR TO	>HOUR		
	38	23	49		
WHERE DO YOU USUALLY PREFER TO DO YOUR WORKOUTS?	ORGANIZATIONS HEALTH CENTERS	NEAR RESIDENCE	NEARBY GYM		
	26	46	38		

CHI-SQUARE TEST

Is There a Relation between GENDER OF THE RESPONDENT and NUMBER OF SNACK BREAKS TAKEN BY HIM/HER PER DAY?

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	Percent	N	Percent	
GENDER * SNACK BREAKS PER DAY	110	100.0%	0	.0%	110	100.0%

Count	SNACK BREAKS PER DAY					Total
	1	2	3	4	5	
GENDER 1	14	6	12	10	9	51
GENDER 2	24	7	15	7	6	59
Total	38	13	27	17	15	110

CHI-SQUARE:

Frequencies			
GENDER			
	Observed N	Expected N	Residual
1	51	55	-4
2	59	55	4
Total	110		

	Observed N	Expected N	Residual
1	38	22	16
2	13	22	-9
3	27	22	5
4	17	22	-5
5	15	22	-7
Total	110		

	GENDER	SNACK BREAKS PER DAY
Chi-Square	.582a	19.818b
df	1	4
Asymp. Sig.	0.446	0.001

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 55.0.

b. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 22.0.

From the above SPSS calculation we infer that there is NO significant relation GENDER OF THE RESPONDENT and NUMBER OF SNACK BREAKS TAKEN BY HIM/HER PER DAY.

Is There a Relation between DAILY WORKING HOUSE OF THE RESPONDENT and HIS ABILITY TO MANAGE WORK STRESS?

DAILY WORKING HOURS * ABILITY TO MANAGE STRESS				
Count		ABILITY TO MANAGE STRESS		Total
		1	2	
DAILY WORKING HOURS	1	10	8	18
	2	34	42	76
	3	5	11	16
Total		49	61	110

CHI-SQUARE:

DAILY WORKING HOURS				ABILITY TO MANAGE STRESS			
	Observed N	Expected N	Residual		Observed N	Expected N	Residual
1	18	36.7	-18.7	1	49	55	-6
2	76	36.7	39.3	2	61	55	6
3	16	36.7	-20.7	Total	110		
Total	110						

Test Statistics					
	DAILYWORKINGHOURS	ABILITY TO MANAGE STRESS			
Chi-Square	63.345a	1.309b			
df	2	1			
Asymp. Sig.	0	0.253			

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 36.7.

b. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 55.0.

From the above SPSS calculation we infer that there is a significant relation between DAILY WORKING HOURS OF THE RESPONDENT and HIS ABILITY TO MANAGE WORK STRESS.

Is There a Relation between NUMBER OF WORKING DAYS OF THE RESPONDENT and HIS PERCEPTION OF HIS LOOSING QUALITY TIME SPENDS WITH FAMILY?

Count	MISSING QUALITY TIME			Total
	1	2	3	
NUMBER OF WORK DAYS				
1	5	5	7	17
2	14	10	19	43
3	29	15	6	50
Total	48	30	32	110

CHI-SQUARE:

	Observed N	Expected N	Residual
1	17	36.7	-19.7
2	43	36.7	6.3
3	50	36.7	13.3
Total	110		

	Observed N	Expected N	Residual
1	48	36.7	11.3
2	30	36.7	-6.7
3	32	36.7	-4.7
Total	110		

	WORK DAYS	MISSING QUALITY TIME
Chi-Square	16.491a	5.309a
df	2	2
Asymp. Sig.	0	0.07

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 36.7.

From the above SPSS calculation we infer that there is a significant relation between NUMBER OF WORKING DAYS OF THE RESPONDENT and HIS PERCEPTION OF HIS LOOSING QUALITY TIME SPENDS WITH FAMILY.

Is There a Relation between ALLOWING FAMILY MEMBERS RESPONDENTS TO INVOLVE IN HIS WORKLIFE and HIS ABILITY TO MANAGE STRESS?

Count		ABILITY TO MANAGE STRESS		Total
		1	2	
		FAMILY MEMBERS INVOLVED IN WORK ACHIEVEMENT	1	
	2	9	35	44
Total		49	61	110

CHI-SQUARE:

FAMILY MEMBERS INVOLVED IN WORK ACHIEVEMENT				ABILITY TO MANAGE STRESS			
	Observed N	Expected N	Residual		Observed N	Expected N	Residual
1	66	55	11	1	49	55	-6
2	44	55	-11	2	61	55	6
Total	110			Total	110		

Test Statistics					
	FAMILY MEMBERS INVOLVED IN WORK ACHIEVEMENT	ABILITY TO MANAGE STRESS			
Chi-Square	4.400 ^a	1.309 ^a			
df	1	1			
Asymp. Sig.	0.036	0.253			

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 55.0.

From the above SPSS calculation we infer that there is relation between ALLOWING FAMILY MEMBERS RESPONDENTS TO INVOLVE IN HIS WORKLIFE and HIS ABILITY TO MANAGE STRESS.

Is There a Relation between RESPONDENTS PROFESSIONAL POSITION and HIS ABILITY TO BALANCE WORKLIFE?

PROFESSIONAL POSITION * ABILITY TO BALANCE WORK LIFE				
Count		ABILITY TO BALANCE WORKLIFE		Total
		1	2	
PROFESSIONAL POSITION	1	5	12	17
	2	29	32	61
	3	24	8	32
Total		58	52	110

CHI-SQUARE:

PROFESSIONAL POSITION				ABILITY TO BALANCE WORKLIFE			
	Observed N	Expected N	Residual		Observed N	Expected N	Residual
1	17	36.7	-19.7	1	58	55	3
2	61	36.7	24.3	2	52	55	-3
3	32	36.7	-4.7	Total	110		
Total	110						

Test Statistics		
	PROFESSIONAL POSITION	ABILITY TO BALANCE WORKLIFE
Chi-Square	27.291a	.327b
df	2	1
Asymp. Sig.	.0	0.567

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 36.7.

b. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 55.0.

From the above SPSS calculation we infer that there is relation between RESPONDENTS PROFESSIONAL POSITION and HIS ABILITY TO BALANCE WORKLIFE.

Is There a Relation between TIME SPENT ON WORKOUT/ EXERCISE BY THE RESPONDENT AND HIS ABILITY TO MANAGE STRESS?

Count	ABILITY TO MANAGE STRESS		Total
	1	2	
WORKOUT /EXERCISE TIME			
1	10	28	38
2	11	12	23
3	28	21	49
Total	49	61	110

CHI-SQUARE:

WORKOUT/EXERCISE TIME				ABILITY TO MANAGE STRESS			
	Observed N	Expected N	Residual		Observed N	Expected N	Residual
1	38	36.7	1.3	1	49	55	-6
2	23	36.7	-13.7	2	61	55	6
3	49	36.7	12.3	Total	110		
Total	110						

Test Statistics		
	WORKOUT/ EXERCISE	ABILITY TO MANAGE
Chi-Square	9.291a	1.309b
df	2	1
Asymp. Sig.	0.01	0.253

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 36.7.

b. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 55.0.

From the above SPSS calculation we infer that there is a significant relation between TIME SPENT ON WORKOUT/EXERCISE BY THE RESPONDENT AND HIS ABILITY TO MANAGE STRESS.

FINDINGS

1. The maximum people working no of hours are the 8 -9 and 9 –10.
2. The maximum people 41 % are feeling unhappy to work due to the stress, pressures and lack of job satisfaction.
3. The hindrances that are affect the work life balance is long working hours 78%.

4. The maximum people are missing their quality of time spend to their family members i.e. 42 %.
5. The factors that are helpful for the balancing of work life are Job sharing, Flexible timings and holidays paid offs.
6. The job satisfaction of employees to their family lives and facilitating the role of work- family integration.
7. The employees will experience higher positive affect at home on days when they have experienced higher daily job satisfaction.
8. Daily job satisfaction and positive impact of work will also help for balancing the work life and personal life.
9. There are some factors which lead to causes the work life imbalances are more stress, frustration, more no of working hours, lack of job satisfaction, and lack of support from the department.
10. If the employees rating high on work-family role integration, those employees with segmented roles experienced a positive relationship between daily job satisfaction and negative effect, and there were relatively large differences in home negative effect on days of dissatisfying work between employees with highly integrated, versus highly segmented, roles.

RECOMMENDATION

The Work-life Balance is the important element because of the balancing of different roles. The balancing of all the elements is not an easy thing. It is very difficult. Work life balance is a choice an individual has to make. However, it is the organization that needs to take an initiative to help the employees. Today, an employee is not looking at their employer just a job but they want the company to care for their work life balance and their well being. If a company addresses these needs, in addition to providing great career opportunities, they can be very successful in providing job satisfaction to the employees. Companies are adopting new means to ensure that their employees get enough time to enjoy their personal life and spend time with family.

The Work Life Balance Survey aims to measure how effectively organization accommodate work life balance, by assessing employee's awareness of work life balance policies and their comfort levels in using these policies.

Effective work-life balance policies are valuable to businesses and organizations for a number of reasons, including:

- reduced employee's turnover rates
- becoming a good employer or an employer of choice
- increased return on investment in training as employees to stay longer
- reduced absenteeism and sick leave
- improved morale or satisfaction
- Greater employee's loyalty and commitment
- improved productivity

Work Life Balance (WLB) Policies impact employee personal and professional performance. It also investigates the relationship between work-life balance initiatives and employees' attitudes toward work-life conflict and the workplace in general. It aims to gain a better understanding of employees' views towards work-life balance initiatives and identifying organizational factors that may be important for employees achieving a better balance between work and non-work life.

Many Organizations conduct a research on work-life balance they are Research conducted by the Kenexa Research Institute (KRI), a division of Kenexa, evaluated how male and female workers perceive work-life balance and found that women are more positive than men in how they perceive their company's efforts to help them balance work and life responsibilities. The report is based on the analysis of data drawn from a representative sample of 10,000 U.S. workers who were surveyed through Work Trends, KRI's annual survey of worker opinions.

The results indicated a shift in women's perceptions about work-life balance. In the past, women often found it more difficult to maintain balance due to the competing pressures at work and demands at "The past two decades have witnessed a sharp decline in men's provider role, caused in part by growing female labor participation and in part by the weakening of men's absolute power due to increased rates of unemployment and underemployment". She continues on to state that "Women's growing earning power and commitment to the paid workforce together with the stagnation of men's social mobility make some families more financially dependent on women. As a result, the foundations of the male dominance structure have been eroded."

CONCLUSION

The Work-Life Balance is an important factor. Every Individual has to balance their different roles i.e. (working roles and non working roles).

There are some factors to balance their roles they have to prioritizing the activities, job satisfaction, organizational climate, family support and different facilities which are provided by the organization.

The balancing of different roles played by the employees in private banks is very less because they are having lot of pressures and stress on their jobs when compared to others. So the Management has to concentrate on these factors and try to develop the things which are influence the work-life balance of the employees and also improve them to balancing easily.

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