

“An Analysis of Work Life Balance in Public, Private and Cooperative Sector Banks in Rajasthan (In reference to Women Employees)”

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C E R T I F I C A T E

I feel great pleasure in certifying that the thesis entitled **“An Analysis of Work Life Balance in Public, Private and Cooperative Sector Banks in Rajasthan (In reference to Women Employees)”** is completed by **Poonam Sharma** under my guidance. She has completed the following requirements as per Ph.D regulations of the University.

- (a) Course work as per the university rules.
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ABSTRACT

In the recent era, the issue of work-life balance has gained more attention due to the reason that an individual's work life and personal life, refers to the effective management of multiple responsibilities at work place, at home, and in the other aspects of life. It is an issue that is important for both organization and its employees. The issue of work-life balance can be related to the demographic, economic and cultural diversities. The women employees, working in service sectors, generally, perform work under the conditions of extreme work pressure, inflexible working environment, huge complaint transaction and frequent customer interactions. In addition to that the women employees working in service sectors undergo the pressure of multi task and multi demand and command.

The women employees, owing to their nature, occupational background and personal reasons, most of the time lose their concentration at work places and therefore, led to be called as unproductive workers. The service sectors carries heavy responsibility centers and accountability make women to encounter work life balance related issues. Work, life and personal life are two sides of the mint. Creating and managing a balance between the work and personal life is considered to be a work life balance issues. Increasing work pressures, globalization and technological advancement have made it an issue with the sexes (male and female), all professionals, and working across all levels and all industries throughout the world. This study is a specific study of working life of female employees in private, public and Co-Operative sector banks of Kota City situated in Rajasthan, India. The study endeavors to explore the challenges associated with managing professional and personal life of women employees of the banking sector. These days, the corporate world is exceedingly demanding in India and work deadlines are getting tighter and, due to this work pressure, it becomes exceedingly difficult to maintain a work and family life balance, particularly, for women employees. It also tries to find causes and consequences of imbalance on the basis of gender, demographics, level of the hierarchy at the organizational level, welfare policies, growth pattern, family and societal commitments. The study concluded that work life balance has become a quest for professionals of banking industries and also that women employee's work better when they do make time for family and personal interests.

Work life balance is a state of equilibrium in which the demand of both professional and personal life is equal. Each role having different set of demands and when such role demands overlap, multiple problems are faced. In reality, life and work overlap and interact. In designing the work life policies employer should think that the commitment of employees can make the difference between those banks which compete at the marketplace and those which cannot. A balanced life for women is one where they spread their energy and effort between key areas of importance. This research study aims to figure out the perception of women about the initiative and policies of banks and effects of those initiatives on their lives.

In general, employee retention is the key point of human resource management. The main reason of rejection is negative work environment, unfair treatment, work pressure. The main major strategies for banking sector for more women employee retention of the workforce are attractive rewards and recognition, annual performance appraisal and training opportunities.

Career and goals are the most important factors in life. Most of the women are coming forward to work in order to support their family. This change is now natural and dynamic due to change of environment and economic conditions. The biggest challenge for women is how to balance the demands of family and career. The literature identifies the various aspects such as career advancement, Work Stress, Career aspiration, Work Family Conflict and Family Work Conflict, Child care in context with Work Life Balance (WLB) and its practices. This paper reveals the overview of the various challenges and issues faced by Women employees to achieve WLB. The sources referred in this paper include various journals, reports, internet sites etc. and the details has been given in the reference section.

Profession and objectives are the most imperative elements in life. The greater part of the ladies is impending forward to work keeping in mind the end goal to bolster their gang. This change is presently characteristic and element because of progress of environment and financial conditions. The greatest test for ladies is the most effective method to adjust the requests of family and profession. The writing distinguishes the different angles for example, professional success, Work Stress, Career desire, Work Family Conflict and Family Work Conflict, Child care in connection with Work Life Balance (WLB) and its hones. This paper uncovers the diagram of the different difficulties and issues confronted by Ladies workers to accomplish WLB. The sources alluded in this paper incorporate different diaries, reports, web destinations and so forth and the points of interest has been given in the reference segment.

Satisfaction from life and every work is the important aim of every one's life. We spent maximum time of our in working or involving in any economic activity which is the main sources of surviving our life. Every employee wants to get higher level of satisfaction from his job. Job satisfaction is the favorableness or un-favorableness with which employees view their work. Job satisfaction is a psychological concept and it is mostly depend upon the internal feeling of employees. There are a lot of independent variables on which job satisfaction is depending. These are educational qualifications, nature of work, pay, job security, promotional opportunities and family & work life balance. The employee's satisfaction improve the productivity and profit so it is important both employees and employer also. In this paper we tried to explain the concept and factor affecting job satisfaction and their significant relationship with all factors. The commercial banks have embarked on different management strategies as resorts to promote employees job satisfaction. The main purpose of the study is to identify the levels of job satisfaction among employees of all the banks and factors contributing to job satisfaction.

Candidate's Declaration

I, hereby, certify that the work, which is being presented in the thesis, entitled " An Analysis of work life balance in Public, Private and cooperative sector banks in Rajasthan (In reference to women employees)" in partial fulfillment of the requirement for the award of the Degree of Doctor of Philosophy, carried under the supervision of Professor/Dr. Anita Sukhwai. The thesis is submitted to the (University Kota Department of Commerce and Management /University Center/Research Center), University of Kota, Kota. The research represents my ideas in my own words and where others ideas or words have been included; I have adequately cited and referenced the original sources. The work presented in this thesis has not been submitted elsewhere for the award of any other degree or diploma from any Institutions. I also declare that I have adhered to all principles of academic honesty and integrity and have not misrepresented or fabricated or falsified any idea/data/fact/source in my submission. I understand that any violation of the above will cause for disciplinary action by the University and can evoke penal action from the sources which have thus not been properly cited or from whom proper permission has not been taken when needed.

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This is to certify that the above statement made by (Poonam Sharma) (Enrolment No F: 6()/Res/UOK/2017/4993-96.) is correct to the best of my knowledge.

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Poonam Sharma

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PREFACE

I have conducted the market research and analyzed the problems that the Indian women's are facing. In particular, I belong to a small city of Rajasthan named, Kota city, which is also renowned as an education city for IIT-JEE and Medical entrance examination. It was analyzed that women are not preferred to work and they have to manage their personal life and family responsibilities. This study, particularly analyzed the working conditions of women employees in banking sector. The banks situated in south-east of Rajasthan are not very cooperative with the women employees in managing their personal as well as professional life. Furthermore, it was also found that the women employees are not getting better employment opportunities in South-East of Rajasthan. In the beginning, I couldn't analyze the problem areas in banking sector. Therefore, while keeping in mind the problems female employees are facing in banking sectors, I am presenting this research study with the hope that it will help the people to understand the effective use of work life balance in the Banking sector. I have also conducted interviews and market research to analyze the present position of women employees and their role in banking Sector.

This research study will also be useful in removing the myths related to inefficiency of women employees in managing their personal as well as professional life.

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ABBREVIATIONS

WLB	Work Life Balance
R	Rejected Hypothesis
A	Accepted Hypothesis
FJC	Family job conflict
JFC	Job family conflict
JIF	Job interferes with family
FIJ	family interferes with Job
WFA	work-family assistance
FWA	Family work assistance
FFWA	family-friendly work arrangements
AWA	alternative work arrangements
ILO	International Labor Office
IBI	Imperial Bank of India
PSBs	Public Sector Banks
NPAs	Non Performing assets
RBI	Reserve bank of India

Chapter

1

Work-Life Balance (WLB): A Conceptual Framework

1.1 Introduction

The Work-Life balance (WL-balance) is essential for the "human beings," to maintain a healthy balance between the work and their personal life. These days, a large number of women employees are also actively participating in almost every kind of jobs. Recently, it has found that a large number of reputed banks in India are using the WL-balance program. WL-balance policies and programs are, an investment in an organization for improving productivity, reducing absenteeism, achieving improved customer services, better health, flexible working as well as satisfied and motivated workforce, especially in the banking industry (Sheryas B. 2017). Those employees who have better WL-balance contribute more towards the success of the organization. The organization can render better service to the customers by having productive and efficient employees. Family sphere changes that have impacted the WL-balance of individuals in today's context includes nuclear families, single-parent households, and dual earning parents, parents working at different locations and increasing household work (Shrirang S. Abhyankar 2017).

Recently, the emphasis has shifted towards the investigation of the favorable interaction between work and family role as well as roles outside work and family lives, and scholars have started to deliberate on the essence of WL-balance (Singh S. 2013). There are various issues in WL-balance of Parents, such as; parenting issues; need more time for children, showing work, frustration on children, Marital issues; Need more time for a spouse, not able to give a chance to the spouse. Role conflict/ Role guilt doubtful about how good they are in the roles, that they play at home, e.g., as a mother or as a daughter in law. (Murthy M. and Shastri S. 2015)

The organizations are using quality of WL-balance as a strategic tool to allure and keep the staff and more importantly to help them to maintain WL-balance with equal attention to performance and commitment to work (Toyaz Shekhar2016). Moreover, long working hours and long commuting hours are severely affecting the WL-balance of working parents in metro-cities. Therefore, there is need to research and investigate further on this subject to improve the lives and productivity of working men in the metro cities of India. Notably, studies on WL-balance and gender differences in middle-level managers have been indicating that women employees are more affected than men employees because of the comparatively higher rate of work-family conflict which arises due to their more responsibilities toward social life and household work.

1.2 Overview of WL-balance

In the United Kingdom, WL-balance expression first used in 1970. People have used this term to maintain proper separation between works and play (Kakar, 2017). WL-balance is termed as giving adequate priority and time to the work as well as personal life. It deals with an employee's ability to properly passionate between work and his or her social life, health, family, etc. There needs to be a proper balance between work and personal life of the employees. Therefore, in the modern era, WL-balance is playing a vital role in managing the working life of the people. In particular, WL-balance plays a crucial role for the women employees. Workers family life relationship is in the average level, juggling between the obligations towards the families and expectations of the organization can have severe implications for the life of an individual. The importance of healthy and happy employees correlated with better turnover and right decisions thus contributing to organizational goals. Assured good WL-balance will not only attract young and talent persons, and used to retain the existing experienced talent (Livia & Fratezak 2016).

WL-balance is about people having measures of control over when, where and how they have to manage their work and personal life. In today's technologically advanced working environment, it is feasible for the employees to work beyond the boundaries of organizations. Moreover, they are also able to keep in contact with the work. For the women employees, there are various methods; such as computers, emails, mobile phones, internet through which an employee can accomplish the

objectives of the bank (Bogaert and Vloeberghs, 2005). WL-balance has made feasible for all the employees to respond to the emails and voicemails whenever they needed. WL-balance is the kind of strategic issue that recognized as a vital importance for a large number of organizations in South East Rajasthan. WL-balance is a crucial area of human resource management, which primarily addressed by management, researcher, government, and employees. WL-balance involves three factors such as time balance, satisfaction balance, and involvement balance. It is essential for the people to give equal time to the family and work. Moreover, the employee should also get equally satisfied with family and work, and they take similar involvement in family and work issues.

Involvement of these three factors is helpful in efficiently performing in the organizations and at home. If an employee is not able to fulfill any of these factors, the employee has to face the work-family conflict. It is the type of conflict, which occurs when an employee is not able to maintain compatibility between the demand of work and family roles (Brennan, Voros and Brady, 2011). Moreover, it is difficult for the employees to participate in both parts adequately. This type of situation creates a problem among employees, led to the position of quitting intentions, job stress, and decreased job performance.

To complete the research study, the researcher has focused towards different concepts of WL-balance. The researcher has analyzed the importance of WL-balance for the women employees. WL-balance is useful to create an effective program to manage the diversified workforce. Organizations play an important role in how their employees make a deal with WL-balance. A large number of banks that take proactive measures to provide initiatives helps the women employees to cope with WL-balance. Now, banks need to be aware of the changing needs of the employees. Based on which, they have to provide flexible WL-balance strategies to retain the employees for the long-term period (Livia and Fratezak 2016).

WL-balance improves the overall living of the women employees. By studying the WL-balance, banks have started giving various opportunities to women employees. In the present competitive market situation, it is necessary for the banks to understand the concept of WL-balance. It may find that changing demographics in South East Rajasthan and other cities have forced the employers to include the idea of WL-balance and flexible working arrangements. Due to the high level of competition,

banks are facing recruitment challenges (Broughton and Strebler, 2008). Therefore, private, public, and cooperative sector banks in South East Rajasthan are also giving opportunities to women employees.

Giving opportunities to women employees is not sufficient for the banks, but they should also involve WL-balance. After the globalization, various cities in South East Rajasthan are changing the culture of the working environment in organizations. For example, Public & cooperative sector, banks are giving priority to women employees in civil services exams. In comparison to male candidates, female candidates selected easily. Moreover, the ratio of giving bank exams is high in case of female candidates. It is because, in public & cooperative sector banks, women employees get different facilities and holidays due to which they can maintain their personal as well as professional life. Banks are facing challenges in getting a suitable candidate for their job. Sometimes, female employees are more responsible in comparison to male employees. After the study, it analyzed that the female employees in Rajasthan are more efficient in doing management in the organizations. They are mostly placed in the position of the human resource manager in the banks (Castanheira, Rodrigues and Craig, 2010). They face problems in managing the working conditions and personal life. To overcome, such type of the issues, banks have started adopting WL-balance concept. This strategy is useful for them in retaining the employees for the long term.

At the same time, it is uncertain that WL-balance strategies are effective in reducing the stress of employees, but it is useful to improve the attitude of employees towards work. In today's working environment, organizations become more participative, and employees are not ready to manage the increased workloads of the banks. In such a situation, it is difficult for the women employees to maintain the demands of career and life responsibilities. Increasing participation of women employees has also increased the pressure on diversity management and WLB strategies (Forbes 2017).

The woman, in a job, has to focus towards additional responsibilities related to domestic matters (Collins, 2009). WL-balance is the broad concept, which involves giving proper priority to the career on one hand and family and pleasure on the other hand. Still, WL-balance is a general concept that needed to research correctly. Moreover, findings of this research study are useful for the individual, organization, and society at large scale. Similarly, when corporations in South East Rajasthan can

recruit the best employees, keep them trained and maintain the productivity, then indirectly they are ensuring the terms and conditions of employees which attract them to retain with the organizations.

It identified that adequately planned employment practices are helpful for the employees to achieve proper WL-balance. It is indirectly useful in making a significant improvement in the business of the banks. After changing the working environment of the banks, women employees should also get an equal employment opportunity. Thus, through WL-balance, banks can provide various opportunities to women as well (Chuang, Donegan, Ganon and Wei, 2011). Married women are facing more problems in comparison to female employees for working with an organization. Working women play an essential role in a group. Women employees mostly placed as human resource department and customer relations department.

In South East Rajasthan, all the male employees placed on the highest level because they have to focus towards the banks' policies and strategies. It is difficult for the banks to recruit the women employees for higher-level positions. It is because, at a higher level, women employees have to perform several tasks. Sometimes, they have to work for late hours, which create conflicts between work and family. Therefore, women employees should operate at a higher level, but if they can cope with family and work requirements.

WL-balance is necessary to manage in a woman's life, and it has become an essential subject because as per foreign countries in our country even in Rajasthan women's are regularly increasing in every sector. In past time, thinking of people were different, at that time only men's in the family go for earning and women's were only housewives, and they just do household work. However, today scenario has changed, and everyone thinking also altered regarding these men's earnings. Now women's are also working as an employee in every organization and become an essential part of any organization like for Human Resource management, and banks just prefer only women employees for this post. The primary factor behind this that inflation has gone very high, all the household expenses got very high, and only one man's income is not sufficient for the whole family if they would like to live a standard life. Due to this, women's are also becoming an earning source for the family. It has globally accepted that men's and women's have equal status in society and there should not be any

discrimination based on sex. Due to this, women's has come forward and now equally contributing income to the betterment of their family lives. (Stephan Kaiser, 2017).

Today, Rajasthan is also playing an important role in India's employment rate. With the increasing higher education, it has also become a subject, and everyone is taking seriously for this issue. Women's are increasing in every sector and every organization just because there are many benefits of women employee to the organization. Advantages are; women's are not short tempered as compared to men, women's take more serious their work, women also have the power to attract more customers, women's can manage human resources for the bank better than the men and women's has the weak heart which also sometimes work for organizations. Due to these benefits women, active involvement in any organization has rapidly increased.

1.3 Concept of WL-balance

The idea of work-life-balance has arisen because an individual's personal and work life put conflicting demands on one another. WL-balance is all about balancing in responsibilities at work and home. WL-balance is a very challenging issue faced by women employee in today's scenario due to their different playing role at home and the office. Women struggle is much more extent than male employees. Their struggle with personal and work life demands more consciousness than male employees. Compared to male employees, females have to undertake the most of the household duties and responsibilities. Therefore, women have to suffer more with their roles that they play at home and in the workplace. Women have to make many sacrifices due to their household duties like caring family, cooking food and taking care of the house and other assets of the house. Balance has defined as satisfaction or proper functioning at work and home without any significant conflict (Shaina Ervin, 2017).

Individuals and organizations alike that work can influence upon the quality of family life and work life introduced the term WL-balance (WL-balance) in 1980 in response to the growing agitation. Therefore, leading to the concepts of "family-job conflict" (FJC) and "Job-family conflict" (JFC). The former is also referred to as Job interferes with family" (JIF) while the latter may refer as, "family interferes with Job" (FIJ). In other words, from the scarcity or zero-sum perspective, time devoted to work construed as the time taken away from one's family life. Work/life programs existed in the 1930s. The policies and procedures established by an organization with the goal to

enable employees to do their jobs efficiently, and at the same time provide flexibility to handle personal concerns or problems with their family. People entering the workforce are more likely to turn down to promotions if it is the new work, which means, the employee has to bring more task at home. The old established joint Hindu family system facilitated a clear division of responsibilities between the old and the young regarding decision-making. The oldest male member of a patriarchal society considered as a head and he would make all the important decisions. The men would work outside the ménage, whereas the women are responsible for taking care of children and taking charge of multiple ménage responsibilities, including in some low-income families in certain regions of India, going far each day to bring daily essentials such as water and firewood. More recently, the scarcity perspective has given way to the expansion; improvement approach that views that work can facilitate participation at home and work. It has given rise to the plan of "work-family assistance (WFA) and "family-work assistance" (FWA) where experiences acquired at work can ease participation at home and work. These two notions have contributed to the construct of WL-balance where a balanced life consists of work and family that are mutually reinforcing the family experiences of workers can enrich their contribution to work and organizations, and vice-versa (Mrs. G. Kanthisree 2013).

Women employees' life is just like a two side of the same coin and both sides are important. They have to make compromises on one side to make a balance with the other side, spending more time on a single side could let negative impact and do not give job satisfaction as well as make a stress on employees. Previously it was not necessary for women to this extent just because women were working as subordinates or at a small position of the bank, but now in the 21st-century scenario has changed as women are standing on the same platform with men. Many women employees are working as CEO or director of the bank, which needs more consciousness at work and they have to devote the same time at home. These increasing capabilities of women arise the problem of managing personal and work life, due to this concept of work-life-balance has introduced. Working family conflicts are likely to increase globally, and relocation of women employee has supported this conflict (Hussain Saddam, 2016). It has also identified that some major factors had affected women employee WL-balance or harmony at home and workplace, organizational support, family expectations, parenting effects and professional skills. There are also some other work

and family related affecting factors in working women life. Working factors are considered as working time; which has the option to work part-time or working from home and family-related factors. In Rajasthan, it has taken for granted that activity is the prerogative and taking care of a child is for the woman. Women in Rajasthan are not enjoying a lot, at workplace setting, women's are the victim of molestation, and these are being harassed by their employer and other subordinates. Due to this harassment woman employee are not able to manage better working life. They are facing stress and other problems at work, which has affected their personal life too. Rajasthan has yet not developed as well as the people living here do not think as per international standard. Mostly women's are working in Rajasthan just for providing better facilities for their children and to making a standard of their life (European Research Studies, Volume XIII, Issue (1), 2010).

The concept of WL-balance is not new; it is just an old concept, today, which known as WL-balance. This idea only emphasizes the values and attitudes of a woman employee towards their professional and personal life. Proper WL-balance help to the woman to being productive with success in her career, it is not an easy task of making balance in professional and personal life. Some women employees feel this hectic and could not able to make a proper balance in their professional and personal life which forces them to leave the job just for a simple reason of taking care her children, aged in-laws/husband's parents and for some other family responsibilities. With the help of a husband, a woman employee also feels good in their WL-balance. Due to the change in technology, education, and revolution of the industry sector, the husband even thinks that they need to contribute to managing their wife professional and personal both lives. Today, some husbands help their wives in cooking and other household duties, to make the healthier life of their wife with a proper work-life balancing.

In India, especially in Rajasthan mostly female student choosing MBA as their higher education just because they would like to work after study at some senior level in a well-reputed organization. Generally, for a job in banking and other banks, they required qualified and well-experienced people. In southeast Rajasthan, banks are hiring more women, who are younger, more ambitious and highly educated. However, the central question is that "can these women strike a good WL-balance"? Banks are trying to appoint more women in their organization just because of many different aspects of women. According to a survey woman, the workforce in Indian banks is just

only 15% as compared to the total workforce. For increasing woman workforce in Indian banks, banks have to make some changes according to them. Circumstances and amenities for men employee and women employee should be different. Essential amenities should provide for all the women. Working culture and environment is more important for women. (WLB A Guide to Organization by Claire McCartney 1999).

They expect flexible and fixed working hours along with no late and night shifts. Job satisfaction for women is also involved as compare to men just because they also have to manage their family responsibilities. Women expect some privacy at their workstation to avoid unwanted elements from other employees. In Rajasthan located offices, it can be seen that the married women do not like interfere with male employees in their work, which is usually seen. Striking a good WL-balance is much more important for women to remove stress from their life. Mostly women in India found themselves uneasy in managing their WL-balance. They believe that if they would be able to have good WL-balance only then, they can move ahead with success in their career. It has also been identified that difficulties in balancing work life and personal life are the main reason for leaving a job of women employee in India. There is a saying by a brilliant scientist that "life is like riding a bicycle, to keep the balance, we must move on." When the rider is unable making a balance at the time of riding, then the passenger may fall. (Governing Body 312th Session, Geneva, November 2011).

WL-balance directly related to the employees, especially for a woman. As rider can fall due to unbalancing, same an employee can quit the job who failure in making good WL-balance. Today, balancing work life and in personal life needs more attention due to a massive workload. Traditionally the role of women confined with the cooking, cleaning, brought up the child and taking care of their family. They were just limited to their home responsibilities and duties and denied to go outside from home. Now the scenario has changed, and women also treated equally in society as men. Married women with children found it is a complex task for managing work and personal life. However, when children are independent, it becomes easy to manage WL-balance.

1.4 Definitions

WL balance, in its broadest sense, defined as a balancing in between one's office work and personal life. The particular definitions are given below:

1.4.1 Work

The meaning of the work can be as narrow as paid employment or as broad as an activity that involves effort.

Porter (2004) suggested that —the meaning of the work has varied across time and culture- a curse, a calling, a social obligation, a natural activity, a means to a better life or just what they do because they have to (Porter, 2004). The variety of meanings expressed demonstrates how individual the concept of work is, and that it is strongly influenced by the experiences of those defining it. The definition can be broad and inclusive as it recognizes the wide variety of work situations that may be encountered.

In particular, (Lewis 2003) suggests that work is often defined concerning obligated time, whether paid or unpaid. This definition incorporates the multiplicity of activities that people may consider is work-related. It includes the time one spends going out to paid employment, participating in volunteer activities, to the time spent to perform household duties or obtaining an education. Although it is clear that, many events are classified as work, which does not involve an individual, which is being paid. For this research, work will be understood to paid work, as that provides a certain amount of clarity when distinguishing life activities. The benefit of using this narrow definition of work is that it will ensure subjects interviewed in this study will be able to differentiate work and life issues. Individual perceptions about work will ultimately influence whether can be viewed from a positive or negative perspective and whether this view will lead to positive or negative outcomes for the organization (Douglas and Morris, 2006). There tend to be some underlying assumptions expressed in some of the literature.

The work is something the individual is compelled to undertake, to earn an income, and that it is more or less an intrusion into the activities in which he/she would much prefer to participate (Eikhof et al., 2007). It is this type of perception that leads to a negative view of what work means in people's lives and can also lead to feelings of dissatisfaction and frustration which in turn lead to a loss of productivity. Issues such as organizational design and work intensification can even put more pressure and stress on employees (Savery and Luks, 2000).

On the other hand, research shows that work is a very positive activity in the lives of many individuals. According to Eikhof et al. (2007), rather than being an intrusion, work can be a source of self-fulfillment and satisfaction. People can come to work when there is a sense of purpose and clarity of what they are aiming to achieve. There is a structure around what they are doing. Moreover, there are often clearly defining goals against which they can measure their performance. Therefore, they can ensure about what they have achieved. One study conducted in the United Kingdom revealed that over 60 percent of men and women are satisfied with their work situations and about 2.4 million workers prefer working with home indicating that work can provide a sense of purpose and happiness in people's lives (Wasles, 2004, Eikhof et al., 2007). Furthermore, it could suggest that the enjoyment of work has very positive outcomes, as more motivated employees are less likely to suffer from stress-induced conditions. It potentially leads to problems like absenteeism. This attitude will affect the way the people view the amount of time spent at work as opposed to the time they had available for what could be considered life activities (Burke et al., 2000).

1.4.2 Life

The technological revolution is supposed to bring an increased time for leisure (Lewis, 2003) and provide opportunities for individuals to pursue activities that gave them variety in their lives. In fact, people are working more extended hours than pre-industrial revolution workers (Evans et al., 2000). Throughout the history, there have been changes in the way individuals allocate their time because the days are defined regarding required activities. Typically, from the 1950's until the advent of more accommodating technology, workers would travel to the actual place of employment, carry out their work requirements, and at the end of the day return to their place of residence and undertake other duties or activities (Connell, 2005). It might have involved playing a sport, engaging in study, or having dinner with the family or even extended family. The weekend is a time when, unless employment required shift work, the individual participated in what would be seen as leisure activities or family time (Totheyrs et al., 2006).

1.4.3 Balance

"Whether you are a healthcare practitioner, attorney, parent and home manager regardless of your path the pull of 24/7 access to technology and the fast pace of modern life can feel overwhelming. It provides a holistic approach to finding the place of peace, purpose, and pleasure in an immensely readable and enlightening way and get started with improving one's life!" (Kathryn Kadilak, 2016,)

"B is for Balance, are a treasure chest of wisdom, insights that remind us that energy and purpose management are the keys to health, vitality, and professional renewal. Care for ourselves; we are better able to care for others." (Daniel J. Pesut, 2016)

"B is for Balance is a delightful, easy-to-read book that reminds us all that we do not live to work. In today's busy electronic world, it is refreshing to remind how to slow down, get in tune with our bodies, and enjoy life. This new edition addresses the real problem of sleep deficits and the impact on our lives. Weinstein threads her grandchild throughout the book, giving examples of life through a child's eye open door and lets us remember what it is like to be caught up in the wonder of life, not the busyness." (Carole Kenner, 2016)

"Sharon Weinstein has once again brought us back into balance for our life practices. Her new edition of B Is for Balance is full of inspiring, informative, and engaging self-caring practices that cannot be ignored for personal growth, knowledge, and control over our health and well-being. B Is for Balance for self and others on the path." (Jean Watson, 2016).

It is a process of finding and broadening self-awareness and alertness to new prospects. Wellness is becoming more critical to achieve the zenith of potential. To increase states of health and wellness, we can make wise choices and decisions. (Dossey, Luck, and Schaub, 2016)

Today we recognize that life's balance, health, and well-being are a discovery process to be more creative, more resilient, hardier, and learn how to reduce anxiety and fear around life's challenges, as well as when confronted with chronic disease and stress-related illnesses. (Dossey, B. M., 2017).

Table- 1
(Work life balance outcomes)

YEAR	AUTHOR	OUTCOMES
2009	Hilde Wierda-Boer H.,Gerris J.,vermulst A.,Malinen K.&Andersonbk.	WL-balance is a challenging issue for the organizations. WL-balance helps couples work in same organizations to balance between personal and professional life.
2010	Doble N &Supriya	WL-balance factors can help working women to maintain work life balance and increase work efficiency.
2011	Pagnana C E. ,Lerob D S & Wadsworth S. M. M.	Working women's are adopting off shifting to manage their time and take care of their children at the same time.
2012	Halbeslben J R B, Wheeler A R & Rossi A M	WL-balance gives opportunities as well as stress together to manage home and workplace.
2013	Hayman J & Rasmussen E	WL-balance policies are equally important for both female and male employees.
2014	R.Balaji	Organizations should refine the methodology in order to attend in depth understanding of work and life and should include multiple prospective such as stress, conflict, quality of life, health and work demands.
2015	OrogbuLilianObiageli	Organizations should implement WL-balance to improve their employee's performance and motivate them to serve efficiently and effectively in work and life activities.
2016	LiseBoussemart	WL-balance identifies gender and workplace diversity in the organization and position of responsibility to serve as role models with regard to gender equality.
2017	S. Mattessich, BS , K. Shea, D. Whitaker-Worth,	WL-balance should develop new strategies to better support to accomplish goals with high satisfactions and continue pursuing their career.

1.5 Conceptual Framework of Women career advancement

Women are working nine hours per day and five days in a week, and are challenged by the high workload. Therefore, most of them carry task and related responsibilities to home but maintaining a balance in between those two complicated situations in the

today's competitive life requires talent, tact, skill, and caution. Women have come-up with high work targets. There are several kinds of private methods or behaviors' that women, as an active manager of her work/life balance, can use, depending on the task, a woman may be able to balance the length and timing of her working day by supervisions. Some individuals may be able to make choices about employer, job or work projects based on hours; they will have at work. A woman may be ready to move closer to her workplace to lessen the amount of time she spends traveling to and from workplace daily for jobs with less flexible schedules.

Different factors across three levels play a role to determine the progress of women through organizational hierarchy. (Ines Wichert.2017)

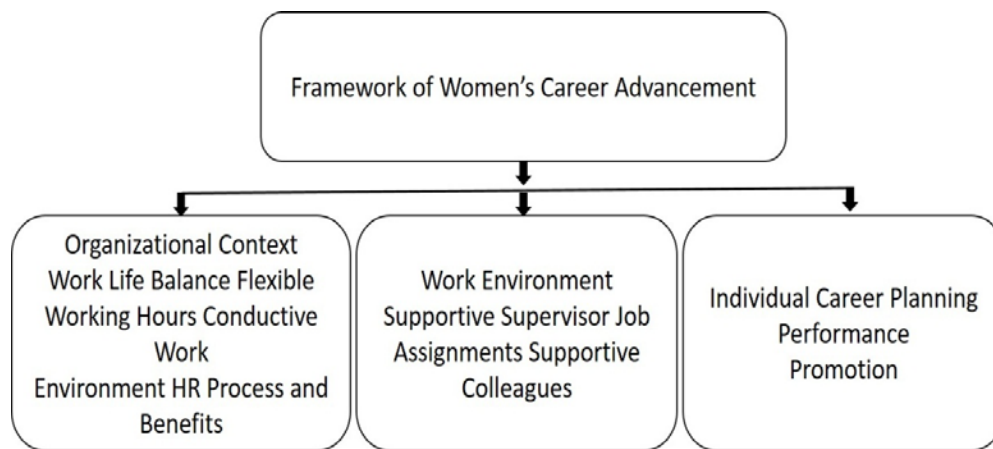


Fig: 1.5 Career Advancement

1.6 Components of work-life balance

- Time balance, which refers to the amount of time, given to work and non-work roles.
- Involvement balance, meaning the level of psychological involvement in our commitment to work and non-work roles.
- Satisfaction balance or the level of satisfaction with work and non-work roles.

This approach of WL balance, with time, participation and fulfillment components, enables a broad and more inclusive scenario to emerge. For example, someone who works three days a week and spends the rest of the week with the family may be unbalanced regarding time (i.e., equal measures of work and life). However, it may be equally committed to the work and non-work roles (maintained involvement) and may

also be completely pleased with the level of involvement in both work and family (balanced satisfaction). The person who works >50 hours a week might be perceived as not having work/life balance regarding time. However, like a person works only a few hours a week, this individual would also be unbalanced concerning time but may be quite content with this greater involvement in paid work (balanced satisfaction). Alternatively, the person who works 35 hours a week does not enjoy his or her work and spends the remained time pursuing preferred outside activities may be time-balanced but unbalanced relating to the involvement and fulfillment. Thus, achieving balance needs to be considered from multiple perspectives (E-book publishing House Delhi 2016). The word WL-balance is sometimes, considered as interwoven with WL conflict. However, it can be argued that the latter be more limited in scope than the former because the focus on work-family conflict is more about the relations between work & family. It is also referred to as family-friendly work arrangements, (FFWA), and in international literature, as alternative work arrangements (AWA).

WL-balance is the relationship between time and space of work & non-work in societies where income is predominantly generated, and distributed through labor markets. WL-balance is being aware of different demands on energy and time saving, the ability to make choices in the time and energy allocation knowing what values to apply. Much confusion and ambiguity surrounds in understanding and defining the term Work-Life Balance. As a term, in its right, WL-balance is rarely defined for reasons that will become clearer as the discussion progresses. Many authors attempt to define WL-balance policy or WL-balance arrangements. Nevertheless, it is possible to discern some distinct strands in the literature about definitional and conceptual issues. The first of these themes concerns the contention area of family friendly versus WL to reflect a wider and more comprehensive way of analyzing the issue, and to enable men and those without children. For example, to identify with them. However the perception that WL-balance policies are a family matter and aimed solely at women with children are still held by many employees & employers. Despite the worldwide quest for WL-balance very few have found the reasonable meaning of the concept: here are some proven definitions that will positively impact one's everyday value & balance. Best individual WL-balance will vary over time, often on a daily basis. The optimized balance today will probably be different for future.

The optimized balance when a person is single will be different when after marriage, and having children when a person is starting a new career versus when he/she is nearing retirement. There is no ideal approach in balancing, i.e., the way of balance is distinct for each of us because we all have different priorities and different lifestyles. However, at the core of an effective WL-balance definition are two key concepts that are relevant, they are everyday achievement and enjoyment, ideas, almost deceptive in their simplicity. Enlarging a fuller meaning of these two concepts takes us to most of the way a positive WL-balance achievement. Achievement means to finish the goal successfully, especially after working hard or achieving the desired goals. Enjoyment does not merely happiness, but it is a combination of happiness, celebration, pride, satisfaction, and loves a sense of well-being and all the joys of living. Achievement and enjoyment are the two sides of the coin value in life. One cannot have one without the other. Trying to live life alone is not the way, and therefore so much "successful" people are not satisfied, or not, as happy as they should be (Mrs. G. Kanthisree 2013).

1.7 Needs and Importance of WL-balance

Working with women's and men's needs different attention and amenities at the workplace. Basic amenities could be the same but like women's need more private and decent place in the organization. Women's get molested sometimes abused by subordinates and their seniors, so this lets to take more attention on this subject for the human resource manager. Sexual harassment is also a problem with women's at the workplace. It is an offense to harass any employee as well as being harassed sexually is also an offense. Also of these problems, women's also have to manage their personal life also. Management of personal life of men and women is also different just because women's has to manage some other task along with their working like they have to manage their house, cook food, caring their children and they also manage their family care.

Organizations need to realize that the concept of WL-balance is not merely a mission statement on the corporate brochure. There may be a need to re-engineer work procedure to accommodate both job and personal requirements. As an employee, the individual need to understand the impact of an imbalanced lifestyle on life career. (Robert Walter 2016).

1.7.1 *Restoring the balance*

If someone is trying to perform more than his/her task at the same time, he/she may make a mistake and self-burden. Prolonged repeated multi-tasking often lead to stress and can damage the physical and emotional health over time.

1.7.2 *Learn about priorities*

Instead of trying to accomplish all the tasks at once and moving back and forth from one role to another, it is better to learn to make preferences and work on the most important work first, spreading the rest of the tasks over a possible timeline. Start off by making appropriate use of the retained leave. Taking proper rest helps the person to recharge himself so that one can prepare well for the upcoming challenges at the workplace.

1.7.3 *Step out for lunch*

Lunchtime is the best opportunity to get a break from work, yet many people end up working during their lunchtime. In such cases, the person may also miss out on a chance to socialize and get relaxed. The more you felt time-squeezed and weighed down by work, the more you should step away from your desk and enjoy the company of your friends and colleagues. This may be difficult to do at the beginning, but one may soon feel the benefits.

1.7.4 *Leave work on time*

There may be days when you have to work until late night or are asked to do overtime, but try not to make it a habit of staying new for the sake of it. Don't feel that you will not be taken seriously if you leave the job place on time. Try and prioritize your work, so you need not hurry to get them finished before the day off. As an employee, you are required to understand the impact of an imbalanced lifestyle could have on you and your career.

1.7.5 *Maintaining that balance*

It is not easy to achieve a WL-balance these days, as people are always forced to work quickly to overcome with an increasing workload. Do not be discouraged, however; there are little steps that can be taken to keep one's life on the right track. A growing number of employers recognize that an imbalanced lifestyle can ultimately affect their satisfaction level, outcome, and work performance, and that is not a good productivity for a person.

1.8 WL-balance Policies

Work-Life Balance is the concept with several connotations and different consequences within and among stakeholders. Over the past two decades the phrase work "family and work "life balance has received notable attention from employees, employers, politicians, academics, and the media. The concept dubbed a "barbecue-stopper "by Australian Prime Minister John Howard, has been described as the "most prominent policy they have. Concerns about WL balance have become salient for some reasons. Demographic and social changes have resulted in more women entering the workforce, working mothers becoming the norm rather than the exception. Technological advancement (e.g., cell phones, e-mail, fax) have made it easier for work demand to intrude into the family and personal life. Furthermore, the move towards global competition has increased pressure on organizations and individual employees alike to be more flexible and responsive to change. (HR Strategy and Planning ministry of India April 2017)

However, it is in the context of current skill shortages and the prospect of an aging workforce that it is now imperative for organizations to embrace WL balance practices to attract and retain talent, not only from traditional sources but also from untapped and diverse social groups. These are social groups whose lifestyles can often demand more significant attention to work/life balance: working mothers, mature workers, and some minority groups.

For future commercial sustainability, organizations need to ensure they not just encourage but mandate a practical and workable work/life balance policy, benefiting and meeting the needs of both the organization and its employees. Moreover, importantly, organizations not providing a real opportunity for employee WL balance are opening themselves up to increasing numbers of unsatisfied and unproductive employees and hence increased attrition rates. Merely creating a WL policy framework is not enough; fostering an organizational culture that supports the use of available policies is also of great importance.

In the climate managing, the boundary between home and work is becoming more challenging. There is a need for employers and employees alike to find flexible and innovative solutions that maximize productivity without damaging employees well – being, their family relationships and other aspects of life. Furthermore, the provision of work-life balance policies is likely to play a role in recruiting and

retaining good – quality employees and maintaining a competitive edge in a demanding marketplace. (Mrs. G. Kantishree 2013)

WL-balance policies are often referred to in practice as 'flexible working' and include the following different ways of working: Mayberry (2006) has identified over 100 variations of WLB policies. Amongst the alternatives that organizations offer are the on-site or subsidized child and elder care, flexible working schedules, job sharing and employee assistance program (Dalcos & Daley, 2009; Hobsor *et al.*, 2001). Although these alternatives vary considerably, according to Dex (2004), Employers realize that the quality of an employee's personal and family life impacts work quality and that there are concrete business reasons to promote work and non-work integration (Lockwood, 2003). As Vlems (2005) notes, when organizations decide to facilitate their employees' WL-balance, they choose from a wide array of options that include:

- Part-time working
- Job sharing
- Flextime term
- Time working
- Shift working
- Annualized hours
- Compressed hours
- Teleporting / e-working
- Home working
- Career breaks
- Study leave
- Zero hours contracts
- V-Time

The general aim of such working time policies is to strike a balance between employment and domestic commitments that is equitable and beneficial to both employer and employee. The most successful of these systems are those that have been implemented, after a consultation process between employer and employee.

Some of the terms used in the literature on WL-balance are not commonly used or may be unfamiliar. Thus explanations and definitions are given below:

- **WLB:** WL-balance also referred to as family-friendly work arrangements (FFWA), and, in international literature, as alternative work arrangements (AWA).
- **V-Time:** This is voluntary overtime to meet production needs; extra hours are 'banked' and taken as time off or as additional pay. It differs from flextime

where starting and finishing times are staggered and can mean reduced or increased weekly working hours over a period.

- **Zero hours contract:** this is an adjustable contract that does not identify the amount of time an employee will spend each year on their employment, leaving it open to meet requirements.
- **E-working:** the term used to describe flexible working that can be done from any place using latest technologies such as computers, and laptops, wireless internet connection, and mobile phones.
- **Tele-working:** This is where the location is flexible by using technologies to accomplish work. It also allows work to be done from home, also, known as E-working.
- **Term-time is working:** This is when a parent is allowed to work only during school term times, with all school holidays off. Payment can be calculated by usual payment (with no payment during holidays), or salaries can be spread out across the year.

Recently, international research has shown that there is a higher focus on introducing and implementing workplace flexibility (flexi time) compared to other WLB initiatives (Carlson, Grywacz & Kacmar, 2010).

1.9 Factors influencing WL-balance

In the globally competitive world, the term Work-Life Balance is gaining importance, and it is time for banks to start thinking strategically and come up with innovative solutions, which provides the better balance between work and life for its employees. (Devadoss AV, Minnie JB (2013), some key factors influencing work-life balance are listed below: (Shobitha Poullose & Sudarsan 2014)

- 1.9.1 Balance of Family, Life, and Work
- 1.9.2 Work/Life Conflict
- 1.9.3 The End of the Zero-Sum Game
- 1.9.4 Must Success Cost So Much?
- 1.9.5 Management Women and the New Facts of Life
- 1.9.6 What Do Men Want?
- 1.9.7 The new psychological contract

1.9.1 Balance of Family, Life, and Work

In recent years, the term “work/life balance” has replaced what used to be known as “work/family balance.” Although, the concept of family has broadened to encompass extended families shared parenting and a wide range of social and support networks and communities. The semantic shift from work/family to work/life arises from a recognition that care of dependent children is by no means the only important non-work function (Shobitha Poulose & Sudarsan 2014). Other life activities that need to be balanced with employment may include study, sport, and exercise, volunteer work, hobbies or care of the elderly. “Eldercare” in particular is becoming a growing issue for employers. The timing of these caregiving responsibilities is essential because people are established in their careers before the problem arises. Hence, eldercare has the potential to generate higher corporate interest and response than did childcare.

1.9.2 Work/Life Conflict

Work/life balance is out of the picture when the pressures from one role make it challenging to comply with the demands of the other. It is known as work/life conflict (Shobitha Poulose & Sudarsan 2014). It means that, if the individuals do not feel they have a right mix and integration of work and non-work roles, they may experience adverse or conflicting outcomes. It implies a bi-directional relationship where work can interfere with non-work responsibilities (work/life conflict) and vice versa (life/work conflict). Employees who experience increased stress due to work/life conflict are less productive, less committed to, and satisfied with, their organization and more likely to be absent or leave the organization.

Individuals experiencing interference between work and personal lives are also significantly more likely to suffer from reduced psychological well-being and physical health. It is reported that people who experienced WL conflict, are nearly 30 times more likely to suffer from a mood disorder (e.g., depression), 10 times more likely to have an anxiety disorder and 11 times more likely to have a substance-dependence disorder (e.g., heavy drinking), 3 times more likely to suffer from heart issues, infections, injuries, mental disorders, and back pain and 5 times more likely to suffer from the cancer

(Social Development Canada 2004). On the other hand, employees with lower levels of work/life conflict report higher job satisfaction overall.

1.9.3 The End of the Zero-Sum Game

Most banks view the job and personal life as competing priorities in a zero-sum game, in which gain in one area means a loss in the other. (Shobitha Poulouse & Sudarsan 2014) From this traditional perspective, managers decide how their employees work, and personal lives should intersect and often view WL programs as just so much social welfare. A new breed of managers, However, is trying a new jack, one in which managers and employees collaborate to achieve work and personal objectives to everyone's benefit.

Such managers may use three principal. The first is to inform their employees about business priorities and to encourage them to be just clear about personal priorities as well. The second is to recognize and support their employees as a whole people, not only acknowledging but also celebrating their roles outside the workplace. The third is to experiment with the way work continually gets done, looking for the ways that improve the organization's performance and allow employees to pursue personal works.

By following the principle mentioned above managers operate under the assumption that work and personal life are not competing for priorities but corresponding ones. In essence, they have adopted a win-win philosophy.

1.9.4 Must Success Cost So Much

Undeniably, many people who reach executive positions in organizations do so at the expense of their personal lives. (Shobitha Poulouse and Sudarsan, 2014). They spend long hours at stressful and tension jobs and retreat to their homes not for comfort and substance but for a place to hide and vent feelings left over a bad at the office. Other executives, who endure the same long working hours and stressed jobs, come at home full of energy and excitement. What distinguishes the two groups of people are the psychological differences aside, the executives who successfully cross the line from work to personal life can do three things better than the other executives. They adapt well to change positions, they find the right jobs for them, and they handle career disappointments well. The potential harmful emotional spillover; and how the

organizations might face obstacles to coordinating one's private and professional lives and the essential points of discussion.

1.9.5 *Management Women and the New Facts of Life*

Women managers cost more to be hired compared to men. (Shobitha Poullose and Sudarsan, 2014). Therefore, banks are more likely to lose the money they invest in developing women managers. The disparity in cost has two causes: maternity and tradition. Many women take maternity leave, and some find it difficult to return to work on schedule. However, even an extended maternity leave is a small portion of a whole career. The real cost differential – lost investment in women is a result of the clash between male and female expectations. Smart, competitive, career-primary women are active managers and serve as beacons for the younger women banks need. Career-and-family women, on the other hand, are willing to trade ambition for the flexibility to raise their families. This willingness to forgo advancement but still give their best can significantly upgrade middle management.

Opportunity, flexibility and family support are the keys to retaining the best women and eliminating the extra cost of employing them. The opening means judging and promoting ambitious women on the same terms as men. Flexibility says allowing women to share jobs, work part-time, work from home while there are young. Family support means principally, childcare

1.9.6 *What Do Men Want?*

While there has been much study regarding the mysterious needs of women, there have been fewer questions on what men wanted mainly in the realm of work. (Shobitha P. & Sudarsan, 2014) After all, a man's profession and ability to bring home a paycheck have traditionally defined who that man was. Moreover, given that most men grew up believing in the conventional symbols of manhood, status, there are still apparent emotional and financial costs involved in making other choices. A new organization man has indeed emerged as one who wants to be an involved father with no loss of income, prestige and corporate support, and no diminished sense of manhood. However, since many banks still seem dedication to career the sole marker of professional success, this new man may believe that he has to hide his participation at home. Instead of taking advantage of bank's parental leave

policies, for instance, he's likely to use sick days to watch over a new baby. If the organizations do not develop suitable plans and strategies, they also lose their best and brightest men if they do not address the needs of the 1990's man. Another factor that could affect WL-balance is job engagement. Engagement is the state in which individuals are emotionally and intellectually committed to the organization as measured by three primary behaviors such as stay and strive (Jawaharrani & Susi, 2011). McCarthy et al. (2013) found that such effort has a positive impact on employee's work-life balance. Besides that, other works of literature have also shown that organizational support affects WL-balance, in which it moderates the relationship between various factors and WL-balance (Amarakoon & Wickramasinghe, 2010; Nasurdin & Driscoll, 2012)

1.9.7 *The New Psychological Contract*

A great deal has been written about the changing psychological contract between employees and employers (Cavanaugh and Noe, 1999). The rise in global competition and advances in information technology are considered to be two of the major forces behind the new contract (Schalk and Rousseau, 2001) to determine what may have changed; it is essential to understand the basis for comparison. The old psychological contract was characterized by the paternalism of employers towards their employees (Cavanaugh and Noe, 1999). Under the traditional arrangement which is mostly non-existent today, employers offered a lifetime career in a single organization in exchange for continued loyal service (Hall and Mirvwas, 1996). Some have argued that the old contract be more mythical than real. Today's psychological arrangement is characterized by the recognition that the employee and employer share responsibility for maintaining the relationship for as long as it is mutually beneficial (Altman and Post, 1996; Sparrow, 2000).

The new psychological contract has created a canvas of commitment, but the loyalty is still possible under the original contract. It can be achieved through development opportunities and flexibility in exchange for performance and adaptability and assume that individual employees are to be entirely responsible for their career development. Employers unwilling to bear any of the responsibility for employee's professional growth are likely to find

themselves in violation of the psychological contract. Research shows that high levels of breach of mental contract have some potentially negative repercussions, including increased likelihood of exit, neglect behaviors and decreased demonstration of loyalty and organizational commitment.

The factors, such as age, income, experience, marital status influence women employees in their WL-balance. Various study and survey have done on the impact of demographic factors on women WL-balance. Age plays a vital role in managing WL-balance as before 22, or married women find herself easy to maintain their working and personal life just because they do not have significant responsibilities in age period of 18 to 22. After 22 years or after marriage it becomes tough to manage WL-balance because home and family responsibilities take place after the wedding. As in Rajasthan majority of women get married in 20 to 30 years of age, and this is a very complicated period of women life. After marriage children, responsibilities also take place in a women life which also make hard to making good WL-balance. Another is a socio-economic factor for working women is an experience. According to a survey, women having 0-5 years' experience find difficulties in WL-balance while above five years' experience women feel free to manage their personal and work life and it becomes more comfortable with more experience (Gambles & Rapoport, 2006).

Income is also an economic factor which impacts WL-balance of a woman. Responsibilities associated with a high salary job are always more as compare to low salary job. More responsibilities may require more attention on working life which also makes it difficult to balance the personal life. Job security and job satisfaction are also necessary for a good WL-balance. Job satisfaction keeps the women employee with the organization for a long time. Job satisfaction is associated with the environment and the culture of the organization. Job satisfaction and job security help to remove stress and make easy for managing work and personal life. Some women employees did not find any significant impact of demographic variables. Mostly these variables are associated with the senior level and high salary job. The relationship between demographic variables and WL-balance of women employee will be

an essential aspect of designing and making policies for helping women in their WL-balance.

Today in twenty-first-century employers are also taking part in WL-balance of their employees as they are too aware that proper WL-balance of employees will give more productive to the organization. WL-balance of employees in an organization is directly associated with the monetary benefits of the organization just because when WL-balance of employees is right, then they will be more productive to the organization and reduce absenteeism, highly motivated and will be good for health. Employer's contribution in employees WL-balance is also helpful for them just because they feel more job satisfaction and can understand and use tactics which they have taught in training session for managing their personal and professional life. Training and other meeting are used today by employers for helping their employees in making better WL-balance.

Employers are also offering to their employee some different type of facilities with which employee could also found they easy in WL-balance such facilities are homework and job sharing. It has been identified that most of the organization are using latest information technology software for their working and these kinds of software allow people to work from anywhere. With the help of information, technology employee can work from anywhere even they can work from their home which enables them to work with taking care of the child and elder people of their family. Job sharing is another option which is also very helpful in WL-balance. Job sharing is all about to share their responsibilities with their colleague or same level executive. Job sharing could be done with those people who are unmarried or have fewer family responsibilities. Job sharing is not possible today just because every organization put lots of duties to their employee so when they are not even done their responsibilities than it makes hard to them to take others responsibilities. (E-book publishing House 2016)

Employees who work flexibly and easy often have a greater sense of responsibility, ownership, leadership, and control of their working life. At the situation where employers are also contributing to helping their employee to balance their personal and professional life, this can be rewarded by increased

loyalty and commitment. The employee will also feel more able to focus on their work and to develop their career. Employers are also responding positively on for providing flexibility of work to their employee. Every kind of organization does not offer work flexibility to their employee; it is just in some business such as hotel industry, restaurants, health and social work, warehouse, shops and some other financial services. Every organization who uses the flexibility of work to their employee could also adopt different flexibility such as flexible working may cover working hours during the day, weekly hours or can be based upon yearly hours. Flexible working sometimes is also known as part-time works which can be managed from home. These kinds of such works are easy to work women so that they can work and same time takes care of their family and children's. There are many merits and demerits of flexitime working, from both points of view of employer, and employees.

Job sharing is also one of the best options in which two or more employee share responsibility for full-time work. They share the pay and benefits in the proportion according to their working hours. Job shares may work split days, split weeks or alternate weeks. These types of options are often used by those people who cannot work for full time or have so many other responsibilities. Such as a woman has lots of duties as they have to take care of their child and family also with their working so it is much beneficial for the working women that they can work and also take care of their family. Job sharing and flexitime work do not often use by the male employee just because in these kinds of such work they will also get paid according to their working hours and it would be less as compared to full-time work. These kinds of works and facilities can only support for the betterment of their family. There are also some other types of organization which solely focused on part-time workers or working women. These kinds of such steps by the employer has even helpful for working women to make their work and personal life balance in the way that they will get more job satisfaction and better care of their family and children even without taking the services of child care and others such kind of organizations.

From the organization's point of view, it is important for the banks to recognize the balance between work and personal life of the women

(Collins11, 2010). In the current business organizations, it is necessary for the banks to adopt the HR policies and strategies in such a manner that it will lead to the balance between work and personal life of the employees. Moreover, banks in South East Rajasthan also have to manage the diverse human resource. Women employees also become aware of their rights in the organizations. It is essential for them to understand the requirements of the organizations. WL-balance has put a positive impact on the working women. It is because they can take effective decisions for the business and also take active participation in the workplace and family.

In South East Rajasthan, still large number of women is consumed by unpaid work, mainly when there are children in the family. Further, there are several limitations for the women before working in the organizations and manufacturing area. Some of the limitations are; many likely women are unable to meet the requirements of the bank as well as same time and location, many women work in factories, as a farmer. They may not allocate proper time to spend with her family and some of the women having work outside the city where she lives, so it is difficult to meet with the family once in a week.

This study explored Indian employee maintaining a healthy WL-balance throughout their careers (Connaway and Powell12, 2010). Questions from various employees in private and public banks are helpful in analyzing the problem areas in the banks. By which, the researcher can effectively conduct the research study. In addition to this, this research study is also useful for the small banks to understand the importance of WL-balance for managing the human resource. The study focuses on the role and scope of the women's organizations. In these organizations, the legislative level is enhancing women's participation in politics between 1992 and 2004. Within this period the time frame is guided by the fact that there was a rapid increase of no of women's organizations championing for women's participation in politics.

Some of the organizations in South East Rajasthan do not support WL-balance and create the problem for women employees. Some organizations give rewards to the employees that give long hours to the organizations and also fulfill the organizational commitment. Further, hostile and isolated working environment for the employees also creates a problem in WL-balance.

These types of behavior by the employers within the organization are the primary barrier for WL-balance. Some of the organizations do not have proper knowledge about WL-balance due to which they are not able to make an appropriate communication with employees.

A large number of banks in South East Rajasthan do not understand the importance of WL-balance (Hansen and Levin, 2010). Majorly small banks do not use the WL-balance approach which creates the problem in managing the working structure by the women employees. Lack of communication is the major drawback for the banks to understand the concept of WL-balance. Higher level managers do not listen to the problems of women due to which they are not able to work with high-level organizations. Proper communication with employees can promote WL-balance in the organizations.

1.10 Theories of WL-balance

The intersection of work and personal life is mainly challenged by a lack of commonly established basic language and key constructs no single prevailing framework or perspective is universally established (Pitt-Catsouphes et al., 2006). The academic body of knowledge regarding WL scholarship relies on a multiplicity of theoretical frameworks (Morris and Madsen, 2007), which include spill-over, compensation, resource drain, enrichment, congruence, work-family conflict, segmentation, facilitation, integration, and ecology theories (Clark, 2000; Edwards and Rothbard, 2000; Frone, 2003; Frone, Russell and Cooper, 1992; Greenhaus and Powell, 2006; Zedeck and Mosier, 1990).

1.10.1 Spill-Over Theory

The Spill-over is a process whereby knowledge in one role affects the knowledge on the other, makes the role more similar. The study has examined the spill-over of mood, values, skills, and behaviors, from one role to another (Edwards and Rothbard, 2000). Although the most of that research has focused on mood spill-over. The experiences resulting from spill-over can manifest themselves as either positive or negative (Morris and Madsen, 2007). In the various researchers, spill-over has also been termed as a generalization, isomorphism,

continuation, extension, familiarity, and similarity (Edwards and Rothbard, 2000; Staines, 1980; Zedeck, 1992). There are two interpretations of spill-over (Edwards and Rothbard, 2000):

(a) The positive association between personal life and job role satisfaction (Zedeck, 1992).

(b) Transference in the entirety of skills and behaviors between domains (Repetti, 1987).

Such as when tired from the job is experienced at home or when family needs affect the work needs. In a research of spill-over, Williams and Alliger (1994) used experience sampling methodology to examine mood-related spill-over on a daily basis. The findings suggested that working parents in their sample were more likely to bring job-related emotions to home than they were to transfer family related emotions to the workplace.

1.10.2 Theory of Compensation

Compensation theory refers to the efforts intended at countering negative experiences in one area through increasing attempts for positive experiences in another area. An example would be an unsatisfied employee focus more on family than the job, thus reallocating human resources (Edwards and Rothbard, (2000). As per the Zedeck and Mosier (1990), compensation can be explained in two broad categories; supplemental and reactive. Supplemental compensation occurs when positive experiences are not sufficient at work, and therefore pursued at home. Reactive compensation occurs when negative job experiences are made up through positive home experiences (Zedeck and Mosier). In other words, compensation theory explains that there is a different relationship between job life and personal life> thus, workers attempt to satisfy voids from one area by satisfying themselves by the other (Clark, 2000). Tenbrunsel et al., (1995) also reported the compensatory relationship between work and life roles for employees. According to Rothbard (2001) women who experienced negative affect from home and family becomes more

engaged with their job role which is consistent with a compensation theory.

1.10.3 Theory of Resource drain

Resource drain theory is related to the transfer of resources from one to another area possibly because of limited resources (time, money, and attention) (Morris and Madsen, 2007). Resources can also be shifted to other domains that may not relate to the work and family, such as community or personal pursuits (Edwards and Rothbard, 2000).

1.10.4 Theory of Enrichment

Enrichment theory is related to the degree to which experiences from instrumental sources (skills, abilities, values) or effective sources (mood, satisfaction) enhance the quality of the other area (Morris and Madsen, 2007). Greenhaus and Powell (2006) defined enrichment as "the extent to which experiences in one role improved the quality of life in the other role" (p. 73) and also mentioned that employees perceive that their job and life roles enrich each other. Zedeck and Mosier (1990) used the term instrumental to characterize this notion, which states that good work outcomes lead to good life outcomes and vice versa.

1.10.5 Theory of Congruence

Congruence theory refers to how additional variables that are not directly related to work or family influence the balance of multiple roles. While spillover is a direct relationship between work and family, congruence attributes similarity through a third variable, like personality traits, behavioral styles, genetic forces, and socio-cultural forces (Edwards and Rothbard, 2000; Staines, 1980; Zedeck, 1992). Based on congruence theory, a third variable such as intelligence or level of education could positively affect both work and life domains.

1.10.6 Theory of Segmentation

Segmentation theory is related to the feeling of job life and family life as separate areas that do not affect each other (Edwards and Rothbard, 2000). Segmentation describes the separation of work and life, in a way such that the both parts do not affect one another (Edwards and

Rothband, 2000; Staines, 1980; Zedeck, 1992). Since the industrial revolution, work life and family life have been inherently separated by time, space, and function. Piotrkowski (1979) expressed this process as what occurs when people actively suppress work-related thoughts, feelings, and behaviors' in the life domain, and vice versa. As this has been proven no longer to be true (Kanter, 1977) and conceivably never was, particularly for female workers, segmentation is now referred to as the active process that people use to form and maintain boundaries between work and family. The literature also suggests the usage of the terms compartmentalization, independence, separateness, disengagement and neutrality to describe this theory (Edwards and Rothbard, 2000). Piotrkowski (1979) avers that some people may actively suppress work-related thoughts, feelings and behaviors while at home, and vice versa.

1.10.7 Theory of Facilitation

Facilitation theory is related to the involvement in one role cultivate and enhances the participation in another role. This portability of augmentation can comprise experience, skills, resources, and knowledge (Edwards and Rothbard, 2000). Grzywacz (2002), facilitation occurs because social systems naturally utilize available means to improve situations without regard for domain limitations.

1.10.8 Theory of Integration

Integration theory is related to the holistic view that a healthy system of flexible and permeable boundaries can better facilitate and encourage job life and personal life. The community-life domains (Clark, 2000), Morris and Madsen (2007) acknowledged that integration approach best portrays the incorporation of additional contextual elements, such as community, into the body of knowledge regarding work life and personal life. Integration calls for contemporary understandings that retool traditional WL paradigms, making all stakeholders (employers, workers, and communities) active partners with equal voices in the formation of a holistic model of WL-balance (Morris and Madsen, 2007), Googins (1997) believed that an approach to work and family

that includes all parties and shared responsibility will yield better results in both domains than solutions shaped in isolation.

1.10.9 Theory of Ecology

An ecological systems approach is regarding the suggestion that work life and personal life are a linked function of process, person, context, and time characteristics, and symptomatic of the fact that each and multiple characteristics yield an additional consequence of the work-life experience (Grzywacz and Marks, 2000). Ecology theory was later developed into the person-in-environment theory with the common thread among diverse person-environment variants as the recognition that individuals and groups have vibrant relationships with their social, physical, and natural environments (Pitt-Catsoupes et al., 2006).

1.11 WL-balance in Practices

In today's business scenario, employees are very much aware about their safety and also need WL-balance so that they can live their life happily. Moreover, poverty and unemployment conditions are found in South East Rajasthan are found very much due to which organizations have to provide equal employment opportunity to the people. It is very difficult for the industry to predict and analyze the threats that will happen in future. Role of WL-balance is protecting the life of people and also motivate women employees to participate in the organizations. With the help of this research study, women employees do not hide their talent and also work with full potential. This research study will also target various reasons of threats among women employees and problems in private and public & cooperative sector banks in South East Rajasthan (Harris and Rae, 2010). This dissertation will also assist the readers to develop the knowledge about the importance of WL-balance in private and public cooperative organizations and its impact on women employees.

In the past, the studies have focused on understanding the concept of WL-balance, and it emphasized on studying various factors which affected the WL-balance. Over the years several studies have been made on understanding the WL-balance of employees' especially women employees and there has

been no significant study on the comparison of WL-balance of women employees' in private and government cooperative Banks (Leveson, Joiner and Bakalis, 2009). The banking sector is a booming sector in India, and it provides ample of employment opportunities.

In today's world where men and women go toe to toe in every field, women have marked their presence in every sector of society, so is the case in the banking sector. More and more women are entering the banking sector in India, and the study tries to understand the various factors which influence the women WL-balance and try to make a comparison of WL-balance in private and government institutes of women employees (Layton, 2011). The study will help the institutions to adopt and strategize policy which would help them to retain experienced and well-qualified employees by helping them to achieve a good WL-balance.

1.12 Scope of WL-balance

The issue is complicated and not easy to handle from an organizational perspective because it is not identical for everyone. The conventional meaning of a family is a husband is a person who provides financial support, and a wife is a person who maintains the household. Cultural differences may affect family decisions. In general, a large number of families represent blended racial backgrounds but making work-life integration a way of corporate life much more strenuous. The change in job place force composition has been progressive, but steady. More women are working and, thus, more mothers are in the workforce. In 1996, women comprised 46 percent of the total workforce, compared to 1986 when 44 per cent of the work force was women. Women are less likely to drop-out of the labor force for significant periods of their lives, and more and more women are responsible, alone or with a spouse, for the economic security of their families. The Family and Medical Leave Act, signed by President Clinton in 1993, allowed all US workers to take unpaid leave for up to twelve weeks to care for a seriously ill or new member of the family without putting their jobs at risk. This Act has made the employment picture, even more, desirables for working mothers, single parents, future parents, and two career families. Those problematic balance, however, include not only

parents with children, but the rest of the employee population, as well. Older employees need flexibility when dealing with aging parents (Kantishree 2013).

1.13 Role of WL-balance

In today's business scenario, employees are very much aware of their safety and also need WL-balance so that they can live their life happily. Moreover, poverty and unemployment conditions are found in South East Rajasthan are found very much due to which organizations have to provide equal employment opportunity to the people. It is challenging for the industry to predict and analyze the threats that will happen in future. Role of WL-balance is protecting the life of people and also motivate women employees to participate in the organizations. With the help of this research study, women employees do not hide their talent and also work with full potential. This research study will also target various reasons of threats among women employees and problems in private and public and cooperative sector banks in South East Rajasthan (Harris and Rae, 2010). This dissertation will also assist the readers to develop the knowledge about the importance of WL-balance in private and public and cooperative organizations and its impact on women employees.

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In today's world where men and women go toe to toe in every field, women have marked their presence in every sector of society, so is the case in the banking sector. More women workforce are entering into the banking sector in India, and the study tries to understand the various factors which affect the women WL-balance and try to make a comparison of WL-balance in private and government institutes of women employees (Layton, 2011). The

study will help the institutions to adopt and strategic policy, which would help them retain experienced and well-qualified employees by helping them to achieve a good WL-balance.

1.14 Summary

This chapter provides a comprehensive knowledge about the concept of WL-balance, its role to manage employee's attitude and performance in the firm and to avoid conflicts. The primary aim of this study is to identify the significance of WL-balance program in the private, public & cooperative banks, and how these programs are helping to improve employee's performances. Moreover, the researcher has also described the significance, limitations, scope, and structure of the study, so that readers can gain a clear understanding of the fundamental notion of the dissertation. The present study identifies that WL-balance concept provides several opportunities for an explanation of the employee WL-balance. As mentioned in the research background, current WL-balance research is focused on the organizations instead of the individuals, which makes it difficult to obtain a humanistic perspective of the employees. The WL-balance has become an important issue among South East Rajasthan as the employees are working for long hours while also trying to maintain active personal lives. Fifteen years have passed since the women decided on a global platform for action on gender equality and empowerment. A value of the International Labor Office (ILO), several of the areas defined within the platform touch upon aspects of equality, for women and men, in the world of work. There are various strategies under the header of "women and the economy.

The economic rights, independence, appropriate working conditions, employment access, markets, trade, business services, controlling economic resources, resources facilitation, training, information, and technology, strengthening economic capacity, commercial networks, promotion in the organization while performing work and family responsibilities are the crucial factors for the women employees. The women and men and international organizations such as the ILO have suggested for gender equality in the world of work. Through this research study, the researcher has also identified that

employers are focused towards using WL-balance programs in the organizations. Women employees have also started taking active participation in the organization's aims and objectives. Earlier, women do not give any ideas and opinions to the banks and perform their assigned tasks only. It is because they have to manage their personal life due to which they are not able to take active participation in organizations' activities. Through WL-balance all the employees are getting an equal employment opportunity. Improper use of WL-balance also creates the problem of work and family conflict in which employee is not able to manage the demand of workplace and personal life. Therefore, this research study has identified the importance and scope of WL-balance and the role of working women in an organization. WL-balance is useful in improving the overall performance of women employees in the organization.

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Chapter

2

INDUSTRY PROFILE

2.1 Overview of banking in India

Banking regulation act of India, 1949 describes banking as accepting, for lending or of the money investment from the public, repayable on demand or otherwise or withdraw able by draft, cheque order or other ways. The Reserve Bank of India act, 1934, and the banking regulation act, 1949, handle the banking operations in the India. (Banking companies act of India, 2017).

The concept of Banking in India started in the 18th century. The General Bank of India come into existence in 1786 and followed by the existence of Bank of Hindustan. Both these banks are now not in function. After that, the government of India established three new presidency banks in India. The first was the Bank of Bengal, which obtains the charter in 1809; the other two-presidency bank was the Bank of Bombay, and the Bank of Madras, that was founded in 1840 and 1843, respectively. These three banks subsequently amalgamated into the Imperial Bank of India (IBI) under the Imperial Bank of India Act, 1920, which is now known as the State Bank of India.

The growth in the Indian Banking Industry has been qualitative than quantitative, and it is expected to remain the same in the future. Based on the goal "India Vision 2020" made by the Planning Commission and the Draft 10th Plan, the report forecasts that the extension pace in the balance-sheets of the banks is likely to reduce. The total estimated asset of all scheduled commercial banks by end-March 2016 is at Rs 2,705,966.30 Crore. The Banking Regulation Act of India, 1949, controls the Banking industry in India. It can be broadly categorized into two major classes, non-scheduled banks, and scheduled banks. Commercial banks and the co-

operative banks come under the scheduled banks class. Regarding ownership, commercial banks can be further characterized into nationalized banks such as the SBI (State Bank of India) and their group banks, and regional rural banks, and private sector banks (the domestic and foreign). These banks have more than 67,000 branches spread in the country. The base of the Banking sector in India is Public Sector Banks (PSBs). These account for more than 78 percent of the entire banking sector assets. Unfortunately, they are heavily loaded with immoderate Non Performing assets (NPAs) together with a large number of employees and are not equipped with the latest technology. On the contrary, the Private Sector Banks are making enormous progress. They are considered as leaders in the Internet banking, phone banking, and mobile banking including with latest and fast ATMs. Similarly, foreign banks are also gaining success in the Indian Banking Industry (Shodhganga 2015).

At present, the banking industry in India is in a transition phase. The PSBs, which is the pillar of the Banking system of India is in the process of shedding their flab related to the excessive employee, substantial non-performing assets (NPAs) and sizeable governmental equity. Whereas to become more powerful, the private sector banks are combining, through mergers and acquisitions. Therefore, forging ahead and rewriting the traditional banking business model by way of their utter innovation and service. Of course, the PSBs are now also implementing the challenging strategies. Even more than 20 percent of their vast employee number has diminished by providing a lucrative offer of the successful Voluntary Retirement Schemes (VRS) schemes. (Banking companies act of India, 2017).

The financial institution provides banking and other financial services to their customers. Banks play a vital role in the economy. A bank is considered as an institution, which provides basic banking services such as accepting deposits and providing loans. There are also non-banking institutions that provide specific banking services without fulfilling the legal qualification of a bank. Banks are a small part of the financial services industry. A banking system also referred as a system provided by the bank which offers to report the transactions of their accounts, cash management services for their customers, and portfolios. The banking system in India should not only be hassle-free but also it should be equipped with the new technology, and any must be able to cope up with other external and internal factors. For the past two decades, the banking system of India has several outstanding achievements to its

credit. The banking sector offers several services and opportunities to their customers (Economics times 2015). Today, Indian banks can confidently compete with new banks of the world. The researcher has taken banking sector industry for analyzing the use of work-life balance. Work-life balance is using in almost every type of industry. These types of industries are more popularized in South East of Rajasthan. The sound position of industries is maintained by providing WL balance facilities to women employees. Therefore, it is essential to have complete research on different industries and their method of work-life balance (Research gate, 2017).

2.1.1 Banking Structure in India

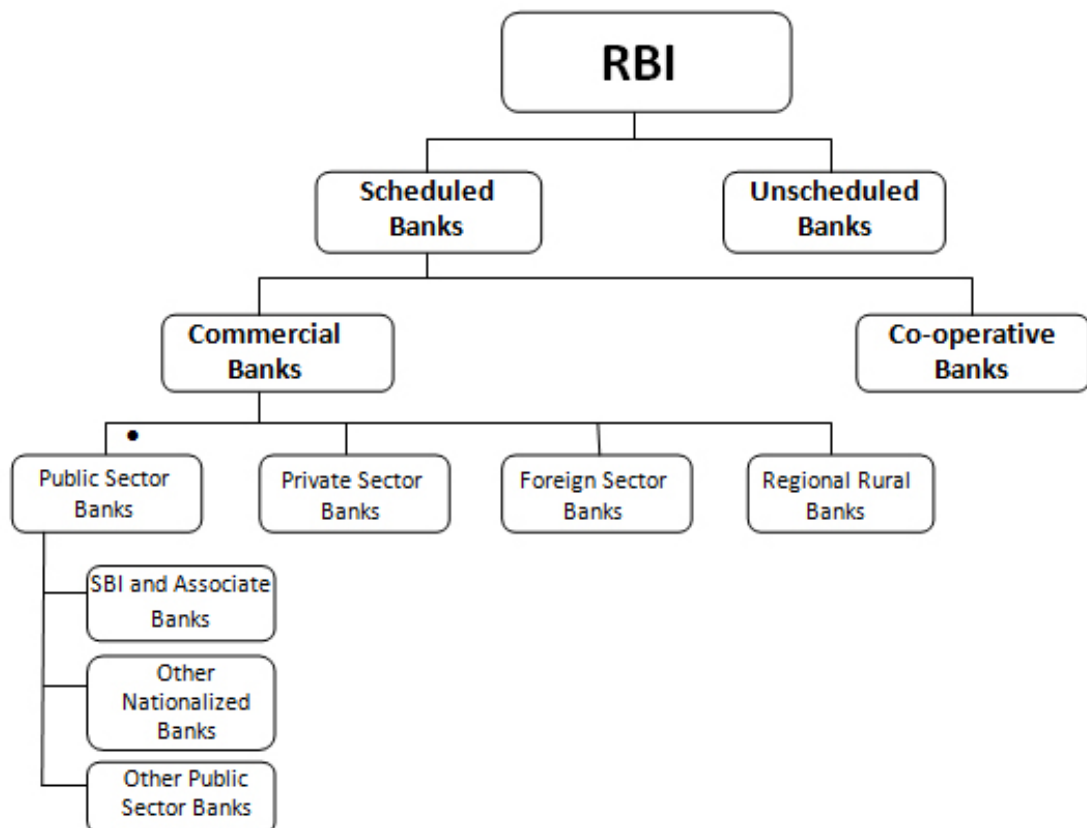


Fig: 2.1.1 Source: Mail contractor, KLS Institute of Manage. Edu.Research Belgaum, Karnataka (2016).

2.1.2 Banking Industry Profile of Rajasthan

In Rajasthan, the banking industry is highly developing, and people have started making more use of banking services. In addition to this, banks in

South East of Rajasthan also started providing opportunities to the women employees to participate in the working structure. Public sector banks & cooperative banks are providing better facilities to the women employees in comparison to private sector banks. Public sector & cooperative sector banks provide maternity leaves to women employees. It is crucial for the women employees to have flexibility in their WL balance so that they can manage their personal and Professional life (Julka, 2017).

There are various banks such as SBI, The Kota central cooperative bank, Rajasthan cooperative bank Punjab National Bank, etc. that are highly involved in WL balance activities. State Bank of India provides training facilities to their employees so that they develop their skills of how they can manage their life effectively. State Bank of India is also conducting market research for analyzing the overall position of its industry and accordingly makes changes in its facilities. At the same time, this bank also provides appropriate facilities to the women employees. Among all different industries, the banking industry is making enormous efforts for improving the working level of women employees.

Due to the result of increasing female employment, the banking industry is also making efforts to enhance the knowledge and skills of women employees for managing their personal and professional life. Apart from public sector banks & cooperative, private sector banks are also understanding the requirement of female employees and providing better opportunities. It is also identified that female employees are more focused towards doing the job in the public sector banks & cooperative sector banks. They have developed the attitude that public sector banks are providing better facilities in comparison to private sector banks. (Dayal, 2016)

Banking industries believe that women employees are highly efficient in convincing the people in rural areas to invest in the banking sector. By market research, improvement in the communication channel has disrupted the life at the workplace. People can easily communicate with each other through phones, internet, messaging, video calls and social networking sites. Various international banks in South East of Rajasthan are providing flexible working

hours for their employees. In such a case, women employees can work according to their personal life.

The banking industry has increased the level of WL balance, and around eighty percent of the banks are using WL balance concept so that they do not have to face problem in managing their job responsibilities (Gambles & Rapoport, 2006). At the same time, banks believe that women employees also work with their full potential. In addition to this, the banking industry is considered as a male-dominated business due to which they do not put more pressure on recruiting female employees. In South East of Rajasthan, the banking industry is still in the position of developing. Banks in South East of Rajasthan are still not making profits. Due to this reason, still, there are not many numbers of female employees in banks. Moreover, banks in South East of Rajasthan are still not having much knowledge about the importance of WL balance.

The banking industry in South East of Rajasthan still needs to develop their services of banks. Moreover, employees should be competent enough to understand the requirement of customers. Employees in public sector banks in South East of Rajasthan are not interested in making some innovations in their services. They are following the previous methods and doing 10 am to a 5 pm job. Moreover, employees do not provide sufficient training to women employees about how; they can manage their personal and professional life. By market research, 48 percent women stated that they are having problems in their workplace.

In case of private sector banks, women employees do not have better facilities. They have to work for long hours. In comparison to the public & co-operative sector banks, private banks are more advanced. Further, they provide more facilities to their customers. Private sector banks in South East of Rajasthan are solving door-to-door problems of customers. Banking industry should further improve their services. Female employees are themselves become more efficient in managing personal as well as professional life. They do not have to work more for managing their personal life (Chaudhary, 2011).

In case of the banking sector, women employees do not have much pressure of work because, in South East of Rajasthan, banks do not make any

transactions after 5 pm. This process is useful in managing all their daily working activities within office hours. For example, Bank of Baroda provides half-day Saturday to their employees. This concept is useful for women employees in managing their personal life. Female employees can complete their pending works on Saturday. Banking industry should also start five days working so that employees are motivated to work hard. They work efficiently to perform their activities within five days. Banking industry still has to make changes in their working structure according to the changes in external market conditions.

In the banking sector, some barriers protect the role of women employees in their organization. The banking industry is also making efforts for making leading position in the competitive market environment. In South East of Rajasthan, people are doing more business in the tourism sector in comparison to the banking industry. All the employees should understand the requirement of customers and accordingly they have to maintain sound position in the competitive market environment (Mirji, 2014). Reduction in working hours is adopting in other banks as well. The banking industry is making better changes in its working structure.

Now, it is also necessary that banking sector should also understand the working requirement of the banks. People in rural areas are still not aware of the effectiveness of banking services and its importance in their life. It is hard for the employees to convince the rural people about the importance of banking services. Moreover, female employees are also interested in doing the job in the banking sector in comparison to another market. The banking industry is also making efforts for improving the working environment and develops the market position (Lubana, 2013). Banking industry should analyze the need and importance of WL balance among women employees.

WL balance has improved the overall position and provided better opportunities to the female employees. Private and Public & cooperative sector banks had introduced different programs for the women employees for making changes in its working position. These programs motivated the women employees to participate in their working structure. All these are useful in improving the position of banks and provided better opportunities for the

employees. It is necessary that women employees should be competent enough to handle the problems efficiently. The banking industry is also making higher recruitments of women employees.

There are public & cooperative sectors banks such as Punjab National Bank, State Bank of India, Bank of Baroda, Allahabad Bank, Andhra Bank, Union Bank of India, United Bank of India, Vijaya bank, Bank of India, Bank of Maharashtra, Canara bank, Central bank of India, Corporation Bank, Dena Bank, Indian Bank, Indian overseas Bank, IDBI Bank, Oriental Bank of Commerce, The Kota central cooperative Bank, Jhalawar central cooperative Bank, Bundi central cooperative bank, Baran central cooperative bank, Rajasthan State Cooperative bank ltd. . On the other side, there are some private sector banks such as ICICI Bank, HDFC Bank, and Axis Bank, Bandhan Bank, ING Vysya Bank, Catholic Syrian Bank, City Union Bank, Federal Bank, IndusInd Bank, Kotak Mahindra bank, Yes Bank are making more efforts to understand the need for women employees. After the globalization, it is difficult for the banks to maintain the stable working structure. Now, they have to recruit the female employees and give them equal employment opportunity. In addition to this, providing equal employment opportunity is useful in generating awareness among female employees.

The banking industry in South East of Rajasthan is doing major business through agricultural programs. These banks are providing better facilities to the rural people so that they can fulfill their agricultural activities. Agriculture is the major business source for South East of Rajasthan and improved the market position. Private and public & cooperative sector banks are making different programs for managing the rural population. WL balance is the concept in which employees should be competent enough to manage personal as well as professional life. The banking industry also made changes in its policies and programs and provided more opportunities for female employees. Banking industry still has to make improvement in its working structure and understand the overall market position. Moreover, they should also provide training to their employees, so that they can manage their personal and professional life. Now, through banking services, people can handle their financial activities efficiently. Moreover, the banking industry has to make

timely changes in its policies and programs, so that it is useful in giving fierce competition to banks in other countries. South East of Rajasthan is also motivating women employees to participate in the professional life so that they can develop their knowledge and skills (Faure, 2015).

In the present era, globalization is increasing day by day and to survive in this competitive environment talent is the premium requirement. Many organizations believe that employee diversification is efficient in enhancing the overall operational efficiency of the organization and banking industry in South East of Rajasthan has too realized this fact. While senior management leaders, politicians, and other employer realized that gender should not be considered as a barrier to career progress, still the percentage of women at the higher level is less in leading banks of South East of Rajasthan and other parts of Rajasthan.

To investigate the persisting problem of few women at a higher position, the Institute of leadership and management handle the responsibility to investigate the issue. The Institute of Leadership and Management is an organization that works for enhancing the leadership skills regardless of gender. The research revealed shocking results about the expectation of men and women and realized that organizations should focus on bringing the change in the working environment so that the role of women can be boosted at a higher position. The research also focused on the fact that why so few women are promoted to higher management positions in the banking industry, what are the challenges that women face in reaching to higher positions and what should be the appropriate measures for solving these issues.

The survey included gender diversity at senior positions in the banking industry. More than 150 individuals working in the banking industry in South East of Rajasthan were interviewed about their progression in the banking industry (Yadav & Dabhade, 2013). Another round of interview was conducted in which 16 senior women at higher position working in banks of South East of Rajasthan were questioned about their personal career experiences. Promoting more women at the higher position does not depend only on equity and fairness, but it also includes the role of economics in it. Banks possess a vast

opportunity to drive their performance by retaining more women employees and providing new opportunities at senior level.

The survey stated that only one out of ten women was holding senior and executive roles, which is twenty-one percent less than men (Yadav & Dabhade, 2013). The report also questioned about few women at top levels in banking organizations of South East of Rajasthan and framed some acceptable solutions for these issues. Most of the women in the survey stated that the issues regarding their progress towards higher positions arise due to operational strategies of banking organizations and 35 percent of men agreed with this statement. These issues are collectively termed as a glass ceiling for the growth of women in banking organizations.

The lower position holders stated that glass ceiling existed for a woman within their organization and the ratio reduced at the middle level. On the other hand, 30 percent men at lower positions stated that glass ceiling is present in their organization, and the ratio reduced to 24 percent at middle positions (Ervin, 2014). Some factors are forcing women to halt their career progression or opt out of banking organizations. Most of the surveyed people agreed to the fact that women are less at management level due to their personal or family issues.

Seventy-two percent of women stated that the attitude of male counterparts at higher positions create issues for women in their progression towards higher positions. Women in South East of Rajasthan also are influenced by the current culture persisting in their organization, and Sixty-three percent of women are halting their career due to this. Women also revealed the fact that men tend to recruit and promote people in their manner and tend their focus towards men more. Sixty-five percent of women also revealed that men in their organization already occupy Seventy percent of higher positions and this creates a hurdle in their progression towards higher positions (Marphatia & Moussié, 2013).

Only twenty-two percent of men and women stated that promotion in their organization is based on merit basis while other people stated that promotion is based on how well the individual is connected with people in higher positions. People of South East of Rajasthan also feel that banking

organization is lacking in opportunities to work remotely and flexible. Almost three quarters of men and women stated that providing flexible working hours and option of working from home can be of great use to them and can benefit them. Seventy percent of women believe that providing flexible working conditions to women will help women in reaching higher positions in the industry (Trefalt, Drnovšek, Nabergoj & Adlešič, 2013).

The present system is oriented towards attendance over results. Employees who are not seen at their desk and work remotely are considered less efficient in their work over people who work regularly at their desk. In South East of Rajasthan, most of the women desire to have flexible working hours, job share roles, and platform to work remotely in their banking organizations. Many private firms provide. These benefits along with efficient communication system, which helps in smooth execution of business operations. Respondents feel that banking organizations in South East of Rajasthan should bring change in their attitude and should embed these features in the work culture of the organization.

The women's for making a career of their professional life mostly prefer the banking industry. According to woman's banking sector is a safe and knowledge base sector in which a woman can work and get success in her career. The banking industry is one of the preferable industries by the woman for their working (N. Sudarshan, 2016). There are several reasons why women preferred banking job for their career. In India, western culture has come but it is not safer here as compared to the USA and other developed countries. Today in India and Rajasthan women's are still not safe as they come back late night at home from work, they always threaten, due to increasing rape and other crime with women's. In banking jobs, it is a little bit secure just because most banks working hours are until 6 p.m., which is suitable for women employee.

Women also prefer banks just because in banking industry they can develop their skills and can grow in her career. It has been identified that banking job also helps to increase an individual's personality just because in the bank, the employee will have to be in decorum as they only come in proper uniform with time punctuality. Woman employee wants job security and job satisfaction at priority basis to live a healthy and secure life. Rapid growth in

the female labor force also has created more job vacancies. Many organizations have created some profile just only for female employees like customer care representative, front desk representative and for human resource management, organizations prefer to appoint only female candidates for these posts. The banking industry also created and organized more job vacancies for female employees. Most banking organizations also accept that their business is regularly increasing due to female employees. These successful organizations accept that female employee take care customer and make them happy to some more extent as compared to men employees.

The phenomenal growth of banks has created a massive employment opportunity. Women's finds that banking job is more likely suitable for them just because of nature of this industry. Banks also welcome to the women employees just because of most of the banking job like front desk representative, customer care executive and human resource manager needs women employee to recruit because they fit according to the job nature. According to a survey, it has been identified that woman employees face pain in working in a banking organization. The computer is an essential resource for the banking industry as they do all work on the computer.

Their all branches are interconnected with each other through the internet, which helps them to search and find any customer information anytime from anywhere. A computer terminal and its radiation make an adverse effect on a pregnant woman, this radiation also a reason of eyes weakness. Woman employees also suffer from work pressure and noisy atmosphere in banks (Deon, 2015). Sedentary nature of banking jobs also makes vulnerable to a headache, pain in their fingers, backache, and pain in neck and shoulders, eyestrain and waist problems.

WL balance of a banking sector woman is more natural as compared to another sector. Working hours of banks in Rajasthan are around 10 to 5 pm, which is one of most features like by the females to working there. Due to this flexibility of time and convenient working hours, woman employee feels easy to manage their personal and professional life. Proper balance in personal and professional life also gives job satisfaction and job security to the woman employees. They found themselves comfortable with working and take care of

their household duties. A woman has to divide their day, hours for their professional and personal life, a proper balance that ensures that duties at the workplace as well as at home are going on a right way.

The banking industry also helps in growing personal skills. A woman can also feel secure at workplace just because in banks majority of female employees work together. It has been identified that a boss and subordinates could also be female, which is helpful for a female employee to tell them her problems and another kind of things. Indian banking sector has developed and increased their branches all over the world; technology has played a significant role in this development. In Rajasthan in Kota and nearby towns are developing their culture and women's over there also taking an interest in working with the banking industry. Active participation of women's also has to contribute a significant part to our economy. Based on the finding of a survey, it has been identified that 32% of managers and 28% of the senior executive are female in this region. Most of the women's feel that male managers are a barrier for a female employee for their career growth and to progression for a senior role. According to survey man are male-dominated and prefer to appoint a male mostly their friend in the organization.

Glass cabin and open workstation is also a problem faced by female employees, which also a barrier in their work life is balancing. Male employees create some unwanted atmosphere in the organization, which harassed women employees and they just leave their job most of the time only because of shame to the complaint their officers. These problems are also a factor, which makes problem to women employees in balancing their professional and personal life. The employer should take an active part in helping women employees for their WL balance, and they should take a necessary step for reducing sexual harassment and starring by men by firing or transferring this employee ((Prevention, Prohibition and Redressal Act, 2013). This kind of behavior of male employee also makes a barrier in the way of organization success. The organization could not get their objective in time due to these elements in the organization. Managers or top-level employees have to take a necessary action for helping their women employees because of women employee also necessary for some post in the banking industry.

2.2 Work-Life Balance in Banking Industries

Work-life balance is the important concept, which is used in the every aspect of human life. It is necessary that work-life balance should be used in different organizations. With the help of this, people can be able to manage the personal as well as professional life. It is identified that earlier, women are not allowed to work, they have to manage their personal life and family responsibilities. They were housewives and fulfill all the responsibilities and men are allowed to work outside their homes. (Goyal, 2015).

In such a case, it was easy to handle the personal and professional life. Now, with the change in working environment, women are also allowed to work outside their homes. Due to which, they have to face problem in managing the personal as well as professional life. The world of work is changing and it is fueled by technologies, which directly or indirectly affect the personal life of working people. Work and life are very much integrated, and it has become a hot topic in boardrooms and government halls today. At the same time, in the coming several years, it is one of the most critical topics that executives and human resource professionals have to manage. Now banks have introduced various methods for work-life balance, which attracts the human resource to work in the organization. In the South East of Rajasthan, a large number of banks is still not aware of the practical use of WL balance in the banks. Now, banks have adopted different human resource management strategies, so that they can provide various facilities to the employees (Sharma, 2016).

These days, Organizations have to adopt different HR strategies, to attract and retain the employees within the organization. Some of the strategies are succession planning, employee engagement, workforce mobility and executive leadership. The organizations adopt all these strategies according to the suitable working conditions. It will also be useful in managing the work-life balance concept in the banking industry. Human resources are the assets of the organizations by which they can achieve the aims and objectives (Boudreau & Jesuthasan, 2011). Thus, organizations have to focus towards providing satisfaction to the employees, so that they are motivated to perform the activities effectively.

2.2.1 Succession Planning

Managers identify the skills and knowledge of employees in this strategy. By which, managers provide training to them for developing the skills

for future promotion. This is helpful for them in transforming towards the higher position. It is necessary for the banks to manage their human resource effectively. Succession planning is a cost-effective strategy for the banks to manage the HR (Burger & Starbird, 2012). Banks do not have to make efforts to hire the new employees for the better job. Managers develop their already retained employees and develop a healthy relationship with them.

2.2.2 Employee Engagement

Employee engagement is the strategy in which, managers of the banks involve the employees to make the decisions for the banks. This strategy is used by the organizations in order to raise the employee enthusiasm and create excitement among them. With the help of employee engagement strategy, employees feel like the part of the organization structure. Moreover, they also improve the performance and focus towards doing hard work for the organization (Duhaime, Stimpert & Chesley, 2012). It is identified that employee engagement is also useful for the organizations in accepting change.

2.2.3 Workforce Mobility

Workforce mobility is also a kind of human resource strategy, in which managers develop the skills of employees so that they can perform other activities apart from their specialization. In this strategy, employees are allocated to other departments, so that they can also improve their skills in other areas. This strategy is useful for the organizations in making the employees versatile (Kapferer, 2012). At the same time, diversified employees are also useful in increasing the level of employees, and they exchange knowledge and skills with each other. Managers provide training to the employees to perform the job duties of other departments.

2.2.4 Talent Management

Talent management is the strategy in which, managers are focused towards managing the talent within organization structure, and they make optimum utilization of the human resource. By specialized knowledge and skills they allocate the human resource in different departments. With the help of this, they can work with full potential and efficiently perform activities. Managers are responsible for managing the talent within organization structure so that they can make efficient utilization of them during the period of changing

market conditions (Piercy, 2012). All these strategies are useful for the organizations in managing the working conditions, as well as banks can also make decisions regarding the hiring of new employees.

2.3 Applications of Human Resource Strategies in Banking Industry

All these HR strategies are applied by the organization structure by suitable working conditions. Employee engagement strategy is the concept that is highly used by the banks to retain the employees for the long term. In today's environment, it is difficult for the banks to hire the talented employees. Therefore, they have to provide a healthy working environment to the employees, so that they work efficiently. A large number of banks uses employee engagement strategy in which they involve the employees in making decisions related to policies and strategies.

At the same time, they are also able to have different ideas and opinions, which are indirectly useful in making the ineffective decisions manner (Piercy, 2012). It is necessary for the banks to take decisions in favor employees so that they can work efficient manner. The organizations profoundly apply employee engagement. For example, HDFC bank is using this strategy in which they involve all the employees and take different opinions from all the employees. Bank has used the diversity management program in which they have included employees from different cultural background.

People from different background give different ideas and opinions. It is helpful in managing the customers from different background in an efficient manner. Therefore, human resource strategies are highly applied by the organizations to manage the human resource efficiently. It is also identified that talent management is the strategy, which applied in the service industry (Sare & Ogilvie, 2010). It is because, in the service industry, employees do not have any product by which they can provide satisfaction to the employees. They have to provide active service by their skills and knowledge. Therefore, talent management is helpful for the service industry in which banks allocate the human resource according to their talent.

It is identified that human resource strategy is helpful for the organization in efficiently managing the human resource. Human resource management plays an essential role in efficiently achieving the aims and objectives. HR strategy needs to be changed according to the change in external market conditions. Further, banks also

have to maintain human resource, so that they can explore the external market conditions. With the help of this, banks can give fierce competition to rivalry firms. Moreover, they are also able to sustain the business in the competitive market environment (Kapferer, 2012).

HR strategy is helpful for the organizations in aligning the aims and objectives of the human resource along with individual aims and objectives. It is necessary that all the employees be involved in such a manner that they are highly involved in organization structure to improve the overall position of organization structure.

Diversity in the organization is helpful for sustaining in the competitive international market environment. The group comprises of three to four members, who recognize themselves as different from departments and they work independently to achieve organizational goals. On the other hand, the team also includes three to four members in which members come from different departments and work together to achieve the specified objectives. In a group, every member is individually accountable for their work whereas, in teams, all the members are individually and mutually responsible for their team objectives (Robbins, 2009). In a group, Members come together to share the information and perspective from each other.

Members of the team come together for the discussion, decision making, and problem-solving and planning. Further, group members focus towards their individual goals. On the other hand, team members focus towards the team goals. Group members make efforts to produce the individual work products whereas; team members produce the collective work products to achieve the organizational goals. Team members are concerned towards the outcome and challenges of everyone. In case of group members, every member is concerned towards their challenges and outcomes (Daft & Lane, 2008). The managers usually handle most of the groups, and the team leaders manage all the teams.

Organizations form groups to handle various departments in the organization. With the help of separating the work into different groups such as marketing, finance, and accounting, individuals involved in the groups can achieve expertise on a long-term basis. On the other hand, teams are formed to tackle the specific issues and create innovations within the organization. Moreover, organizations form teams on a temporary basis to achieve the project goals. Thus, it has been analyzed that

organization uses both groups and teams for the achievement of goals and objectives efficiently (Brounstein, 2011).

Jobplace diversity is crucial for all the industries to sustain in the fiercely competitive market environment. Jobplace diversity is the need for all the business firms due to the changing and different needs of customers. All the countries are now connected geographically, i.e., there are no geographical gaps between different countries, particularly, after the globalization. Further, banks have to adopt all the cultures and values within the organization to serve the consumers. Jobplace diversity in the industries builds mutual respect between the employees. These days, workers are working in the groups and teams, and are comprised of different culture and work styles. People can gain more knowledge and skills through the adoption of workplace diversity.

Employees with different cultures and values share ideas and opinions with each other and develop the skills (Kenyon, 2005). Further, the diversified workforce is helpful in adopting the market changes. Employees develop new and innovative product and services through varied skills and knowledge. Banks can develop a supportive and active work domain through the job place diversity approach. At the same time, it is analyzed that organization has to make specific guidelines and regulations, to manage the groups of diversified people. Job place diversity is also helpful in building the sound image of the organization in the overall market.

Business reputation improves when bank reflects its commitment towards diversity through its recruiting efforts. The diversified workforce in the organization increases the exposure of employees to different cultures and backgrounds. Organizations have to adopt the workplace diversity to sustain in the international market. Further, to serve the diversified need of customers efficiently, an organization has to hire the diversified workforce. The organization is also able to explore various opportunities through the diversified workforce. For example, British Airways has developed the diversified workplace and focuses towards equal employment opportunity. This bank has gained the competitive advantage through the diversified workforce.

Therefore, to give competition to the rivalry firms in the international market, banks have to appoint the workforce with different cultures and values (D'Almeida, 2007). It is analyzed that companies can achieve better outcomes through the

workforce of different backgrounds. Moreover, having diversity in the organization will be helpful in bringing creativeness into the business. Diversity in the workplace enables the organization to acquire all-around talent, tap new markets and have right governmental policies. Processing and utilization of different cultures and skills by the companies will lead to enhancing productivity.

Group diversity can affect the performance and can attain the goals more efficiently. It is analyzed that team member having various skills may generate high productivity. Team dynamics consist the behavioral relationship among the team members. Jobplace diversity directly influences the behavior of the team members (Konrad, Pringle & Prasad, 2006). Workers with various cultures may develop the encouraging behavior among all the team members. Team dynamics also consist the communication, innovation, motivation, and efficiency. All the components are also affected by the workplace diversity. Team leaders have to provide a proper communication channel to the diversified workforce, to achieving the goals efficiently and effectively

Efficiency among the members can be enhanced through job place diversity. It has been analyzed that through diversified workforce, members exchange ideas and opinions with each other and bring efficiency to the organization. Thus, it is analyzed that team with diversified people is, directly and indirectly, related to the team dynamics. The organization can develop the team dynamics by the type of workforce (Hayes & Ninemeier, 2008). The effectiveness of the team majorly depends on the type of resources in the organization. Thus, the organization has to use different cultures to make efficient team dynamics.

From the above discussion, it is concluded that, the groups are formed to make proper coordination between different departments. On the other hand, teams are formed to achieve the specified task of the organization. Workplace diversity is essential for the organization to serve the customers' efficiently.

2.4 Public Sector Banks

Further, the major nationalization of banks occurs in 1969 when the Indian government, under the Prime Minister (Indira Gandhi), when additional 14 major banks were nationalized. The total deposit in the nationalized banks, in 1969, was calculated to approximately 50 crores. This major action expands the counts of

nationalized banks, with 84% of the branches coming under the control of the government.

The next circular of nationalization of banks occurs in April 1980, when the Indian government nationalized six more banks. The total sum of deposits of these banks calculated to approximately 200 crores. This move resulted in further increase in the number of branches in the market, with growing to 91% of the total branch network in India. The objectives behind nationalization were:

- Breaking the ownership and full control over the banks by a few business families
- preventing the wealth concentration and economic power
- The mobilization of savings from masses from all parts of the India
- Catering the needs of the priority sectors.

Total public sector banks are 26 including IDBI(Wiki, 2016).

2.4.1 State Bank of India (SBI)

State Bank of India is the most significant state-owned banking and financial services company in India. Moreover, the Bank through its subsidiaries provides a wide range of financial products, which include, merchant banking, life insurance, mutual funds, security trading, pension fund management, credit card, factoring, and primary dealership in the money market.

The SBI operates in four business parts, namely Retail Banking, Treasury, Corporate/ Wholesale Banking, and Other Banking services. The Treasury segment is related to the trading in foreign exchange contracts and derivative contracts and investment portfolio. The Corporate/ Wholesale Banking part is related to the lending activities of corporate accounts group, stressed assets management Group, and mid-corporate accounts group. The Retail Banking part is related to the branches in national banking group, which primarily consist personal banking services, including lending activities to corporate customers, are having banking relations with the branches in the national banking group. State bank of India serves a range of banking products through their vast network of branches countrywide, and overseas, with more than 16000 branches. The bank has 156 overseas offices spread over 32 countries. SBI was founded, in the year 1955.

In the year 1955, the Indian government nationalized the Imperial Bank of India, with the RBI, taking a 60% stake, and the name was amended to State Bank of India.

In the year 2001, the Bank started the SBI Life Insurance Company. They are the only Bank that has been permitted 74% stake in the insurance business. During the year 2005-06, the SBI introduced 'SBI e-tax' an online tax settlements facility for direct and indirect tax payment. It also launched the centralized pension processing. As of March 2010, the Bank had 12,496 branches and 21,485 Group ATMs. State Bank of India (SBI) is a multinational bank including with public sector banking and financial services organization. It is a corporation owned by the government and has the headquarters in Mumbai, Maharashtra. As of 2016-17, it had assets of 30.72 trillion (US\$460 billion) and over 14,000 branches, including 191 international offices spread across 36 countries, making it the largest banking and financial services company in India by assets. The company is ranked 232nd on the Fortune Global 500 list of the world's biggest corporations as of 2016.

The bank traces its lineage to British India, through the Imperial Bank of India, to the founding, in 1806, of the Bank of Calcutta, making it the oldest commercial bank in the Indian subcontinent. Bank of Madras amalgamates into the other two "presidency banks" in British India, Bank of Calcutta (BOC) and Bank of Bombay (BOB), to form the Imperial Bank of India. It became the State Bank of India (SBI) in 1955. Possess the Imperial Bank of India in 1955, with Reserve Bank of India (RBI) (India's Central Bank) taking a 60% stake, and renamed it as the State Bank of India (SBI). In 2008, the Indian government took over the stake held by the Reserve Bank of India (RBI).

SBI is a banking institution and has more than 20% market share in deposits and loans among Indian commercial banks. In the starting of the 19th century, the SBI was established, when the Bank of Calcutta (later renamed the Bank of Bengal) was founded in June 1806. At that time three presidency was established, the Bank of Bengal was one among the three presidency banks, the other two were Bank of Bombay (established on 15 April 1840), and the Bank of Madras (established on 1 July 1843). All the presidency banks were established as a joint stock company and were the result of royal charters.

All the three presidency banks received the exclusive authority to issue paper currency until 1861. After that, the Paper Currency Act, the authority was taken over by the Indian Government. The Presidency banks amalgamated on 27 January 1921, and the re-organized banking entity took as its name Imperial Bank of India. The Imperial Bank of India remained a joint stock company but without Government participation.

In 1955, under the provisions of the SBI Act, the RBI, obtain a controlling interest in the Imperial Bank of India. The Imperial Bank of India became the SBI, On 1 July 1955. In 2008, The Indian Government obtained the RBI's stake in SBI to remove any dispute of interest because the RBI was India's banking regulatory authority.

The Indian government passed the State Bank of India (Subsidiary Banks) Act, in 1959. It made State Bank of India subsidiaries of eight that had belonged to Indian states before their nationalization and operational acquisition between September 1959 and October 1960, which made eight state banks associates to State Bank of India. This take over was in tune with the starting Five Year Plan, which was prepared and prioritized the development of rural India. The Indian government integrated these banks into the SBI system to expand its rural extension. The State Bank of Jaipur (est. 1943) and State Bank of Bikaner (est.1944) merged in 1963 with SBI.

SBI has acquired local banks. In 1969, the Bank of Bihar (est. 1911), together with its 28 branches, was merged. The next year SBI merged National Bank of Lahore (est. 1942), with its 24 branches. After five years, in 1975, Krishnaram Baldeo Bank, (1916m Gwalior), was merged by SBI. Later, in 1985, the Bank of Cochin with 120 branches was also merged in SBI. The new logo of the State Bank of India was designed by Shekhar Kammat (National Institute of Design) and later introduced on 1 October 1971. Though it may seem that the logo, might have been much inspired by the Kankaria Lake, Ahmedabad (Gujarat), later on in an interview Mr. Kamat had stated that it was the shape of the cash counters, which inspired him.

SBI logo was thought to have been inspired by Kankaria Lake, Ahmedabad. There has been a proposal to merge all the associate banks into SBI to create a "megabank" and streamline the group's operations. 13 August

2008, the starting step towards unification occurred when State Bank of Saurashtra merged with SBI. Later, the SBI board approved the amalgamation of State Bank of Indore, on 19 June 2009. The addition of State Bank of Indore added 470 branches to SBI's existing network. After these additions, SBI's total assets approached at 10 trillion. The total assets of both SBI and the State Bank of Indore were approximately 9,981,200 million, as on March 2009. The process of acquisition of State Bank of Indore was completed by April 2010, and their branches started functioning under named as SBI branches on 26 August 2010.

On 7 October 2014, Arundhati Bhattacharya became the first woman to be appointed Chairman of the bank. Mrs. Bhattacharya is given an extension of 2 years of service for self-merging of all five associates of State Bank of India. Those partner Banks viz. State Bank of Mysore (SBM), State Bank of Travancore (SBT), State Bank of Patiala, State Bank of Bikaner & Jaipur (SBBJ), State Bank of Hyderabad, started functioning as the branches of State Bank of India (SBI), With effect from April 1, 2017.

2.4.2 Punjab National Bank (PNB)

PNB is a banking and financial services organization. It is a state-owned corporation based in New Delhi, India, Founded in 1894. The PNB has more than 6,967 branches and more than 9,934 ATMs spread in all over India. It serves over 80 million customers.

It has a banking subsidiary in the United Kingdom (seven branches), as well as in Dubai, Hong Kong, Kabul, and Kowloon. It has representative offices in Dubai (United Arab Emirates), Almaty (Kazakhstan), Shanghai(China), Sydney(Australia), and Oslo(Norway). It owns 51% of Druk PNB Bank, In Bhutan, which has five branches. It owns 20% of Everest Bank Limited (50 branches) in Nepal. In Kazakhstan, PNB owns 84% of JSC (SB) PNB Bank (4 branches).

PNB was registered on 19 May 1894 under the Indian Companies Act, with its office in Anarkali Bazaar, Lahore, at present comes in Pakistan. The founding board was drawn from different parts of India professing different faiths and a varied background. However, the standard objective of providing the country with a truly nationalized bank, which would, further the economic

interest of the country. The few leaders of the Swadeshi movement, such as Dyal Singh Majithia, Lala Harkishan Lal, Lala Lalchand, Shri Kali Prasanna Roy, Shri E.C. Jessawala, Shri Prabhu Dayal, Bakshi Jaishi Ram, and Lala Dholan Dass, were the founders of PNB. In starting, Lala Rajpat Rai was actively associated with the PNB management team. The board of PNB first met on 23 May 1894. The PNB opened for business on 12 April 1895 in Lahore. PNB can be categorized as the first Indian bank to have been started solely with Indian capital that still exists. (In 1881, in Faizabad, the first entirely Indian bank, Oudh Commercial Bank, was founded which failed later, in 1958).

Surprisingly, PNB has had the privilege of maintaining accounts of national leaders such as Mahatma Gandhi, Jawahar Lal Nehru, Lal Bahadur Shastri, Indira Gandhi, as well as the account of the famous Jalianwala Bagh Committee.

2.4.3 Corporation Bank

Corporation Bank is a public sector bank, which has headquarterd in the Mangalore city, India. The Corporation bank has a pan-India presence. At presently the bank has a network of more than 2,440 branches, 3,040 ATMs, and approximately 4,724 branch-less banking units in India. The bank has international branches in Dubai and Hong Kong.

As of 31 March 2016, the total business of the bank was approximately 345,493 crore (US\$51 billion). Total deposits stood at 205,171 crores (US\$30 billion), and total advances were 140,322 crores (US\$21 billion). The bank's net worth increased to 11,344 crores (US\$1.7 billion). A small group of philanthropists established Corporation Bank on 12 March 1906, in the Udupi. Khan Bahadur Haji Abdulla Haji Kasim Saheb Bahadur led it. There was no such facility at Udupi, during that time, and became the main reason to start a bank near important trading center next to Mangalore in South Canara district. The indigenous banking was mostly in the hands of a few wealthy persons, and something had to be done to provide reassurance to the common person from the clutches of the moneylenders. However, the first branch of a modern bank founded in the district was the Bank of Madras, which was one of the three Presidency Banks, set up its office in Mangalore in 1868, mostly to serve the

business needs of British firms mainly dealing in the export of plantation products. Its employees used to visit Udupi once a fortnight or so, to cater the banking needs of locals. Money settlement had to be made only through the postal system.

To overcome these issues, and also to provide banking facilities for Udupi locals, and the district in general, a public group of philanthropists led by Haji Abdulla Saheb made an active venture to open this institution which inspired the founding fathers was the fervor of "Swadeshism." For promoting the bank, the Founder-President appealed saying, "The primary objective in forming the 'Corporation' is not only to cultivate habits of providence amongst all classes of people, without difference of caste or creed but also habits of co-operation between all classes. It is 'Swadeshism,' pure and simple and every country lover is expected to come forward and co-operate in achieving the end in view." They rightly defined Swadeshism as institution building to aid economic activity through co-operation of all, shorn of distinction of caste and creed.

The Canara Banking Corporation (Udupi) Limited, as the institution was called then, started functioning as a Nidhi with a humble beginning. The initial capital was 5,000/-, and at the end of the first day, its resources stood at 38 rupees - 13 Annas and 2 Pies. The setting up of the Canara Banking Corporation Ltd. seems to have given a fillip to co-operative banking and also to conventional banking in the district. Between 1909 and 1917, six co-operative banks came into existence and during that decade immediately after the First World War (1914–18) eight banks were established in South Canara. It is to the credit of this bank that despite two world wars, economic depression and stiff competition, the bank not only entirely survived, but also made good progress.

Having been started at Udupi, the bank first branched out by opening a branch at Kundapur in 1923. In 1926, the second branch of the bank was started in Mangalore at Car Street. In 1934, the bank stepped into Kodagu district, by starting its seventh branch in Madikeri. The bank was included in the second schedule of RBI Act, 1934, in 1937. The name of the bank changed from "Canara Banking Corporation (Udupi) Ltd." to "Canara Banking

Corporation Ltd, in 1939." The bank graduated into a regional bank when the total number of its branches stood at around 28. It took over Bank of Citizens of Belgaum, in 1961. Later, the bank's administration office moved from Udupi to Mangalore.

In 1972, the second change in the name of the bank occurred from Canara Banking Corporation Ltd. to Corporation Bank Limited. The bank became national in 1980 along with five other private sector banks. After nationalization, the growth of the bank accelerated, and it made all-round progression. Started as an ordinary man's bank, it changed over time, to meet the desire of the people, but never diverted from its motto- "SarveJanah Sukhino Bhavantu" meaning Prosperity for All. It endeavored and succeeded in striking a right balance between traditional values and innovative approach, personalized service and professional outlook and commercial considerations and public concern. One of the distinctive attainments of the bank is that it has been paying dividend continuously for the last 98 years, since its inception. Nowadays, with the technology-driven products and services and regional branches & ATMs, Corporation bank stands as a significant bank among the public sector banks in the country. It is named as one among the well-managed public sector banks with good record of accomplishment in all the banking key parameters. The bank has the 2nd largest ATM network among the public sector banks.

Corporation Bank had the honor of playing host many famous personalities. The new administrative office building at Pandeshwar Mangalore was started by Sri B.D.Jatti (the Vice-President of India), in 1976, during the Platinum Jubilee celebrations of the bank. In 1992, R. Venkataraman, the then-President of India, visited the bank to inaugurate its 85th-anniversary celebrations and the 60th anniversary of the bank's commencement of operation in Tamil Nadu state. In 1996, Mr. Justice A. M. Ahmadi, the then-Chief Justice of India, visited the bank to deliver the 90th year commemorative lecture. Dr. Manmohan Singh, who was then the Union Finance Minister, inaugurated Corporation Bank House, the new premises of the bank's Car Street Mangalore branch. Dr. C. Rangarajan, the then Governor of Reserve Bank of India, launched the prestigious deposit product Corp Classic during

his visit to the bank's corporate office in 1997. Union Minister of State inaugurated the bank's new Millennium Building for Finance Vikhe Patil in 2000. In the same year, Union Finance Minister Yashwant Sinha launched the bank's Corp Fast product at the Corporate Office. Corporation Bank was the first public sector bank, other than State Bank of India associates, to achieve 100% Core Banking Solutions developed, and implemented by Laser Soft Info systems Limited, Chennai.

2.4.4 Bank of Baroda (BOB)

BOB is an Indian state-owned multinational banking and financial services organization. It's headquarter is in Vadodara (earlier known as Baroda) in Gujarat, India. After SBI, it is the second largest bank in India. It has a corporate office in Mumbai. It is ranked 1145 on Forbes Global 2000 list, based on 2017 data. BoB has total assets more than 3.58 trillion, a network of 5538 branches in the country and overseas and 10441 ATMs as of July 2017. The bank was established by the Maharaja of Baroda, Maharaja Sayajirao Gaekwad III on 20 July 1908 in the State of Baroda, in Gujarat. The bank, along with 13 other major commercial banks of India, was nationalized on 19 July 1969, by the Indian Government and has been designated as a profit-making public sector undertaking (PSU). Bank of Baroda officers recently lights on non-legal transfers of a massive 6,172 crore (US\$960 million) in foreign exchange, made to Hong Kong through newly opened accounts in the bank's Ashok Vihar branch, in 2015. Sample Size was about 30 employees.

2.5 Private Sector banks

The private-sector banks in India represent part of the Indian banking sector that is made up of both private and public banks. The "private-sector banks" are banks where more significant parts of state or equity are held by the private shareholders and not by the government.

Banking in India has been dominated by public sector banks since 1969 when the government of India nationalized all the major banks. However, in the 1990s since liberalization in government banking policy, old and new private sector banks have re-emerged. They have multiplied and became more prominent over the two decades.

Use the latest technology, providing contemporary innovations and financial tools and techniques.

The private sector banks are classified into two groups by financial regulators in India, the old and the new. The old private sector banks existed before the nationalization in 1969, kept their sovereignty due to their tiny size, and specialized services, to be included in nationalization. The new private sector banks are those that have gained their banking license since the liberalization in the 1990s City Union Bank is an Indian bank. The Kumbakonam Bank Limited, as it was at first called, was founded as a limited company on 31 October 1904. It initially preferred the role of a regional bank in the Thanjavur District Tamil Nadu. City Union Bank has now a secure network of 525 computerized branches and 1292 ATMs, which are spread throughout India. In December 2006 Larsen & Toubro bought 10% of the bank. The bank celebrated its 110th years of service on 31st October 2014.

2.5.1 ING Vysya Bank

Kannada was a privately owned multinational bank in Bangalore, India, with wholesale, retail, and private banking platforms made from the 2002 purchase of an equity stake in Vysya Bank by the Dutch ING Group. This union marked the first between an Indian bank and an overseas bank. Before this transaction, Vysya Bank had a seven-year-old strategic alliance with former Belgian bank Banque Bruxelles Lambert, which was also obtained by ING Group in 1998. As of March 2013, ING Vysya was the 7th largest private sector bank in India with assets more than 54,836 crores (US\$8.1 billion) and operating in India with over 1,000 outlets, including 527 branches, which serviced over two million customers. ING Group, the highest-ranking institutional shareholder, held a 44% equity stake in ING Vysya Bank, followed by Aberdeen Asset Management, private equity firm Chrys Capital, Morgan Stanley, and Citigroup, respectively. The ET had ranked ING Vysya the “Safest Banker” by the New Indian Express and among “Top 5 Most Trusted Private Sector Banks”.

On 20 November 2014, in an all-stock merger, ING Vysya Bank decided to unite with Kotak Mahindra Bank, creating the 4th largest private sector bank in India. On 1 April 2015, the RBI accepted the amalgamation. On 15 May 2016, the whole amalgamation process was accomplished.

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2.5.2 ICICI Bank

The ICICI bank was initially promoted in 1994 by ICICI Limited, an Indian financial institution, and was its wholly-owned subsidiary. Through a public offering of shares in 1998 ICICI's shareholding in ICICI Bank was reduced to 46%. In 2000, an equity offering in the form of ADRs listed on the NYSE. ICICI Bank's acquisition of Bank of Madura Limited in an all-stock amalgamation occurred in 2001. ICICI was founded in 1955 at the initiative of the World Bank, the Indian Government and representatives of Indian industry. The primary objective was to create a development financial institution for providing medium to long-term project financing to Indian businesses.

In the 1990s, ICICI transformed its profession from a development financial institution, offering only project finance, to an expanded financial services group, offering a wide variety of products, and services, both directly and through some subsidiaries and affiliates like ICICI Bank. The ICICI bank became the 1st Indian company and the first bank or financial institution from non-Japan Asia to be listed on the NYSE, in 1999. After consideration of various corporate structuring alternatives in the context of the emerging competitive scenario in the banking industry of India, and to the shift towards global banking, the managements of ICICI and ICICI Bank viewed that the union of ICICI with ICICI Bank would be the optimal strategic alternative for

both entities, and would create the optimal legal structure for the ICICI group's global banking strategy. The merger would enhance value for ICICI shareholders through the merged entity's access to low-cost deposits, more significant opportunities for earning fee-based income and the ability to participate in the payments system and provide transaction-banking services. The amalgamation would enhance the value for ICICI Bank shareholders by a large capital base and scale of operations, seamless access to ICICI's strong corporate relationships built up over 5 decades, entry into new business segments, higher market share in various business segments, mainly fee-based services, and access to the extensive talent pool of ICICI and its subsidiaries.

In October 2001, the Boards of Directors of ICICI and ICICI Bank accepted the union of ICICI and two of its wholly owned retail finance subsidiaries, ICICI Personal Financial Services Limited and ICICI Capital Services Limited, with ICICI Bank. The union was accepted, in January 2002, by shareholders of ICICI and ICICI Bank, in March 2002, by the Gujarat High Court, and in April 2002, by the High Court of Judicature at Mumbai and the RBI. Because of the merger, the ICICI group's financing, and banking operations, both wholesale and retail, have been integrated into a single entity.

2.5.3 HDFC Bank

The Housing Development Finance Corporation Limited (HDFC) was amongst the first to receive an 'in principle' approved from the RBI to set up a bank in the private sector, as a part of RBI's liberalization of the Banking Industry in India, in 1994. The bank was incorporated in August 1994 in the name of 'HDFC Bank Limited,' with its registered office in Mumbai, India. HDFC Bank commenced operations as a Scheduled Commercial Bank in January 1995.

2.5.4 AXIS Bank

Axis Bank established in 1993 was the first of the new private banks to have begun operations in 1994 after the Government of India allowed new private banks to be established. Axis Bank Ltd. has been promoted by the largest and the best Financial Institution of the country, UTI. The Bank was set up with a capital of Rs. 115 crore, with UTI contributing Rs. 100 crore, LIC – Rs. 7.5 crore and GIC and its four subsidiaries contributing Rs. 1.5

croreeach. Axis Bank is one of the first new generation private sector banks to have begun operations in 1994. The Bank was promoted in 1993, jointly by Specified Undertaking of Unit Trust of India (SUUTI) (then known as Unit Trust of India), Life Insurance Corporation of India (LIC), General Insurance Corporation of India (GIC), National Insurance Company Ltd., The New India Assurance Company Ltd., The Oriental Insurance Company Ltd. and United India Insurance Company Ltd. The shareholding of Unit Trust of India was subsequently transferred to SUUTI, an entity established in 2003.

2.6 Cooperative Banks

As its name indicates "A Co-operative bank, is an institution consisting of some individuals who join together to pool their excess savings for the purpose of eliminating the profits of the bankers or money lenders to distributing the same amongst the depositors and borrowers."

The Co-operative Banks Act, of 2007 (the Act) defines a co-operative bank as a co-operative registered as a co-operative bank regarding the Act whose members –

- 2.6.1 Are of similar occupation or profession or who are employed by a typical employer or who are employed by the same business district; or
- 2.6.2 Have common membership in an association or organization, including business, religious, social, co-operative, labor or educational group; or
- 2.6.3 Have ordinary membership in an association or organization, including business, religious, social, co-operative, labor or educational group; or
- 2.6.4 Reside within the same defined community or geographical area.

Co-operative bank, concisely, provides financial assistance to the people with small means to protect them from the debt trap of the moneylenders. It is a part of the vast and powerful structure of co-operative institutions, which are engaged in tasks of production, processing, marketing, distribution, servicing and banking in India. A co-operative bank is a financial entity, which belongs to its members, who are at the same time the owners and the customers of their bank. Individuals belonging to the same local or professional community or sharing a common interest often create co-operative banks. These banks provide their members with a wide range of banking and financial services (loans, deposits, banking accounts). Co-operative banks differ from stockholder banks by their organization, their goals,

their values and their governance. A relatively comprehensive network to the grass root level characterizes the Co-operative Banking System in India. This sector mainly focuses on the local population and micro banking among middle and low-income strata of the society. These banks operate mainly for the benefit of rural areas, particularly the agricultural sector.

2.6.1 Rajasthan Cooperative Banks

In 1961, the State Government of Rajasthan and 14 Industrial co-operative societies founded the first Industrial Bank in the Co-operative sector in the Rajasthan. It started on the Name of Rajasthan State Industrial Cooperative Bank Ltd with Share Capital of INR 5 Lacs. In 1964, bank's first branch was opened at Mirza Ismail Road. Later on, another opened at Chandpole Bazar, Jaipur. In 1971 Rajasthan State Government increased its share capital from INR 5.00 lac to INR 10.00 lac. In 1999, the bank was rechristened as the Rajasthan Urban Co-operative Bank Ltd.

In 2000, the bank had a customer base of approximately 9000, deposits of INR 12.00 Crore and loans of INR 8.00 Crore. On 30th August 2005 RBI put the Bank under directions, and banking operations were suspended due to weak financials and management share members on that day were 4603. On 27 November 2008, the voting eligibility raised to INR 15000/- for the share members (Min 150 Shares). On 15th Jan 2009, new share members added (30) with share capital raised from INR 50.49 lacs to Rs. 54.99 lacs and share members to 4633. Fresh Board elections held within the shareholders of the Bank and New Board of Directors was constituted on 09 June 2009.

New board of directors invested INR 1.45 Crore in the share capital with 26 new members in July 2009 with a total share capital of Rs. 2.00 Crore. On 12.10.2009 the RBI lifted its suspension and permitted the new management to resume all Banking Activities. DICGC membership was also available. Bank has its clearinghouse ticket. Lockers facility is available at both the branches. In March 2010 Bank earned the profit of INR 10.51 Lacs. Bank Computerized with "Core Banking Solution" (CBS) First in Co-operative Sector Bank in Rajasthan in April 2010. On 17 June 2010 M I Road Branch shifted to C-Scheme branch at the prime location of the ground floor, City Mall, Bhagwan Das Road, Jaipur. Bank installed the ATM at C-Scheme

Branch in June 2010. SMS alert facility also made available in June-2010. Managing Director who was on deputation from Govt. withdrawn on 27.05.2011 and Bank became entirely private, working as per RBI and Co-operative Department guidelines. Share Capital of Government withdrawn in May 2011.

As on 31st March 2012, Net Profit as on 31.03.2012 was INR12.05 lac.

Total Deposits	Rs. 1372.56 lac
Total Loans & Advances	Rs. 877.90 lac
Total Reserves	Rs. 482.94 lac

2.6.2 *Rajasthan State Cooperative Bank*

RSCB has completed more than five decades of services to the state of Rajasthan in general and the rural and farming community in particular. The bank has shifted its new Head-Office premises at Tonk Road Jaipur. The bank was established to provide short-term agriculture loan for agricultural, rural development, non-agricultural loans, employment oriented schemes and short-term loans. The bank has an image at the national level, and it has been admired several times. Their corporate mission is to become an active and competitive cooperative banking network, which offers an innovative financial product along with the varied range of services, to serve rural masses with rejuvenated short-term cooperative credit structure to serve the people of Rajasthan.

The RSCB are committed to enhancing the co-operative credit structure and ensuring complete customer delight by offering them reliable, innovative banking product and hassle-free financial services in a secure environment. Together with generating competitive advantage through leveraging state of the art Technology & continual qualitative improvement with the commitment towards upholding the ethics, sound business practices and also comply with legal and other requirements in our processes and services.

2.7 Merits of Banking Job

One of the best salient features is in the market of low share of women looking for a job. It provides various opportunity to women go for their desired job just because of less competition in women. Educated women always rewarded with high salary package in this industry. It is beneficial for educated women in economic terms. When women spend money on their high education than she also expects to get a job considering high salary package. Mostly rural and poor women in Kota and other nearby towns take an education loan for their higher education, and they need to repay their loan with the salary. Banking jobs are beneficial for them because in this industry high education considered at the time of appointment. Higher educated women will always get better salary package as compared to others. The banking industry is also flexible regarding working hours and schedule (GulzhanatTayauova, 2015).

In Rajasthan, Banks working hours mostly 10 am to 5 pm, which is flexible to women for managing their work life with their personal life. In the morning before ten women can do their household duties and can go office and in the evening after six come to home spend time with family helps to make a proper work-life balance (E-book publishing house 2016). Social attitude towards working women has also changed due to their economic condition and their status. With the increasing interest of women in working, banking opportunities have also been increased. Increasing job vacancy in the banking industry with high salary package also attract the other women, and they are moving for higher education through which illiterate women data has also dropped. The banking industry is also flexible like if any women are on leave another can handle her task because of using technology-based working.

The banking industry is a booming and continuous process industry, which could never end. Therefore, the job security also associated with banking jobs. Most women need their job security with job satisfaction, to managing the personal and work life. Job security is to avoid the risk of being fired from the job and to have timely promotions with incentives and other benefits. Job satisfaction is also necessary for healthy working and for becoming more productive in the workplace. Job satisfaction is also helpful for motivation and to reduce stress from life (Dayal.P., 2016).Without job

satisfaction, the employee could not be able to manage stress and also feels to leave the job. Women in Kota and South East of Rajasthan prefer banking jobs just because it has been identified that banking employment is purely transparent regarding working and their conditions, which is helpful for understanding the job requirements. Banking jobs are also purely merit-based, through which employee salary based upon their education level. According to sources and survey, the bank believes that women tend to put the more significant effort in their work and sometimes found better qualified to perform an activity and their job as compared to men counterparts.

Women, who are looking to make a better balance in their personal and work life with making the family responsibilities and duties, prefer banking industry for a job. Banking jobs are perceived better stability, less traveling, normal and fixed working hours, secure work environment and provide a better opportunity for proving themselves (Winchester, 2015). The general perception of private bank recruiter for appointing women in their organization is that they think women are more diligent towards their duty and also believes that the probability of women involved in corrupt and fraudulent activities (which are not favorable for the bank) is less compared to their male counterpart.

2.8 Demerits of Banking Jobs

There are also some demerits for women working with the banking industry. It has been identified that women feel insecure in banking jobs, insecurity is related to molest by their male subordinates and other male bosses and colleagues. Molestation and starter problem with women is more in case of banking jobs due to the open workstation and glass made cabins. Banking industry based upon clear and transparent working which perceived that any employee should not involve in time wasting and other computer gaming activities for this banks cabin and workstation remain open or constructed by transparent glasses. Also of this, banking working hours are also not fixed at the time of month closing workload increased to some extent for which employee has to work more than their working hours. Incentives in banks are based upon only sales (Management paradise, 2015).

As per today scenario all the banking employees whether male or female or the employees involved in front desk and in-house activities force to sell insurance and other banking products to getting incentives, while product selling is not in their work profile. The economic risk is also associated with banking jobs as in banks customers are depositing cash is enormous amount every day. Most women prefer banking job, which has also made very competitive for women to enter in the job. Sometimes an appraisal is not done by performance while boss makes appraisal to the employees whom they like most or the employee who accepts molest by the male boss.(Michael Roennevig, 2016) Male managers exploit and sexually abuse female employee in return of their appraisal and to remove unwanted atmosphere.

In Kota and nearby towns it has been identified that women feel that English is a problem for them to working in the banking industry. In banks, mostly time employee has to use the English language for talking with customers and employees. Kota and other towns have not that much educated and the women from this area face problem in speaking English just because of rural type environment, it also has made a significant issue for women to entering and working in the banking industry. Banking work life is miserable and complicated for women to make a work-life balance. Women employee face problem in managing their personal and professional life in bank jobs. Mostly women face problems in working with computer and latest technology. Computer ray could harm to the pregnant women and also make itching in eyes (Eileen Drew, 2014).

Working with banking industry women also feels unsatisfied to them just because of heavy workload. All banking organizations face workload at the month ending or at the time of the festive season. In the month end banks employee has to work for more hours irrespective of their fixed working hours, which is irritating and due to this women's will not be able to manage their personal life at the time of month end. According to a survey if a person will work for more hours as compared to their daily schedule than it is irritating for them but if they will get the economic benefit for this than they can forget their problems and work for more hours happily, but in banking job (Maryann Valiulis, 2014). It is not happened employee just paid out what salary has

decided regardless of their part-time. Incentives are based only on their performance and their selling target.

2.9 Job Satisfaction in banking industry

Job satisfaction is all about a mental feeling of favorable conditions which an individual has about their job. Job satisfaction provides a pleasurable emotional state which is associated with positive job attitudes. Job satisfaction of an employee is essential from the perspective of both employee and employer. It has been identified that higher level of job satisfaction of employee also supports them to make balance in their personal and professional life. Work-life balance also becomes accessible to all employees who have a higher level of job satisfaction. Job satisfaction also motivates employees for work which also gives a positive result and more productivity. Job satisfaction also resists employee to switch their job and keep them long with the same organization. According to a survey, it has been identified that a satisfied employee is more likely to be flexible, creative, innovative and loyal.

Job satisfaction is just an emotion, feeling and a matter of perception. It is considered all of those factors, which are directly associated with, likes and dislikes of job and working environment. The organization also can get higher financial benefits when the employees are committed. It has been identified that a satisfied workforce is necessary for the success of the organization. The disgruntled employee makes organization dysfunctional in business and damages financial performance of organization. Employers should also provide training and motivation sessions for their employees to provide maximum job satisfaction. A higher level of job satisfaction is vital for both employer and employee. Job satisfaction provides balanced work life of working people. It is necessary to manage their personal and professional life in the way that they will not intersect each other.

Banking Organizations of South East of Rajasthan should achieve this change by the support of reintroduction of women into work; useful training sessions should be provided to overcome any skill gaps due to a more extended period of the gap from work. These measures will help women in resuming their careers without facing any disadvantage by their time away from work.

Proper training can also achieve it to managers about efficient sharing of workload and flexible working arrangements. The managers should be capable enough to reflect these practices in their behavior and must be reflected through working culture of banking organizations of South East of Rajasthan.

After the successful conclusion of the survey, a drastic change was observed in the banking culture of South East of Rajasthan. Women also felt the impact of this survey and started feeling to push themselves in banking organizations. Women of Kota are now forcing themselves out of the stringent framework of homemakers and teachers and pushing to fit themselves in diversified sectors such as banks. Many private banks in South East of Rajasthan have realized the importance of the role of women in the banking industry and have started offering higher positions. It has helped in gaining most of the competitive positions of banks by women.

Private Banks such as ICICI, HDFC, HSBC, and Yes Bank have started offering challenging positions to women that requires creative and innovative skills. The managerial skills, leadership and administrative skills of women have contributed in availing such challenging positions that also help in the development of the economy. These private banks have started offering administrative positions to the highly qualified women and have observed significant positive results. In addition to higher positions, private banks have also started offering lucrative packages at clerical positions, in which secured family life, favorable working conditions, attractive salary, stability in work, and performance-based appraisal are being offered to women in order to attract them towards banking organizations.

Women with clerical working mindset will be more keen and attentive in performing different operations of the bank, and it is observed that women are less involved in a fraudulent and corrupt activity that is against banks. In addition to this, the mindset of people that women are more interested towards clerical jobs and not aim towards higher positions is also changing and women have started taking a more high risk to boost their banking career. Women of South East of Rajasthan are also realizing the impact of changing scenario and have realized the need to make things happen. The hands holding beautiful bangles have started putting their attractive signature on crucial documents.

The glass ceiling in Kota has been on degradation grounds since 2002, and gender equilibrium has been relatively poised in the banking organizations. Standard Chartered Bank recently revealed a report about women on corporate boards in South East of Rajasthan and stated that financial sector performs excellent regarding gender diversification and 7 out of 10 banks in South East of Rajasthan have female branch managers. In addition to this, most of the private banks in India have female CEOs. This drastic change is because women are more practical and moderate regarding taking risks and banks have realized this and have awarded higher positions to women.

The success of women at these positions comprised of many factors and it can be stated that retail banking is based on how the better working relationship is established with clients and it is observed that women are good at maintaining working relations with clients. Women are handling relationships at home as a wife, mother, and this nurturing and adjusting attitude helps them to excel in work too. The hike of women in the banking industry in South East of Rajasthan started in the early 80s when women were not oriented towards other streams like engineering, medical, and research because that was not so popular that time.

The leaders in Banking Industry at that time realized that women could be a great asset to and gender diversification is required to boost the operational efficiency of the banking industry. The mid-80s saw a significant boom in the number of women graduating from top B-schools and simultaneously private banks such as ICICI, HDFC, etc. was expanding in South East of Rajasthan along with other parts of India. In the mid-80s and early 90s, these banks hired a no. of female employees and had helped them in reaching to higher positions.

Most of the women working in banking industry agreed to the fact that they received positive response and support from their family. If family does not support the work of women, then it becomes tough to cope-up with the workload and manage their personal life. The leadership skills of women and men are different in many respects, and banking industry realizes this difference very well and accordingly, allows roles to its employees. In different business circumstances, women leadership skills possess more edge over men leadership skills. In the present era, leadership is more oriented towards results rather than process driven.

Banking organizations of South East of Rajasthan having more women are experiencing better results and improved financial performance over organizations that have few women executives and leaders. Women hold traits like commitment, understating concerns, patience that gives leading edge over men in building business relationships with clients. It is also observed that women possess a habit of the building rather than a willingness to win. They are more focused towards empowering staff and encourage openness. Women are easily accessible and respond more quickly for assisting. Women are more concern about discovering persisting issues in the banking industry and quickly involves in framing strategies that are helpful in resolving the issues.

Firstly, it was a big concern for women to reach higher positions in the banking industry. Gradually this trend was transformed, but hurdles also persist at higher positions for women in the banking industry. The leadership of women is invincible, and they are forced to take back seat as the banking industry is also termed as man's industry. The women at higher positions in South East of Rajasthan are more persuasive and assertive and possess a higher desire to take risks over men. In addition to this higher positions are still believe to be a reserve for men as it is directly linked with authorization and to this trait, women lack. Tokenism that prevails in any corporate organization and even in banking industry too endangers the value of women at higher positions over men leaders. Women leaders also have a lower degree of desire to achieve more and possess more than that of men leaders, and this further hinders the growth process of women in a banking organization. Women face several other additional hurdles over men in their path to higher positions. The banking sector of South East of Rajasthan should consider the issues of women at higher positions too to evolve the role of women as entrepreneurs in the banking industry.

To frame strategies to minimize the issues at higher level banking organizations should realize that leadership skills are common at higher positions between men and women and organizations should not provide special privileges to highlight the multi-tasking, emotional intelligence or empathy of women. Assuring respect for women will lead to better results, adopting policies that prefer appraisal of best employer and career advancement options will help banking organizations to retain women at higher positions for a more extended period. These policies

should be updated time to time to remove loopholes in the operational efficiency and lead to sustainable development of banking organizations.

Women should also focus on marketing strategies for marketing themselves within the organizations. It will help in creating visibility in internal and external networks of banking organizations. It is one of the most crucial invisible hurdle that persists at the higher positions of the bank for women and women needs to focus on this issue to grow at a fast pace in a dominant male environment. The persisting a sense of hesitation in appointing, women leaders in the board members as a mindset exists which believes that it will question the novelty factor of the banking organization. If banks in South East of Rajasthan aspire to hold a global position and bring innovative changes in the economy, then they should give more portions to women in their board members. Women should broadly celebrate their success so that more success stories can come up for other women to get inspiration and motivation. It will also enhance the network of women where they will be able to share more personal experience, and this sharing of experience will educate other women in their banking careers. Appraisal system adopted by banks for higher positions should not be gender biased as this will discourage the enthusiasm and confidence of women and will further lead to loss of women leaders from higher positions. It will create a negative impact on the employee at lower positions and can lead to loss of human capital.

HR department of banks should also focus on measures like providing day care center, flexible timings to compensate early parenthood, relaxation in extended maternity leaves, leaves for adoption maternity, providing financial assistance for legal expenses during adoption of a child, pick and drop facility during pregnancy, post maternity leaves for 6 to 12 months with half or no payment of their salary. These measures will attract more women to pursue their careers in the banking industry, as they will find more comfort and career growth opportunities flexibly. The women working in the banking industry of South East of Rajasthan holds some benefits over their female counterparts in western nations. Most of the women of South East of Rajasthan have elder parents at their home who take care of their children and saves expensive childcare services. On the other hand, most of the working women in western nations are independent and have to take child cares services for their children to maintain their work and personal life balance.

Most of the middle-class families acquire domestic help, and that reduces the burden of household work whereas, this is not the case in western nations where every work has to be done by individual and thus enhance the work pressure and stress. Women in South East of Rajasthan have somehow threshed the barriers of the glass ceiling and have been able to reach higher positions in the banking industry. However, most of the state-owned banks are currently facing multiple problems that put enormous pressure on chief executives, and women in these banks are currently filling these positions of chief executives. Many branches in South East of Rajasthan are suffering from reduced profits and non-functional assets. State Bank of India has stated that its main issue is to deal with worse loan conditions that are 3 percent of total loans in South East of Rajasthan. This is the highest rate of bad loans in last four years. Axis bank is also facing the same issues in South East of Rajasthan, and its number states that 2.5 percent of total loans in South East of Rajasthan is in the negative state. It possesses the lowest adequacy ratio of 11.03 among all leading private banks. Allahabad bank holds 3.20 % of a non-functional asset in South East of Rajasthan.

A survey conducted by Business today states that women bank CEOs are planning their operational strategies to make public & cooperative sector banks more appealing to customers especially females and employees who are oriented towards favoring private banks. The public & cooperative sector banks have admitted the fact that pay structure is not as attractive as of private banks and therefore more employees are oriented towards private banks. For women to climb to CEO level, the path is not as accessible as it is for men. A survey revealed the fact that women often turn down their promotional offers if the position requires moving to other location.

To ensure the roles of women in public sector banks government framed committee lead by the former chairperson of Bank of India. The committee concluded that only 17 percent of total employees are women in public & cooperative sector banks and only 2.5 percent holds senior positions in government banks. Most of the women in government banks quit in between, quitting do not signify resignation but state halt in their career itself. Many women do not quit with the help of counseling, but at other times it becomes difficult for women to continue and in counseling is not sufficient to help them pursue their career, they

also require self-confidence and mentorship. Success stories of leading women bankers like Bhargava senior executive of United Bank of India will help women employees of the bank to groom their capabilities to grow in their respective banking careers. Bhargava had to face severe hostile unions when she joined a branch in Mumbai. However, the way she tackled the issue created a surprising story and proved that women are equal or even more competent than men in higher positions. Bhargava and other leading players of this industry believe that even more women will opt for banking as their career in the coming years.

Women in South East of Rajasthan from finance background are also seeking career opportunities in the bank and want to pursue a healthy career in the banking industry. State-owned banks will also see a rise in the women employee in coming years. Youngsters will fill the stream, but it will take another ten years to embed young talent at all levels of banking operations. In Kota, ICICI is considered as the pioneer in boosting women to reach executive levels. It is observed that one-third of ICICI's current human capital is women. The managers believe that there exists no substitute for merit and hard work and the women employees have showcased this efficiently.

Other Industries of South East of Rajasthan will also be influenced by the trend followed by most of the leading banks and will appoint more female employees at higher positions. India has made more progress than the US regarding diversified workforce, as the ten biggest banks in the US do not have any women as a boss. In India, one more milestone was achieved in November 2013 when the first state-owned all women bank was established in Mumbai. The BhartiyaMahila bank is especially for women, and the working staff of this individual bank does not have any male employee. Even the customers of these banks are exclusively women. The branches of BhartiyaMahila Bank will soon be established in Kota too and will add on to the banking careers of women in Kota. The BhartiyaMahila bank is also aiming to reach rural areas of South East of Rajasthan to enhance the reach to female customers at rural level. The Board of Directors comprised offemale members and this represents the women capabilities in this industry at higher levels. The bank aims to provide loan facility and easier account accessibility to rural women to help poor and disadvantaged rural women. This measure will help

in evolving more women entrepreneurs at root levels. The bank will accept deposits from men but will not offer loan to them.

Leadership and Entrepreneurship among women doubtlessly help in building the economy of a place. Women in Kota are taking up activities that were once considered exclusively for men and had proven their skills in shaping the economy. Women leadership skills should be adequately molded by banking organizations to meet diversification, innovative challenges and to strive in the global market with leading-edge policies. More women should avail the career opportunities offered by banking organization and should work collectively to break the glass ceiling and reach higher positions to prove their worth in Banking Industry.

CASE- STUDY

2.10 Work Study Practices Practical Implications

The essential for balancing work-family of working women is essential. In past days man was considered as breadwinner and women were viewed as a homemaker. Nowadays, everything is changed. The men and women have equal responsibility in work and family (Marchand and Runyan2000).The Conditions for a new critique began with the rapid proliferation studies about Women and work (Acker1989). To balances job and family, the women have to plan their career efficiently in the banking sector. The momentum for the debate steams from the other social changes thought to impact upon the way man and women organize their household responsibilities (Baxter2002). The good WL balances include the priorities fixing by working women, awareness of current working position and environment, update the latest technology, set schedule such a manner that sufficient time with family, monitoring self-performance and improve the area when and where required.

As Budd and Mumford (2006), make clear firms can 'provide' such benefits but discourage their use. Thus, it is insufficient simply to measure if such benefits exist in the books. Instead, we build on Budd and Mumford (2006) by first investigating the managerial practices associated with workers claiming that their workplace commits (implicit or explicit) to provide family-friendly work practices, and second identifying the characteristics associated with workers claiming that their workplaces keep these commitments once made. This two-step process fits with Budd and Mumford's (2006) insight that many family friendly practices exist but are not meaningful, and it allows an exploration of the hypothesis that an essential element of successful management is mutual commitment.

'Work, life, and personal life are interrelated and interdependent. Spending more time in the office, dealing with clients and the insistences of the job can interfere and Affect the individual life, sometimes making it impossible to even complete the household chores. Although sexual orientation has a significant influence on income (Franzway2001).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 Focused at work. Many times, successful people, in the pursuit for arrival the top, work so hard, that they miss out on the real delights of life. Working-Class households were commonly crowded and economically precarious (Gilding1991). While it is great to have a prosperous career, it is equally imperative to have a life outside of work. Work-personal life conflict happens when the encumbrance, obligations and duties Work and family roles become out or keeping. The obligation of one can force an individual to ignore the other.

All including the individuals and Corporate all over the world appeal the term Work-Life Balance (WLB). Though many have suggested various definitions, there is no accepted definition of this term. Work-Life Balance (WLB) is defined as a satisfactory level of involvement between the multiple roles of a person's life. It is a person's control over the responsibilities between their workplace, family, friends, and self. It is a prosperous state of equilibrium achieved between an employee's primary priority in their workplace and their individual life. There are several people like family members, friends, supervisors, peer group and others involved in the every person's life. The support obtained from them will play an essential role in leading a prosperous life journey.

2.10.1 Literature review

Various research studies were conducted on WL Balance especially on the women, who were working in various sectors in India as well as in the other parts of the world. Supriya (2010) have spotlighted work-life balance across genders and found that both men and women are experiencing work-life imbalance. However, after Liberalization, many organizations in India have been presenting various work-life balance practices like Flexi times, part-time work, and provision of childcare facilities which are facilitated in several developed countries. It is found that imbalance still exists among men and women in every organization.

Samuel and Vivienne (1996) studies revealed that women balance their work and family identities by trading-off one role for the other. In contrast, men can simultaneously identify with job, and family roles.

Elizabeth et al. (2005) investigated the influence of gender and tenure status in maintaining parenthood and career. The results revealed that women reported higher job and family stress and perceptions of less institutional support for the balance of work and family.

Halpern (2005) highlights that despite changes in the workforce, the world of work is still primarily organized around a family model that is increasingly rare one with a stay-at-home caregiver be it for child care or younger children or older relatives. Therefore, he makes the case to align the needs of working families and employers. Building on the past research, the theory of reasoned action and expectancy theory and a survey of 1972 managers in a large government agency.

Krishna Reddy et al. (2010) found that the number of hours worked per week, the amount and frequency of overtime, inflexible work schedule, unsupportive supervisor and an inhospitable work culture increase the likelihood of women employees to experience conflict between their work and family roles.

Johnson Roxanna(2008)in his research on "An analysis of equity perception related to family-friendly, work-life balance of female employees without dependents "finds companies have initiated family-friendly, work-life balance programs to improve retention, recruitment, job satisfaction, and productivity, and to reduce absenteeism and stress of employees with dependents. The results of this study suggest that developing work-life balance programs that are more equitable for all employees will increase perceptions of organizational justice, thereby rising perceptions of value to the organization for employees without dependents. Industrial/Organizational psychologists who work for, or with, corporations and others in leadership positions may want to attend to the equity of work-life balance programs more closely. Ideas are provided based on suggestions; participants gave for making work-life balance programs more equal for all employees.

2.10.2 Scope of the study

The Private Sector and public sector cooperative sector banks which are pooling under the services sector are the primary drivers of economic growth in India, and it also forms the most significant

component of the company. This service sector heavily depends on people who are capable of handling it and as a consequence of this person from the primary asset of this sector. Employees working in this sector are young, view their careers as supreme and have a different mindset relating to social norms life Balance, etc. These employees typically work in intensifiers result-driven culture. They work long hours and often must accommodate their working hours the time zones of major financial hubs. With many banks, extending operating hours there is a need for work, life practices as well. In work life, the life describes a person's or group's standard of living environment, public health, safety and general surroundings while work-life encompasses things that affect their wellbeing's such as salary and benefits. Significant work-life programs for banks include part-time work, telecommuting, and flexible benefits. Workplace life is increasingly a vital part of the total benefits package.

The study is carried out in the organized public sector cooperative sector and private sector banks. The study confines its scope to recognize the various factors involved in the Work Life of women employees more specifically in banking sectors.

2.10.3 Women work life in banks

Due to a bank's wide spectrum of exposure across industries, their performance is considered as a proxy for the economy as a whole. Unfortunately for India, the banking sector has historically remained under the impact of non-competitiveness, poor technology integration, high NPAs and grossly under productive human resources (Sabarirajan and Geethanjali 2011).

The banking sector in India has a wide mix, comprising of the joint sector, nationalized sector, specialized corporate financial institutions, cooperative sector and foreign sector (Bagga et al. 2008). It is expected to be financial one-stop shop- advice customers, manage their wealth, look after corporate and provide best possible services, look at various delivery channels and adopt the ones customers want, undertake fee-based services, meet national and international standards given in the internet economy and all these without complaining and attracting the ire of customers,

possibly make available its services on 24 hour basis. It is perhaps the most terrible job in the world – a real tightrope act- on the one hand, provide the maximum, crummiest services to customers and on the other, ensure cost-effective operations and employee satisfaction while being compliant with all regulations and standards! It is this situation the banking industry faces every single day, Therefore, the Human Resource Development in the banks is in Need to act as an important instrument to encourage employees to show creativity, to reach for excellence and finally to render better customer service.

2.10.4 Objectives of the study

- The study aims to explore and gain the better understanding of women employees work life of private sector and the public sector banks in Kota city.
- The contribution of this study is to examine the various factors influencing the work life of women employees in the Banks.
- This study aims to analyze the good faith of different vital elements to the work life of women employees.

2.10.5 Research methodology

Area under study

The sample was taken from private and public, Co-operative sector banks, Rajasthan State co-operative bank, the Kota central co-operative bank of Kota city, which includes State Bank of India, Punjab National Bank and Allahabad bank among Public Sector banks and HDFC Bank, ICICI Bank, and AXIS Bank among Private Sector banks.

• Data collection tools

Primary Data

A set of questionnaire was developed to collect their sponges from the employees of the banking sector, to perceptualize the opportunities, scope and constraints and grey areas about a comparative study of employees of private and public, Co-operative sector banks of Kota city. Information on geography, socio-cultural and psychological

perspectives of the study area have been collected for preparing this questionnaire.

The major dimensions, which have been used to measure Work-Life Balance (WLB), are namely- gender bias, demographic structures of families of employees, level of hierarchy in the organization, welfare policies of the organization and family and societal commitments of the employees.

- ***Secondary Data***

For necessary details on planning and policies of the government and other geographical and socio-cultural perspective of the study area was collected from authentic resources such as books and journals, research papers, Project readings, unpublished reports of government departments and other reliable sources of information broadcast.

- ***Sampling technique***

The Stratified Random Sampling Technique has been used to collect the primary data.

- ***Sample size***

200 samples have been taken from private and public & Co-operative sector banks of Kota city. The sample comprises of supervisory and subordinate staff of public sector banks and Co-operative sector banks managerial and executive staff of private sector banks. Samples have been taken from the public, and Co-operative sector banks with the specific study of State Bank of India, Punjab National Bank, Allahabad Bank among public sector banks and Co-operative sector banks Co-operative sector banks, Rajasthan State co-operative bank, the Kota central Cooperative bank and HDFC Bank, ICICI Bank, and AXIS Bank among private sector banks.

2.10.6 Result and discussion

The qualitative and quantitative analysis of the work-Life balance of employees in the banking sector was one by interpretation derived out of the specially framed questionnaire with the help of tabulation of data (Table 1). Major findings of the study have been summarized in Table 1 below.

The study polled 200 banking employees from the private and the public, Co-operative sector banks located in Kota city. It Included Rajasthan

State Co-operative bank, the Kota central Co-operative bank from Co-operative sector banks, State Bank of India, Punjab National bank, Allahabad Bank from the public sector and HDFC Bank, ICICI Bank, AXIS bank amongst the private sector banks.

Only 48 % people in the public sector banks accepted that they do not feel happy in their workplace while 29 % private sector and 24 % employees responded favorably accepting that they feel comfortable at their workplace. About 56% public sector employees were dissatisfied with the policies/facilities regarding time off for family engagements whereas the private and Co-operative sector bank employees also followed the same trend with 59 % and 71 % of their employees. Majority of the employees with 78% amongst the public sector and 93 % and 89% of amongst the private sector and Co-operative sector realized that women employees cannot pursue their career with the same velocity after marriage and child break. Mixed kind of responses drawn from the employees revealed that married and working couples appear to manage work life better. Amongst public sector, about 44 % of the employees polled in favor whereas amongst the private sector 54 % and Co-Operative sector 52% polled in favor.

Working in odd shifts /after work hours influences marital relationships were accepted by 71 % employees in the public sector while it was leading with 70% in Co-Operative and 72 % in the private sector banks. The study reveals that as high as 85 % of the employees in the public sector and 86 % of the private sector and 84% in Co-operative sector found it difficult to maintain work-life balance after a child break. Hardly 39 % of the employees amongst the public sector and 49% Co-operative sector and 48% amongst the private sector could agree on that men equally share households and childrearing responsibilities. However, the employees around 66 % from public sector and 60% in Co-operative sector and 62 % of from private sector had agreement on that their organization exercised parenting-family as well as child care programs to help balance the WL. Approximately 57 % of public sector employees and 66% in Co-operative sector and 64% employees of private sector feel that they can earn enough to take care of their spouse and children. However is alarming that approx. 70 % of the public sector and 75% in Co-

operative sector and 72 % of the private sector felt stressed out most of the time because of their work-related pressure.

Despite liberalization and globalization in the Indian banking industry the element of gender bias has been felt by almost 69 % in the public sector and 64 % in Co-operative sector and 63% in privates sector. There has been greater satisfaction amongst the public sector banks leading with 68 %with regards to the amount of the time they were able to spend with their families as compared to employees in the Co-operative sector33% and private sector with just 49%. Approximately 51 % amongst public sector feel that increase in hierarchy level of an individual does have an important act of over work-life balance while Co-operative sector 54% and 55% of amongst the private also feels so. Increase in age, and societal commitments may have a hindrance in maintaining once work-life balance was accepted by a majority of 77 % amongst public sector and 74% in Co-operative sector and 77 % amongst the private sector.

Approximately 61 % of employees in the public sector and approximately 49% of employees amongst Co-operative sector and 53 % of employees amongst private sector feels that careers in banking are compatible with work-life balance.

2.10.7 *Suggestions and recommendations*

The following suggestions can be given to the executives to manage the WL balance:

- One of the best solutions is time management. Which can help to reduce the imbalance between the personal and the work life of the Women employees?
- Planning the activities and prioritizing the tasks can help to take out some free time which can be utilized for other purposes.
- Taking some time out for hobbies and leisure activities, spending time with loved ones can help to beat the stress.
- Work-life balance will helpful to manage the responsibilities and sharing.

- Utilizing the ‘flexible working hours’ option of the organizations to get some free time.

2.10.8 Conclusion and future prospectus

It is manifest from the above study that women employees working in the banking industry to maintain a balance of work can have serious implications on the life of an individual. Work and personal life conflict occur when the burden, obligations, and responsibilities of work and family roles become incompatible, it is very difficult to balance home life and work life. In other words, women employees of public sector banks are performing well on job knowledge, interpersonal relationship and women employees of Cooperative Sector loyalty and commitment, while women employees of private sector banks have the edge over their public sector counterparts in parameters like attitude towards work and ambition for career growth. The study concluded that the work-life balance has become a quest for professionals of banking industry both in private and public, a Co-operative sector of Kota City and also that employee's work better when they do make time for family and personal interests.

Appendix A

Table 1: Findings of the study (Figures are percentage of women employees)

Statements	Public		Private		Co-operative	
	YES	NO	YES	NO	YES	NO
I feel happy at my work place.	48	52	29	71	24	76
My organization has time off facility for family engagements	44	56	41	59	29	71
Women employees feel that they can't pursue their career with the same velocity after marriage and child break	78	22	93	7	89	11
Married and working couples appear to manage work life better	44	56	54	46	52	48
Working in odd shifts/after work hours influences marital relationships	71	29	72	25	70	30
After child break, women employees find it difficult to join the workforce and maintain work-life balance	85	15	86	14	84	16
Men equally share household and child-rearing responsibilities	39	61	48	58	49	51
My organization has to parent, family as well as child care programs to help balance my work life	66	34	62	38	60	40
I feel I earn enough to take care of my spouse and children	57	43	64	36	66	34
I feel stressed out most of the time because of my work pressure	70	30	72	28	75	25

I almost always feel the element of gender bias in my work as well as my family life	69	31	63	37	64	36
I'm satisfied with the amount of time I spend with my family	68	32	49	51	33	67
I feel the increase in the hierarchy level of an individual does have a positive impact over WLB	51	49	55	45	54	46
Increase in age, and societal commitments may have hindrance in maintaining one's WLB	77	23	76	24	74	26
Careers in banking are compatible with WLB	61	39	53	47	49	51

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Chapter

3

LITERATURE REVIEW

3.1 Introduction

This chapter presents the analysis of different articles, journals, periodicals, websites and textbooks that are related to the work-life balance. This section also helps to develop the basic concept of work-life balance to increase the human productivity. This chapter identifies the factors that are affecting WL balance and its importance in managing women employees. With the help of this individuals and various organization can analyze the use of work-life balance program for managing the human resource within the organization. This chapter further explains the role of working women in an organization and its impact on WL balance.

Through this chapter, the researcher will also identify satisfaction level of women employees and how they manage their personal as well as professional life. Key practices of work-life balance are useful in doing proper management of male and female employees to increase the overall performance of the banks. This chapter is also useful in understanding the basic concept of work-life balance.

3.2 Theoretical Framework of Work-Life Balance

Vallone & Enshel, (2001) in its research study stated that work-life balance is the concept that includes the skills of prioritizing between the work and personal life. They stated that work-life balance means that people should have enough time to perform official work as well as they also have enough time to enjoy their personal life. This type of strategy is useful for the employee in effectively managing their overall work. In support of Vallone & Enshel,(2001), Hatch, (2002) explained that it is the comfortable state of equilibrium between the employee's employment position and

personal lifestyle. Goyal K.A, Agrawal A (2015).It is also identified that demand of banks should not be high that impacts the ability of an individual to enjoy their personal life.

In the concept of work-life balance, the employee should have skills to maintain an equal balance between their office hours and personal life. Individual divide equal hours for each of its activities, so that it can be useful in achieving the aims and objectives of their personal as well as professional life. In the views of Bennett, (2003), individuals' work-life balance changes with the change in time. Santosh R. S., Jain R. (2016) "proved that Long working hours and long commuting hours are severely affecting the Work Life.

Jonathon R. B. Halbesleben and Anthony R. Wheeler (2012), "Balance of working fathers in metro cities. There is need to research and investigate further on this subject to improve lives and productivity of working men in metro cities of India. Maintaining the proper balance for today will not be similar for tomorrow. Similarly, maintaining right balance when an individual is single is different when they get married. This process continues until an individual got retirement. Thus, it is necessary to maintain proper balance so that individuals can manage each stage of their life effectively".

The views of Bennett, (2003) also supported by Greenhaus, Collins & Shaw, (2003) and they exhibited that organizations and individuals cannot develop single work-life balance structure. It is because every individual has different priorities and different lives. However, achievement and enjoyment are the two parts that are essential in work-life balance for all the individuals. According to Saunders, (2003) achievement is mainly related to effectively fulfilling the targets of banks and performing well within organizations. They also argued that enjoyment merely not relate to the happiness of the people. It involves other factors such as satisfaction, pride, celebration, love, and sense of well- being.

Savall, (2003) also agreed with the views of Saunders, (2003) and defined that planning also plays an important role in making the work-life balance. It is necessary for an individual to make the plan for everything so that they can be able to manage its other activities effectively. Work-life balance is simply the separation of professional as well as personal life. Moore, Parkhouse, and Konrad, (2004) also defined that it is the boundary that an individual develops between career, profession and other

segments that together make up the life of individuals. Once an individual can maintain the appropriate barrier between the work life and personal life, then he can feel more fulfillment and personal satisfaction.

Chanjyot Kaur (2015) QWL can be improved through instrumentalities like education and training, employee communication, union participation, research projects, and appreciation of changing the environment. Dr. Devendra S. Verma & Atul Kumar Dohareya (2016) study argues participative management style helps to enhance the level of QWL. Dr. Florence Muindi (2015) study investigated the employee related factors that influenced the relationship between Quality of Work Life and employee's performance.

Through effective work-life balance, mental level of the individual becomes clear, confident and decisive. After making the proper work-life balance, the individual started enjoying each part of its life and also efficiently perform its activities. In support of Moore, Park house, and Konrad, (2004), Schmidt, (2004) also explained that work-life balance includes the concept of time management. In the time management, an individual knows about using the limited amount of time efficiently. Time management involves personal as well as professional activities. Through effective time management, individuals can maintain the proper balance between personal as well as professional life.

In the views of Strachan, Burgess, and Sullivan, (2004) they stated that individuals should use proper format for making appropriate time management. Some of the factors are a plan and organize, prioritize, goal setting, be flexible, learn to say for unimportant things, a delegation of work and stop leaving the job on tomorrow. With the help of all these factors, an individual can be able to make proper time management, which indirectly useful in doing proper work-life balance. This view is supported by Auh and Menguc, (2005) and they stated that work-life balance could be effective when an individual has the proper skills of time management. In the modern family policy, it is essential to have work-life balance. It is because now people cannot survive in the lives by the income of one person. Thus, it is essential to have a balance between the personal as well as professional life.

In contrast, Bogaert and Vloeberghs, (2005) argued that to maintain a balance between personal as well professional life, individuals should have skills and knowledge. Sometimes, organizations do not cooperate with the employees in living

their personal lives. In Rajasthan, the overall environment is different. It is identified that employees have to work more than their salary. For example, some pharmaceutical banks in Jaipur do not provide appropriate remuneration to their employees, and they have to work for more than official working hours. In support of Bogaert and Vloeberghs, (2005), Feyerherm & Vick, (2005) also claimed that various banks do not provide training to their employees about the work-life balance program. It is identified that in case of South East Rajasthan, employees in government department do not work and they leave their office after completing their office time.

Soderquist, (2005) also argued that at the same time, people in private sector organizations have to work hard. Thus, such type of imbalance between private and public and cooperative sector banks create a problem in managing the life of employees. It is important to understand that work-life balance can be successful only when organization and family cooperate with each other. After viewing the views of Soderquist, (2005), Sturz, Kleiner, and Fernandez, (2005) suggested that government should make it compulsory for all the banks to include work-life balance within the organization. With the help of this, employees can be able to manage their personal life and professional life. There are various banks in South-East of Rajasthan that does not have fix time of working and employees also come according to their convenience.

To overcome such problems private sector banks have to fix the office time and do not allow employees to come late and work for late hours. This strategy is useful in overcoming problems. In the views of Axinn and Pearce, (2006) there is a large number of factories in South East Rajasthan in which workers are not able to take time outside with their work for volunteering, study and taking care of their families. Every people have their work-life balance according to their needs and wants. By work-life balance, employees can be able to identify that whether they can effectively achieve their career or not. In support of Axinn and Pearce, (2006), Day & Chamberlain, (2006) also explained that by making the balance between personal as well as professional life, an individual could be able to enjoy each realm for their life effectively.

It is essential for the people that they should not worry about the projects at home and do not take tension about the home while working at the office. With the help of this, the employee can be able to become more focused, sharper and efficient.

It is identified that if the employee can maintain a proper and healthy division between personal lives, they will feel more fulfillment and personal satisfaction.

According to Hamilton, Gordon & Whelan-Berry, (2006) work-life balance is called as the modern tool that reacts to the changes that are related to demography and society. In South-East Rajasthan, students are huge in number; therefore people are not much aware of the importance of work-life balance. Workers in the manufacturing banks lack the work-life balance. It is because sometimes they have to work for 24 hours. Workers in South East Rajasthan are ready to work more hours by getting extra pay. In such a case, they can work for two or three days, but it cannot be fruitful for a long-term period. In support of Hamilton, Gordon & Whelan-Berry, (2006), lower, (2006) also exhibited that work-life balance is necessary for every individual life if they wanted to enjoy happiness.

They also defined that balance can be achieved when one side gets the other side loses. In That case, individual achieve balance in their life and work effectively. Therefore, work-life balance is the concept in which aims to synergize the relationship among different areas of life and they complement each other. In the views of Seymen, (2006) while maintaining the balance, it is necessary to have stability between body and mind. Balance plays an important role in managing all the working activities. The improper balance between personal and professional life lead to the situation of conflicts. Maintaining a proper balance between different aspects of their life is necessary to handle such situation easily.

In the views of Sloan, (2006) it is identified that there are two types of conflicts that can be occurred due to an imbalance between personal and work life. These are work to family conflict and family to work conflict. In case of work to family conflict, sometimes employees indulge in official activities that they forget to spend time with their family. An individual with preoccupied activities at home will lead to the situation tension and anxiety. At the same time, sometimes individual spend much time with their family which creates a problem in their working environment. In contrast Sousa, (2006) explained that people do not have to worry in case public sector banks.

It is because they do not have to work for late hours and they can also take many leaves in comparison to private sector banks. It can become a problem in case of private sector banks because they do not get much freedom to spend life with their

family. Therefore, it is necessary to have proper management between work and personal life. It is also identified that people are not having problems in case of public sector organizations, but they face problem in private sector banks. In support of Sousa, (2006), Stahl and Björkman, (2006) also explained that in today's environment, people easily not get a job in public sector banks.

Therefore, it is necessary to have proper management in personal and professional life in case of private sector banks. Various theories are used in work-life balance. These models are segmentation model, compensational model, instrumental model and conflict model. In case of segmentation model, there is no relation between work and non-work areas. In the views of Stahl and Björkman, (2006) therefore, individual can divide the work efficiently, and they do not relate their work with professional life. By this theory, it is stated that individual can easily manage their personal as well professional life because there is no link between the work and non-work activities.

Secondly, the compensational model is the theory in which one side of the work makes for the lacking area in other. Therefore, this model is useful for the individuals in managing the problems and one problem can be compensated with another issue. Andresen, (2007) also explains the third model that is an effective model in which success in one area also facilitate the success in another area. For example, promotion in the office will also increase the income level of the individual through which they can fulfill their personal life needs and wants.

In the fourth model, it is the conflict model, in which individual demand for each sphere conflict with each other. On the forces of each other, individual fulfill their needs and wants of personal and professional life. At the same time, Aoun, (2007) also explained three models of work-life balance that can be useful in managing the problem areas. These models are traditional work-life balance model, work-life balance model with no balance and work-life balance model with purpose. The first model follows the traditional method in which people have a clear boundary between personal as well as professional life. In South East Rajasthan, people typically wanted to work for 9 am to 5 pm working hours.

In the views of Kampf, (2007) according to this model, people do not work when they out from the office. People following this type of model treat the work as means to earn money. In addition to this, people following this model feel stressed

while working and relaxed when they are away from work. Therefore, it is identified that people in public & cooperative sector organizations follow this model because they did not want to work hard and wanted to earn money with fewer efforts.

Similarly, Mauss, Cook, Cheng, and Gross, (2007) also defined the other model for work-life balance (with no balance). This type of model is mainly followed by businessmen and entrepreneurs in the country. They do not maintain a proper balance between their work and personal life. They use to extend their work into own life and work for long hours. In support of Mauss, Cook, Cheng, and Gross, (2007), McDonald, (2007) also stated that work-life balance, these type of people do not attend the social events, and when they are forced to attend these functions, then they become busy on their telephones. They also stated that people following such type of work-life balance model do not seem able to live a stress-free life. This model is not good because people focus only on work at the expense of their personal life.

After reviewing these two models, Wrench, (2007) also explained time period model, which is work-life balance (with purpose). People following this model have clear purpose and meaning to their life. The main purpose of the people following this model is to align with the work which brings both money and happiness. They give equal priority to the family, friends, and work and enjoy their life with full happiness. In the views of Allen, Dawson, Wheatley, and White, (2008) these type of people bring their work at home if it is necessary and also take out some break so that they do not feel stressed with work. They also believe that their family and friends are supportive of their work and they also get motivated to work hard.

They are also competent enough to bring out quality time to spend with their friends and family. People following this model have a positive attitude towards life and take an effective decision. In support of Allen, Dawson, Wheatley, and White, (2008), Baugh, (2008) suggested that people should follow the last model so that they can be able to bring effective work-life balance in their life. It is necessary for the people to maintain a proper balance between their life and work. In case of women employees, it is essential to have proper knowledge about work-life balance model. It is identified that following the traditional model of work-life balance is not fruitful in sustaining in the competitive market environment.

In the views of Broughton and Strebler, (2008) it is identified that some of the people in South East Rajasthan follow the second model, which is not effective in

living a happy life. In comparison to the second model, the first model is more effective. It is because, in the first model, people are protecting their personal life along with professional life. Emmott and Worman, (2008) also commented that among all these three models, last model is efficient in understanding the importance of personal and professional life. In today's fast-moving environment, it is necessary to have the adequate knowledge to maintain priority among different life issues. All the employees in this working environment are interested in getting free time for their family and friends.

It is also essential to understand that work-life balance and its importance in the personal as well as professional life for the men and women. It is identified that there is a large number of female employees who have started working. Therefore, male employees should also understand the concept of work-life balance, so that they are easily able to manage with their wives and help them in managing the home-related work. In contrast, Grady & McCarthy, (2008) argued that male employees be only interested in working with for their professional life. In addition to this, they do not want to work at their home. A large number of banks in South East Rajasthan are not working efficiently and do not generate awareness among people about the importance of work-life balance.

In the views of McVittie, McKinlay, and Widdi combe, (2008) WL balance has changed the concept for all the people. Now, it is equally important to all the people whether they are men or women. It is necessary that work-life balance should be used in all the organizations. Happiness and achievement together formulate the work-life balance. With the help of this, people in this area understand that happiness in their working life indirectly contributes towards the happiness of life. Moore and Wen, (2008)also supported the views of McVittie, McKinlay, and Widdi combe, (2008) and stated that people could be able to survive in the working environment when they get proper work-life balance. Banks have started providing a flexible working environment to the people, to retain the employees for the long term. It is also identified that happiness and wellbeing sound good in every individual life and it is considered as an overwhelming option for the people.

Therefore, it is necessary to understand the concept of work-life balance to manage the problem areas of personal and professional life. In the views of Murphy, (2008) it is identified that work-life balance concept has come into the emergence of

the globalization. People in South East Rajasthan do not have any idea about work-life balance. They merely work within the banks and come back to home after completing their work. After the globalization, every bank in South East Rajasthan and outside it expanded their business, due to which employees also have to work hard to get a reasonable income.

In support of Murphy, (2008), Peters, (2008) also explained that globalization had changed the overall market scenario. Banks have started using new technologies due to which, employees also have to enhance their skills and knowledge to survive in the market. Moreover, globalization has increased the importance of work-life balance, because it is the word which was introduced in the USA. Now, it is almost used in every individual life because now life has become more complicated which need to be managed with proper training and development programs.

According to Suv and Kleiner, (2008) work-life balance is Motivation, Time management, and work-life balance is interrelated with each other. It is because, through the skills of proper time management, people can be able to understand the concept of work-life balance. When the employees can maintain a work-life balance, then they are motivated to work hard for the banks because they are easily managing their personal as well as professional life. In support of Suv and Kleiner, (2008), Collins, (2009) also explained that work-life balance could be easily understandable, through the knowledge of proper time management. There are various multinational banks in Kota, which need their work on proper time. Therefore, the capability to manage the time is helpful for them in getting promotion in other banks.

In the views of Collins, (2009, p. 26-30), the work-life balance is highly used in different cities in which people in Jaipur are using this concept so that they can be able to work according to the culture of Mumbai and Delhi. Kota region is also giving opportunities to women employees to work for the organizations and effectively use their talent. Therefore, the concept of WL balance is effective and useful for banks and employees.

3.3 Factors affecting work-life balance

In the views of Fournier, Lachance & Bujold, (2009) various factors are affecting the use of work-life balance in private as well as public & cooperative sector banks. It is necessary, sometimes; the requirement of family members and other issues

create a problem for the people in managing their personal as well as professional life. In support of Fournier, Lachance & Bujold, (2009), Leveson, Joiner, and Bakalis, (2009) also explained that from past recent years there is an increase in the use of work-life balance factors in the human resource management practices. The gender difference is the factor that changes the use of work-life balance. It is identified that for women, devoting more time to the family is the primary activity, on the other hand for men devoting more time to the work is the primary activity.

Therefore, the importance of work-life balance changes, by changes in men and women. In the views of McTavish & Miller, (2009) in Kota region, most of the women employees are involving in teaching line because they felt that they have to give less time to their professional life. At the same time, there are several factors, which have created a problem in understanding the concept of work-life balance for the people. These factors are lack of policies formulation at organizational level, policies are formulated in such a manner that it meets the business needs rather than employees' objectives, bank does not provide any evidence for reducing the Working hours, domestic responsibilities are primary needs for women irrespective of employment status and employees are not allowed to give any ideas in case of policy implementation.

In support of McTavish & Miller, (2009), Merriam, (2009) explained that all these factors had created a problem for the people in understanding how; work-life balance is helpful for the people in managing their overall life. They also explained the variety of roles of women employees, which is a major factor that affects the use of work-life balance. In case of gender problem, women employees have performed the domestic works in comparison to male employees. Mukherji and Albon, (2009) explained various activities of women employees, such as house-keeping, mother, caretaker of all family members, daughter, societal expectation duties, personal health management, entrepreneur, creative employee and risk-taking innovator.

It has been identified that there are many social and demographic factors, which have a direct impact on the work-life balance of a woman employee, and these factors are the reason of job conflict. These social and demographic factors could be different for every employee and also associated with the situation, e.g., a working woman sometimes tolerates some unwanted elements and molestation by male employee or boss. It is just because in two cases one is she does not want to left the

job, and another is she has to earn for the survival of their family. These factors, which directly affect to a woman work-life balance, could not be ignored and due to this employee feel stressed and could not be able to manage either professional or personal life. It is necessary to identify these social and demographic factors, which are as follows:

3.3.1 Social factors

There are so many social factors exist in a society which directly affects to the work-life balance of a woman employee. In Rajasthan, there is a trend that every people like to live in society, and for that, they have to maintain a relationship with other society members. Sometimes when any function or any occasion is organized by society than woman employee also has to go there which affect her personal and professional life. Proper time, which they used to give for professional and personal life, cannot give due to social factor.

3.3.2 Demographic Factors

Demographic factors are those factors, which can be found in every person's nature. The work-life balance of a woman employee also directly affects demographic factors. Demographic factors could be those factors which come from the urge of the people and forced to act them. The personality of an individual affects the use of work-life balance. For example, one woman has the primary objective of fulfilling their professional life requirement and totally career oriented. In contrast, another woman is doing the job just as a secondary task and for passing her time and enhancing knowledge. In such a case, women will give priority to fulfilling the personal needs.

Working hours also affect the work-life balance of a woman employee. Fix working hours easy to manage a woman employee in their personal and professional life, but when these hours increase mostly at the time of month end, it will become more complicated to manage to the working woman. There are some indications from the research literature about the level of working hours that are most likely to contribute to the work-life balance of an employee. In research, it has been identified that the man who worked longer than 40 hours may have higher work-family strains. Overtime is also a factor, which impacts on a woman personal life as she has to devote more hours at the

workplace while less with family. An organizational culture where working hours are longer than 40 hours has associated with the weaker work-life, outcome and others have observed that full-time hours are associated with worse work-life outcomes.

There is much pressure on employees due to a massive workload in private banks. Most of the multinational banks have also opened their branches in India and working with Indian employees. These multinational banks require efficient and effective working employees due to which Indian woman employees are getting some problem in managing their professional life with personal life. Multinational banks also offer their employee to work flexible hours due to which some employees can able to manage, but some found difficulties and feel stress at the time of working. Stress is the main factor, which has to manage to get higher job satisfaction. Stress management is also an important subject in consideration of work-life balance. The employee could not be able to manage their professional and personal life when they are under heavy stress. Fresher employees found more difficulties in stress management while the employees working for many years found themselves easy to manage their stress so that they could also be able to make balance in work life. Stress management is also a vast subject of management study.

Stress directly effect on the work-life balance of every employee. There are so many reasons, which bring stress in an employees' life. Cause of stress is different in case of man and woman employee. Same cause of stress is not also making the same level of stress in the different employee. As it has been identified, man employees can manage that stress easily, as compared to woman employees. Woman employee found they hard to manage stress and their work-life balance directly affect the high level of stress. Work-life balance always needs stress management as a part. Extra working hours, heavy workload, unwanted workplace environment, sexual harassment and personal life problems could be the cause of stress for a woman employee. It has been identified that different employee has different skills to manage their stress. Some woman employee can easily manage an even high level of stress while in contrast other could not even manage a low level of stress. Stress is the main cause, which makes work life imbalanced of an employee, so it is necessary to

manage stress for getting the higher level of job satisfaction and for making the good balance in work life and personal life.

The culture of an organization also directly affects the work-life balance of a woman employee. Every bank has their different and unique culture and strongly works with that culture, but it has found that sometimes some employees change the organization culture according to their nature. So if the organization works upon their culture than it needs to be access time to time to ensure that employees will not drive the organization culture in their way. Human resource manager also recruits only those people for their organization who can easily fit in organization culture otherwise culture conflicts can arise in the organization. The culture of an organization should be employee oriented, and manager should take care that every employee is taking part and following the same culture. Good culture always associated with employee benefits where the employee does not feel stress at workplace. Culture should be based on some ethics, which can be defined to new employees so that they will also found themselves easy in following the organization culture. Organization culture plays an important role in the work-life balance of an employee. Culture also allows to the employee to manage their work-life balance while adverse culture makes miserable to manage work-life balance.

The internal environment of an organization also affects the work-life balance of a woman employee. Internal environment consists the nature and behavior of employees towards the organization and other employees. Woman employees have more consideration of the environment to manage their work life and professional life. Woman employee sexually harassed by men employees and faces other problems like starring, molesting and other unwanted elements. These problems arise just because of most of the organization have a glass sealed cabin in their offices in which they find themselves uneasy at work. It has also been identified that sometimes men bosses and leader also force a woman employee to get sexually intimate with them in return of appraisal, promotion, and increment. Due to this working woman feel stress and find uneasy to manage work life and professional life. Work-life balance is not an easy task for working woman as they have lots of

families and other duties. Family care and children brought up responsibilities also needs more consideration and time, so working woman finds they so busy in fulfilling these duties. Human resource managers should take care of this kind of activities should not be there in the organization to helping a working woman in their work-life balance. The human resource manager is also responsible for the internal environment so the manager should access and ask all the employees time to time whether they are facing such kind of problem in the organization. Due to sexual harassment and another starring kind of problem working woman get into much stress and could also not get job satisfaction.

Job satisfaction is the condition when an employee satisfies with their job conditions and feels happy while working. Job satisfaction is an inherent factor, which is necessary and directly associated with the work-life balance. Job satisfaction also motivates an employee for work and necessary to get a higher level of satisfaction and proper work-life balance. If women employees can manage their personal as well as professional life, they are motivated to perform effectively. It is necessary for all the employees to understand the prevailing situation and accordingly they should make changes in its policies and strategies about work-life balance.

In comparison to female employees, male employees do not have to face any problems related to domestic activities. Therefore, gender difference is the important aspect for assessing the impact of work-life balance in their working life. In contrast Omanović,(2009) argued that work-life balance is important for every employee and it is used according to the stated priorities. They also stated that organizations should provide the practical tool to measure the use of work-life balance in every individual life. Work-life balance concept started from 16 and completed at the age of 70 years. During that period, every individual has to understand the requirement of work-life balance.

According to Ozbilgin and Syed, (2009) life cycle of employees is also another factor that affects the use of work-life balance. In every phase of their life, work-life balance cycle changes, which need to be managed effectively. During the younger age, all the young people wanted to fulfill their profits such as health program and outings. During the phase of an older employee, they are

more focused towards fulfilling their childcare and care of their relatives. In support of Ozbilgin and Syed, (2009), Robbins, Judge, and Sanghi, (2009) also commented in the case of women employees. In the phase of a young female, they wanted to fulfill their fashion needs at the primary level. After getting married, their primary needs change and they initially wanted to look after their family. Therefore, it is necessary to understand, how work-life balance changes, according to the change in working conditions.

In the views of Robbins, Judge, and Sanghi, (2009) it is identified that some of the employees are competent enough to analyze the requirements prevailing situation and can be easily overcome with critical events than others. Moreover, if the family members are supportive, then they do not have to face the problem related to work-life balance. They can easily manage their official as well as personal activities. In the views of Wong & Ko, (2009) work-life balance life cycle of individual changes with the change in its physical requirement. It is identified that during its whole life cycle, individual use the work-life balance concept. All the employees should have skills to understand the prevailing situation and make the changes accordingly.

After analyzing the life cycle factor of work-life balance Baden and Major (2010) also explained another factor that includes attitude, personality trait, and values by which every employee make changes in its working life cycle. The personality of an individual affects the use of work-life balance. For example, one woman has the primary objective of fulfilling their professional life requirement and totally career oriented. In contrast, another woman is doing the job just as a secondary task and for passing her time and enhancing knowledge. In such a case, women will give priority to fulfilling the personal needs.

It is identified that some of the women employees have developed their work-life balance in such a manner that they have to explore their hidden talent. They believe that domestic activities can be fulfilled by having a servant at home. In the views of Castanheira, Rodrigues, and Craig, (2010) other women employees believe that fulfilling the needs of family members is helpful in effectively performing the official activities. Therefore, they primary understand the requirement of family members, so that it will be useful in

effectively handling the office issues. In case of South East Rajasthan, a large number of women employees is residing with their family members. Due to which, they have to fulfill the requirement of their family members. Moreover, they are only allowed by getting approval from their family members.

In support of Castanheira, Rodrigues, and Craig, (2010), Collins, (2010) also explained that personality trait is another type of factor that makes the consistent behavior of an individual. Further, it cannot be distinguished from one another. By personality trait, every individual reacts differently in different situations. Therefore, they set different priorities according to their personality. At the same time attitude of an individual also changes the use of work-life balance. It is identified that it is necessary for the employees to understand how work-life balance can be fruitful for the employees in managing their problems related to work-life balance.

In the views of Connaway and Powell, (2010) it is identified that there are five personality traits, which affect the use of work-life balance. These personality traits are extraversion, openness to new experience, neuroticism, conscientiousness, and agreeableness. In case of extraversion, these are the kind of people, who can easily balance their personal as well as professional life and they always have the positive attitude towards life. In support of Connaway and Powell, (2010), Fletcher, (2010) explained that neuroticism is also a kind of behavior in which individual always has a negative attitude towards life. Moreover, they also have increased conflict between work and life.

These are the type of people who are responsible towards neither their work nor their personal life. They just fulfill the formalities of performing every task because they have to spend their whole life. Hansen and Levin, (2010) also defined the other traits of the individual that directly or indirectly affect the work-life balance. In case of agreeableness, people are more focused to get support from their family members. Through the help of family members, they are easily able to move towards their work-life balance. Another personality trait, which has been identified is openness to new experience. These types of people are ready to accept the external market challenges. Therefore, they develop their work-life balance by future

uncertainties. For example, if an employee gets transferred to another area in future, then they will not face any problem.

According to Harris and Rae, (2010) sometimes, employees are not ready to make changes in its work-life balance due to their consciousness. Their consciousness does not allow them to take a risk in case of personal as well as professional life. In support of Harris and Rae, (2010), Johnson and Christensen, (2010) also exhibited various banks in South East Rajasthan have made promotions in work-life balance, according to change in external market conditions. They have provided a different range of activities that allow the employees to achieve compatibility between work and personal life. It is identified that private sector banks in South East Rajasthan are providing different facilities to women employees such as flexible working hours and telework.

In the views of Klarsfeld, (2010) banks also provide parental leave to the women employees, which is useful in managing their working life. They are also motivated to use their hidden knowledge and skills. At the same time, some public sector banks are providing some other facilities to the women employees such as childcare information centers and private kinder gardens. In support of Klarsfeld⁵⁸, (2010), Lewis & Humbert⁵⁹, (2010) also stated that through the promotion of the structure in work-life balance. Women employees can manage their work-life balance in an effective manner, by facilities provided by private, public & cooperative sector banks.

Banks identified that through the increase in facilities for the women employees, they could increase their overall productivity. In addition to this, banks will not face the problems related to absenteeism, stress-related health problems and high level of staff fluctuation. According to Marshall and Rossman, (2010), the working environment of the banks affects the work-life balance of the women and men employees. It is identified that healthy working environment for the banks is useful in maintaining proper balance in the personal and professional life of women employees.

The working environment of the banks should be effective so that it will be useful in developing the interest of work-life balance in an effective manner. Through supportive working environment, employees will have the

positive attitude towards work-life balance. In contrast, Scott, (2010) argued that factors of work-life balance will not stop the work-life balance concept among people. It is highly used by the people, whether it is good or bad for them. Knowledge among men and women employees will increase the use of work-life balance so that it will be useful in managing the working structure.

It is also identified that some of the rural areas in South East Rajasthan do not know the use of work-life balance in their life. It is because these people are highly involved in their domestic life and do not know how work-life balance is useful for them in getting involved in other factors of their life. In support of Scott, (2010), Taylor and Finley, (2010) also commented that external environmental conditions also affect the use of work-life balance concept among people. For example, use of work-life balance among the people of South East Rajasthan is not high in comparison to the people in Jaipur area. Female employees in Jaipur region are more professional in their life because they all are career oriented.

At the same time, in South East Rajasthan, female employees do not have a high level of work within organizations due to which they can easily look after their work. In South East Rajasthan, women employees do not get better opportunities in comparison to male employees. Therefore, use of work-life balance is high among women in comparison to men. In the views of Thomas, (2010) work-life balance has improved the overall working conditions and female employees are motivated to perform the work effectively. It is also analyzed that time management is also an important factor that develops the attitude of people towards their working life and personal life.

In the views of Wagner, Babbie, Halley, and Zaino, (2010) banks have started adopting diversified employees, within the organization structure. Diversity management is a key to promoting respect and pride for all the employees at the workplace. It is the process of influencing the diverse employees to work proficiently and with togetherness. Cohesion among the diversified workforce will be helpful in achieving the organizational goals efficiently. In support of Wagner, Babbie, Halley, and Zaino, (2010), Boerner, Linkohr, and Kiefer, (2011) explains that diversity management helps in enhancing the knowledge and skills of the employees for better performance

and about the use of work-life balance. Managers in the organization have to maintain the variety of employees to improve the overall productivity.

3.4 The Reconciliation of Work and Family Life

Family responsibilities are the main concern for a working woman, and it is also the main reason due to which women employee tend to stay outside or exit labor market and choose some non-standard job with fewer duties and responsibilities and also sometimes discontinue their career. Woman employment is a debate topic, and the issue of female employment mostly revolves around childcare. Some woman employee uses childcare services for taking care of their children while some do not think that childcare service is good for their children. The researcher also had their views on this and concluded that those children who were never sent to playschool in their childhood as basic education tend to have fewer developed skill than other does that went to playschool at before school age. The present situation in North Rajasthan does not encourage to parents to use childcare services to their children caring. Although there are measures have also been taken by the government to control the quality of childcare facilities. After all, these childcare facilities are not much access to a large number of populations. There are so many reasons behind this, but one of the main reasons is finance. The working woman thinks that paying almost half of the salary for the taking childcare services is not good and they like to care their children themselves rather hiring childcare services. Another reason is that some working woman thinks childcare services are not good for child future as they do not take care in a good way.

Childcare facilities and women in employment are two factors, which tend to go together. These are not synonyms because it is not necessary to having childcare services by a working woman as they can also taking care their children with their working life. The working woman also has a choice whether they send their children to playschool or to take childcare services, whether to make use of flexible working arrangements. Flexible working hours is easily manageable by working woman as they could opt reducing working hours or can work with a team in which individual duties are less as compare to working individual. However, it has been identified that flexible working hours could not be available with all banks and it used mostly by multinational banks or those banks which pay less for their employee.

It has been identified that the children are not only the reason due to which women do not remain in the labor market. Family responsibilities are also a broad term due to which women employee do not remain in the labor market. Family responsibilities include care of elderly, sick or disabled relatives along with care of their husband. It has already mentioned that childcare services are not accessible, in Rajasthan, concerning quality. However, the situation is more than worst when it comes to these childcare centers. There is only few quality care center for the care of elderly and sick people. The problem will get double for the women employee in the case of taking fewer quality services for the care of children or elderly and sick people. Job security is also an issue, which has the direct impact on the family. Job security is necessary with Job satisfaction for caring of family and elderly or sick people.

Rising inflation is also a reason female from the family has to work for the survival of their family or living a standard life. In fact, the inflation rate is increasing with time. The income of one man is not very sufficient for the whole family to have a quality food and necessary equipment's for their family, so the woman has also taken an interest in supporting their husband with working and earning some money for the contribution of the betterment of their family. It also becomes good and easy for their husband as they are feeling good due to relieve from earning stress. When only the men were the income source for a family, then they were not able to give proper time to their family, but now the scenario has changed and now women are also working so that men are little bit free and they could also find some extra time, which they can spend with their family members. Total household income for a family has increased with the help of working woman, and it is also helpful for them for living a standard life with their family.

Another important aspect has also defined the need for man to start taking care of the family. A man should not expect that woman will work full time and also become a full-time housewife as well because it makes their life stressed. The woman also could not manage well their family as a full-time housewife with working full time in an organization. In the case when a woman tries to work full time with taking care of their family also as a housewife than she will have an unbalanced work life and personal life and will have to face work conflict as well as family conflicts. A woman has to play a different role at home and workplace and when a woman feel uneasy to maintaining balance in both of them, then she may leave the organization or will not

able to take care of their family in a right way. According to research, it has been identified that mentality of men should have to be changed to get the reconciliation of family and work life. Educated people understand that if they will help to their wife in taking care of their children and family and contribute their time to her than it will become easy for both of them and they could live a healthy and strong life without major conflicts. Education has also taken part in this to contribute their views and take it as a subject just because today scenario has changed and man should think about contributing to taking care of their family.

3.4.1 Challenges in work-life balance

There are many challenges for a woman in managing their work-life balance such as lack of sufficient time, husband's non-involvement in household responsibilities, cultural issues and societal norms as well as gender biases are the key challenges, which have to face for every working woman in everyday life. It has been identified that a woman has to work a lot to manage the overload of work and domestic responsibilities due to which their personal life get suffered. According to a survey, many of woman feels that they had sacrificed their comfort, sleep and even everything associated with their personal life. As per their statement, they used to get-up late in the morning before marriage and then go to the work just because of their family was taking care of them. However, after marriage, the scenario has changed, and now they have to take care of their husband and older people of the family of their husband such as their mother, father, grandfather, and grandmother, etc. As per woman entrepreneurs, they are also juggling with the competing demand of both work and family roles, and they have to work late hours, which directly affect the quality of the life of woman entrepreneurs. In Rajasthan, a working woman has also pointed out another problem that getting husband to share domestic responsibilities has also sometimes presented a great challenge just because of the cultural and societal problems.

Responsibilities of every human will get an increase with increasing their age factor. Before marriage, it is easy to everyone to make balance in their personal life and professional life just because they only have to focus on their professional life as a priority basis and mostly their family takes care of their livelihood. Work-life balance become more complex after marriage just

because after marriage responsibilities of individual will get an increase as they have to take care of each other and in case of women, their responsibilities even get triple as they also have to take care of their husband family members.

Now it is a big challenge for working women to manage their personal and professional life in the way that they will not intersect each other. It has been identified that three major factors contribute to the interest in consideration of work-life balance such as global competition, renewed interest in personal lives/family values and an aging workforce. According to some research it has found that human resource manager of many banks is taking interest to helping out the employees in having a great work life balance just because it has become a serious subject and manager want to take competitive advantage with the helping their employees in work-life balance so that bank could get more productivity from the same employee in the same period. These steps by human resource manager have proved that helping to their employee in work-life balance will help to the bank to get the win-win situation in the competitive market.

Work-life balance phrases and words serve as culture signposts to explain where we are and where we are going. The particular term work-life balance was coined in 1986 while its usage was sporadic for some years. In the 1990s banks began to offer the work-life program to their employee mostly this first wave of this kind of programs were primarily for the support of women with children but now it has considered all employee regardless of gender and banks are taking interest for their employee work-life balance. It was not the only issue for the United States while in every country women are taking part in working for their family and even in India Rajasthan it has seen from past some decades women are regularly contributing their support to their husband in earning by working for the betterment of their lives. In South East of Rajasthan, it is still difficult to the women's to make equilibrium in personal and professional life. South East of Rajasthan is not as much developed, it is developing even people from there are not able to speak English frankly, and they are getting more difficulties to making the work-life balance. Working women from South East of Rajasthan are getting pressure at workplace due to less educated people in the organization. Banks are taking part in helping their

employees in making balance their personal and professional life, but it is not enough for them just because they are not used to work.

Work-life balance issues could be different from people to people even same type of people like two married women with having two kids can feel different problem in their work life balance just because it depends on their priority and mentality. Work-life balance is all about only thinking and mental satisfaction of an individual. Work-family conflicts also become more severe as a woman has to fulfill both responsibilities at work and at home, and they need both with good quality. American people do not find to have a good balance in their personal and professional life just because personal and family lives values are less willing to put on hold, put aside or ignore for the sake of work even they can easily manage overtime and heavy workload with other responsibilities. American people are also dependent on themselves alone even they are married.

Man, who contribute to domestic activities, and helps to their wives in household work, also feel uneasy just because they had never taught cooking by their mom's or even they had never tried such kind of experiments just because their moms never let them feel that they have to cook now or in future. Even this has become a failure for them in work life also just because they get stressed with domestic challenges and could not find themselves easy to fulfilling work requirements. This kind of problem has felt just because men and women are socialized differently. The difference in socialization practices has constructed gender imbalance and not even division of work, and due to this socialization practices, family and society have developed different expectation from men and woman that how men and women behave in society that is why women find some difficulties in sharing domestic household responsibilities by their husband.

Constructions of family prestige, status and honor have also presented a challenge to get the approval of business. It is the twenty-first century, and there is one more problem has identified that a women to women jealousy. A woman jealous with another woman at the workplace in the case when she able to work on their comfort level or to get some extra monetary benefits. A woman also gets jealous of another woman when one of them easy to cope up

with work-life challenges and able to resist role conflicts. Negative attitude and thinking of women towards another woman has also reported a challenge that mostly women entrepreneur face in their life. This kind of non-professionalism attitude of women cannot change the bargaining position of a women entrepreneur as compare to male entrepreneur. This problem has also created a gender stereotype that women are not serious person regarding business.

Though women give more priority to their family over business or job, sometimes they have to sacrifice some amount of time, which they devote to their family care at the situation where professional commitments hinder personal commitment. This situation has defined where role interference occurs, and woman has to choose the competing demand for both the roles. Also of these challenges, women have faced that joint family system is also a big challenge for the working women in their work-life balance. They have to overdo and stretch their life and time for making their in-laws happy. At the situation, where husband's family (in-laws) is not happy with work, then they may not let women work properly and personal and, the professional work-life balance will also go out from the window in this situation.

Women have also given more attention and time in case of the joint family just because they have to cook food for all the people and also take care of them. In the case of nuclear family, women can take care of their family with less time or care and rest of extra time they can involve in their work life to get maximum positive results from their work life. In the joint family, the woman can also face problems due to comments of other family members who could be jealous of a working woman. Personal commitment to their family sometimes also intersects to the professional commitment and such kind of situation is not an easy to manage for working women just because she likes to fulfill both of commitment. In case of failure of any commitment whether it is professional or its personal, woman will feel stressed and will not able to manage their work-life balance.

Based on the findings of a survey it has found that many women were not proactive at the workplace regarding advancing their careers or asking for their job responsibilities compensation. The main reason behind working women employment is money. Money is the biggest factor which forced to

women. Due to increasing inflation rate money for the betterment of their family life is required much more as it requires in previous decades. Only one earning source is not appropriate today for a family to survive with standard life, so women are also taking part and supporting to their husbands in earning income for their family. Women have much more responsibilities and restriction in our society as compare to men.

There is also some risk with women due to which they do not allow to go out from home to earning such as late night working hours, the low mentality of society and wrong attitude of men's towards women. Working women have to face lots of challenges in their life at the workplace. In Rajasthan South East of Rajasthan people are less educated even they do not speak fluent English, and their mentality towards women is also not good which makes problems to working women and pour them into lots of stress. Heavy stress is a big problem for unmanageable work life. Working women with stress could not manage their personal and professional life, and therefore they will become less productive and have some health problems.

Working moms have much more responsibilities and work as compared to other women who are not married or those who do not have a child. Taking care of a child is not an easy task as it requires fix schedule of eating, playing and sleeping with only quality. Childcare services are one of the options which can adopt a mother for taking care of their child, but it has been identified that women are not like to grow up their child with childcare organizations just because they want to give their child best services and they do not believe in others. Some other women also ignore and do not want to grow up their child with child care services just because they do not want to spend money to take care of their child. Taking care of a child is a hard task for men, and it has found that men could not give that much quality care to their child as their mom can. Working women have to face this challenge in their life, and they give priority to their family and child care as compare to work. Sometimes they have to take leave or go early at home for their child when they are sick or have any other kind of problem.

Role model of women should be women so that it could be comfortable for women to work in the organization but it has found that in most of the

organization role model and the people who are sitting at the higher level of organization are men and it is quite difficult for women to overcome with them. Women role model also motivates and inspire to a women employee and also helpful to them in some other workplace problems. Role conflict is also a challenge for working women; role conflict is all about a situation when much more work has to in limited time of period. There are also some other kinds of problem with a working women which can only understood by a women boss while male boss could ignore such kind of problems, e.g., when a women complaint to a male boss that a colleague is misbehaving with her, maybe that time boss could just ignore that or could also intimate with that person. As in contrast when a women employee asks the same problem for a women boss as she could understand better just because she is also women and maybe she had faced such kind of problems at the time when she was working at the same level job.

Various surveys have done on the topic whether women employee is getting the right monetary benefits or not. According to the survey, it has been concluded that many women are getting less salary as they should get, the only reason behind this that they do not want to be a leader or do not want to take the initiative of work and responsibilities. Women have lots of duties except working at the office they have to take care of their family, and they know that at a higher level of job they will have to give much more time and have to fulfill some more responsibilities for which they will have to give more attention to their work. When they are easy to manage their personal and professional life at the lower level of a job than they do not like to get promoted for a higher salary and this is the only reason that most of the women are not getting a right salary for their job and also not becoming a role model for others. Challenges of women work life, and personal life is much more as compared to men, so they find themselves difficult in making a work-life balance.

Diversity level within the organization is an important factor to maintain effective work-life balance. In the views of McVittie, McKinlay, and Widdi combe, (2008, p. 348-366) now banks in South east Rajasthan have started using diversified employees so that they able to meet the requirement of

customers from different countries and regions. After the globalization, banks have started giving equal employment opportunity to the men and women. Therefore, it has raised the need for work-life balance in every aspect of life. There are various other factors which are directly or indirectly related to work-life balance. According to Marshall and Rossman, (2010, p. 35-40) job satisfaction and motivation level are the factors which are affected by work-life balance.

If women employees can manage their personal as well as professional life they are motivated to perform effectively. It is necessary for all the employees to understand the prevailing situation and accordingly they should make changes in its policies and strategies about work-life balance. Brennan, Voros, and Brady, (2011) described that various banks do not understand the importance of using work-life balance. A large number of public & cooperative sector banks is giving better employment opportunity to the people, but they do not understand the need of work-life balance for women employees.

Private, public & cooperative sector banks have started adopting diversified workforce within the organization, Moreover; the bank also follows common culture for all the employees, so that every employee will learn something new. Diversity management is helpful in enhancing the knowledge and skills of the employees. Diversity in the workforce will share different ideas and will lead to creativity in policies and plans. The organization can explore the new technologies more easily due to the diversified workforce. In contrast Chuang, Donegan, Ganon, and Wei, (2011) explained that diversity management program is very difficult task to do. Differences in ideas and opinions will create confusion among the members.

Every member of the organization has his or her own beliefs and values. It is very difficult for the managers to integrate the organization goals with individual goals. Therefore, by beliefs and values, women employees maintain work-life balance. They also commented that in some cases giving more time to professional life is the primary task of one woman in an organization. On the other hand, for another woman, fulfilling the domestic activities is the initial task for them. In such a case, banks have to face problem

in formulating strategies and policies about work-life balance for women employees.

In the support Dubrin, (2011) also defined that all women employees are cannot be able to place in one department within the organization. It is because every women employee has his own needs, which cannot be fulfilled by the banks. Due to this reason, the overall ratio of female employees is less in comparison to male employees. Further, banks are also not able to provide better opportunities to them because women with family are not able to go outside the city because of their responsibilities.

Groschl, (2011) suggested that effective human resource management program is useful in making work-life balance more effective. Human resource management is the concept in which organization identifies that whether banks have sufficient amount of employees to fulfill their aims and objectives. In support of Groschl, (2011), Hair, Celsi, Money, Samouel, and Page, (2011) also defined that Human Resource Management is responsibility based where they are concerned with the management of people in an organization. Banks in South East Rajasthan are more focused towards personnel management in comparison to human resource management. In case of personnel management, organizations are focused towards three main factors such as obtaining, utilizing and managing of the manpower.

In the views of Hodges and Videto, (2011) Human Resource Management is altogether new approach where the people are approached in a new manner and include attaining, developing, motivating and managing the people resources. Human Resource Management is considered as the spinal cord of an organization. The triumph of an organization depends on how effectively the resources are handled and which invariably leads us to the team of Human Resource Management. In support of Hodges and Videto, (2011), Jabbour, Gordon, Oliveira, and Battistelle, (2011) explained that human resource department helps to find a suitable person for the required job by identifying the talent that set within the person and boosting their confidence.

In today's world, every second individual is dealing with stressed out work life and lack of inbuilt confidence, so the Human Resource Management makes sure the workers perform to their best.

Jackson, (2011) explained that all these factors affect the work-life balance of the individuals. It is because ineffective human resource management affects the behavior and attitude of employees. All the employees should be provided with the equal opportunity. Work-life balance is the concept which is affected by various factors. For example, changes in the external market environment affect the work-life balance of the employees. Moreover, sometimes private sector banks retain the women employees for long hours which create the problem for them in managing their personal life. Due to this reason, sometimes working hours of the organizations should be considered in work-life balance, so that it will be useful in managing with future uncertainties.

Johnson and Smyth, (2011) also supported the views of Jackson, (2011) and exhibited that labor relations in manufacturing industries are considered while developing the work-life balance. It is identified that according to labor relations, employees should be allocated to work and also get the benefits that come under the labor relations. Support of family members is also an important factor in developing the work-life balance.

For women employees, it is necessary to have support from women employees, so that they can understand the requirement of organizations and families. In the views of Kapoor, (2011) also explained that work-life balance had increased its overall importance because of increasing participation of women employees.

Sometimes, the culture of the organizations affects the working behavior of individuals. Some organizations provide flexible working hours to women employees. It is useful for them in managing their personal as well professional life. In contrast, Layton, (2011) commented that by working at home women employees do not maintain the office decorum, which indirectly affects its overall performance. All the employees have to understand the requirement of office.

Therefore, flexible working hours and work at home are not efficient from organizations. It is important to maintain work-life balance

in the organization, and before recruiting any women employees, it is necessary to understand their entire requirement and match according to the requirements of the banks.

3.5 Work-Life Balance in Private and Public and Cooperative Banks

In the views of Mohr and Shoobridge, (2011) there are various private and public and cooperative sector banks that are using work-life balance concept. Through this, they can handle the problems of women employees and also increase their overall productivity. It is identified that due to changes in labor market and nature of work, work-life balance is at priority level for the government and private bodies. These banks believe that work-life balance is useful in retaining the customers for long-term and also give the better response to the needs and wants of customers. In support of Mohr and Shoobridge, (2011), Molloy, Kalifon, and Steinberg, (2011) also explained that in private and public and cooperative sector banks, it is vital to well trained, well-groomed and emotionally balanced employee, so that they can meet the employment challenges effectively.

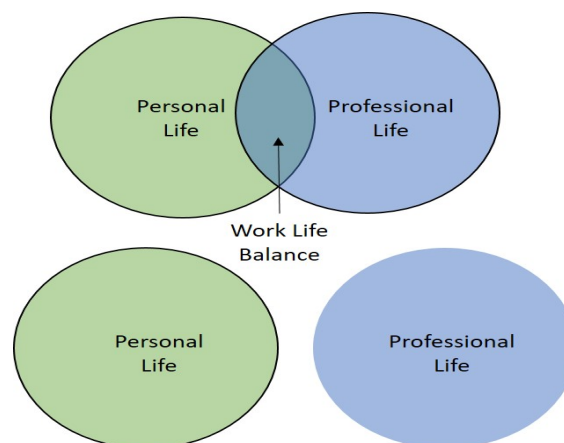
At the same time Muse & Pichler, (2011) also commented that globalization had increased the market area and people have started working across various countries and fixed the private sector banks do not use working hours. On the flip side, public and cooperative sector banks in all over South East Rajasthan have fixed working hours. Employees working in BPO, top executives, nurses, and doctors have to work for long hours, which indirectly create stress and mental tension among them. In the views of Perepelkin and Zhang, (2011) it is identified that due to all these reasons, employees have analyzed the importance of using the work-life balance for employees.

Various private, public, and cooperative sector banks are using innovative methods of work-life balance, which is useful for them in keeping the employees satisfied and happy. Through this, employees feel working area as a better place, which improves the overall performance of employees. According to Sachs, Ruhli, and Mittnacht, (2011) private sector banks in Rajasthan are making efforts to improving their working environment, so that employees are attracted to work for the bank. For example, MNC banks such as Genpact and Infosys are providing cab facilities to the employees, so that they do not face problem in reaching to the office.

This type of facility is suitable for women employees because a large number of women do not have conveyance facilities, which is the major barrier for them in working with the banks. Similarly, various public sector organizations are also making efforts for improving the working environment. For example in case State Bank of India, this bank is taking various steps for the welfare activities and social causes. In the views of Wilson, (2011) it is analyzed that work-life balance is an essential part of this bank in managing their men and women employees. They believed that work-life balance is equally important for the employers as well to gain employee retention.

After the globalization, level of competition is increased due to which every employee has the better opportunity, and they are ready to switch other banks if they do not get healthy and better environmental conditions. Thus, it is increasingly become essential to maintain employee motivation and satisfaction. It is identified that private sector banks have started focusing towards working behavior. For example, Infosys Bank provides the one-time meal to the employees along with cab facility. In such a case, they do not have to take tension of food and other issues. In support of Wilson, (2011), Abercromby, (2012) also explained that if employees get the proper meal and better facilities, their overall working efficiency will also increase.

Moreover, other private sector banks such as ICICI are also focusing on increasing their employees' salaries according to their working hours. This bank is making a massive expenditure to improve their overall working structure so that it will be helpful in understanding the problem areas and they can understand the requirement of employees. It is useful for them in making an effective work-life balance.



Equal time to the personal as well as professional life

Fig 3.5 (Source: Basuil Casper 2012, p. 225-240)

In the above-mentioned diagram, it is identified that giving equal time to the personal as well as professional life is useful in making the proper work-life balance. At the same time, if the employee gives more time to professional life or gives more time to personal life then it will lead to the situation work-life imbalance and create conflicts. In the views of Basuil & Casper, (2012) it is identified that State Bank of India is using the innovative approach for work-life balance and they believe that involving employees in making a decision related to work-life balance is useful in making its effective use.

By research, it is identified that public sector banks are providing better work-life balance in comparison to private sector banks. It is because, in case of private sector banks, women employees do not get better facilities, whereas in case of public sector banks they can get facilities. For example, they get 3-4 months maternity leave in case of pregnancy. In support of Basuil & Casper, (2012), Chandra, (2012) also explained that although private sector banks are making huge efforts for improving the working structure, still they are not able to give competition to public sector banks.

In the public and cooperative sector banks, most of the women employees are allocated to the banking sector that provides better working environment along with other facilities. Without having market research, it is identified that public sector banks always believe that employees should get proper work-life balance. On the flip side, private sector banks are more focused towards fulfilling their objective in comparison to individual objectives. According to Darcy, McCarthy, Hill & Grady, (2012), work life balance is highly used by all the banks in all over Rajasthan. It is analyzed that University of Rajasthan and Kota University has also started the program of work-life balance.

It is useful for them in increasing knowledge of people about the importance of work-life balance. In case of Infosys in Jaipur, it has got the highest rating in work-life balance in comparison to other activities of the bank such as culture and values, career opportunities, senior management, etc. Therefore, in competition to one another, all private sector banks are changing their working styles and providing better opportunities to the employees. In the views of Greenhaus & Powell, (2012) it is identified that work-life balance is useful for the people in every aspect of their life. Hindus in India finds that very well educated and enlightened women occupying high

positions on the one hand and the other, find a large section of the women population of the country in ignorance, illiterate and at low social- economic status.

In recent years, there had been a growing awareness of the problem of the status of women. The official efforts of the government of the center and the states coupled with action from voluntary agencies have brought some 'Tempo' into the women's movement in the country. Government all over India is making efforts to improving the policies and strategies related to work-life balance within organizations. In support of Greenhaus & Powell, (2012), Lingard, Francis & Turner, (2012) also explained that less number of women employees are placed at high positions in case of private sector banks. They are placed at lower and do not get the better opportunity due to the lack involvement. They are unable to give extra time to the banks because they have to look after their domestic activities as well.

On the other side, working women in public sector banks can be promoted to a higher position according to their skills and knowledge. They are also getting facilities for their family members and children. In the views of Rehman & Roomi, (2012) it is identified that by using work-life balance within organization structure; employers can enhance the overall productivity and provided better opportunities to the people. Some of the private sector banks are still using traditional approach of work-life balance. It is identified that women employees have to still fight for their place within the male-dominated environment.

According to Zhao & Namasivayam, (2012) in the region like South East Rajasthan, still, husband career is considered as more important than wife career. Therefore, a women employee working in Private Sector Bank stated that career of men is at priority level and they get the better opportunity than women employees. Mainly women employees are placed at the position of receptionist or human resource manager. In this case, they do not get wider market areas, which indirectly affect the performance of them. In support of Zhao & Namasivayam, (2012), Kassinis & Stavrou, (2013) also explained that work-life balance is essential to understand the requirement of women and men employees because their stress in their personal life will indirectly affect their office performance.

Apart from the SBI bank, other public sector organizations such as Rajasthan Financial Corporation and Punjab National Bank, State Bank of Bikaner and Jaipur is using effective program for work-life balance. In case of RFC, this organization is

providing training facilities to women employees, so that they can handle the issues within the organization. In contrast, Keeney, Boyd, Sinha, Westring & Ryan, (2013) explained that public sector banks are not involving any innovative technique for work-life balance. They are still using programs which were previously used by the banks. It is necessary to have some innovative techniques for retaining the employees for the long term. Due to the lenient working environment, employees in public sector banks are not motivated to work hard for the banks.

Further, they also believe that they can perform their task on tomorrow because they do not have any pressure from the higher-level department. In such a case, employees in public sector banks are not working hard; still, they are getting better facilities in comparison to private sector banks. In support of Malaterre, Valcour, Dulk & Kossek, (2013), Marphatia & Moussié, (2013) also explained that still women and men employees in public sector banks are enjoying their life and do not perform the activities within the organization in an efficient manner. Thus, it is necessary for the public sector banks to keep focus towards the employees' performance. It because provides a convenient environment for them is not fruitful from the government point of view.

At the same time Trefalt, Drnovšek, Nabergoj & Adlešič, (2013) defined that private sector banks are introducing new concepts in a work-life balance so that employees are efficiently performing along with enjoyment and happiness. Private sector banks in Jaipur provide a quarterly trip to their employees so that they can refresh themselves from the regular working activities. For example, various cement banks such as Birla White, Ambuja Cement, etc. are the banks that provide trips and other facilities to the entrepreneurs and employees. In support of Trefalt, Drnovšek, Nabergoj & Adlešič, (2013), Yadav & Dabhade, (2013) also explained that they provide all these benefits to the employees on the fulfillment of certain targets.

With the help of this, they can achieve their goals along with individual objectives. Such type of attitude towards employees is useful in motivating them to perform hard for the banks. All these activities are the part of reducing stress among people about working structure. In addition to this, Infosys Bank provides flexible working hours to their employees. It is the bank in which employees have to complete their daily working hours. Therefore, it is not compulsory for them to attend office at morning nine o'clock, they have provided with a facility to come at every time, but

they have to fulfill their office hours. In the views of Ervin, (2014), it is the suitable working structure for women employees because they can effectively manage their overall activities.

It is important to understand the requirement of women employees because they have to provide better working conditions to the employees so that they can understand how work-life balance can be useful for managing the professional and personal life of the employees. It is identified that private sector banks in Rajasthan are mainly focused towards fulfilling their aims and objectives, irrespective of individual goals. In the views of Trefalt, Drnovšek, Nabergoj & Adlešič, (2013) it is identified that a large number of IT banks in Jaipur have started providing Saturday off so that they can complete their activities on Saturday and efficiently enjoy their Sunday.

It is also useful for women employees because, in Jaipur, every people have their leaves, so that they are not able to complete their other activities. Therefore, having Saturday off is useful for them in maintaining work-life balance. In support of Trefalt, Drnovšek, Nabergoj & Adlešič, (2013), Ervin, (2014) also explained that some banks do not provide Saturday off due to which employees have to take off in their working days, which indirectly affect the official life of an individual. Same in case of women employees, they can maintain timetable according to their working hours. Having five days week is a practical approach for improving the level of work-life balance.

In fact, various public sector banks have also started five days working such as Rajasthan Financial Corporation. In contrast, Kassinis & Stavrou, (2013) explained that Banks in the Public sector are still working for six hours because people have to make transactions on Saturday. At the same time, some banks allow half day on Saturday, which is useful in improving the level of performance of employees. Further, they have explained that it is not necessary that all the banks provide these facilities. Therefore, women and men should be competent enough to handle the working hours of the banks. Proper management of working structure is useful in overcoming the problems and provides better satisfaction.

3.6 Works-Life Balance and Woman Entrepreneurs

Gender perspective associate with work-life balance plays a pivotal role in the flourishing discussion. Work-life issues have gained increased attention of scholars in various industrial societies all over the country. Work and family two most important aspects of life for all men and woman and they have to coordinate both aspects to get higher job satisfaction and job security. In many societies, it has been identified that family responsibilities have assumed to be the primary woman responsibility while men are considered the breadwinners. It implies that work and family have different set of priorities and challenges for both man and woman.

A woman who chooses to pursue entrepreneurship, find themselves the easy and flexible position to excel in those career options which are favorable and beneficial for their personal and married life and also for their children but it has been identified that this situation leads to more conflict. Fitting business with family obligations is often found difficult for that entire woman who has children also just because they have to take care of their business and children and both need some time. A woman tends to work hard, and they often choose some difficult choices to fulfill their work and family demand. It has been identified that woman entrepreneurs often do not care about their health and personal life; they just want to give satisfaction to their customer and their family to make them happy.

By a finding of some research from the good researcher, it has also been identified that consequences of combined tensions of work and family primarily fall on a woman who results in some negative consequences. Also of this, it has contended that work and family management provides lots of opportunities and experience to the woman to develop and grow their interest, skills, and qualities and they can also sharp their entrepreneur skills with running a business. Woman entrepreneur faces so many challenges associated with the family and entrepreneurship and other societal belief and norms also led some extra pressure on the woman in both developed and developing countries. People from society attach some values and expectations often based on the working and gender specification. These value and expectations are also affected career of woman entrepreneur and working woman.

Woman entrepreneurs have much pressure just because in daily life they have to deal with every stakeholder of business. The business also needs much time than a job, but there is some positive thing for woman entrepreneurs that they can manage

their working hours according to their flexibility of time while in case of job it is not possible that a working woman can adjust their work timing according to their preference.

Entrepreneurship is not an easy task just because in the job a woman has to work only for one profile and has limited duties and responsibilities while in the case of entrepreneur woman they have lots of duties and responsibilities just because they have to manage whole business. Entrepreneurship enables to flexible working hours for a woman due to which a woman can also take care of their family and children and can adjust their working hours and rest of hours for their family care. Working woman in a job has to obey the instruction of their boss, and leaders. Even sometimes they have to do extra work in the absence of their colleagues and boss, but it is not same in case of entrepreneurship as in businesswoman may or may not follow the instruction of their boss and can take their own decision. Every woman could not opt the entrepreneur option just because it needs some extra skills such as leadership, management qualities and should be versatile and flexible who can do work in any environment.

In Rajasthan, Hinder of the success of woman entrepreneur venture of a woman, as it does not become the priority of woman. It has been identified that there are lots of example in front of us, in which woman entrepreneur has done so well with fulfilling their family responsibilities. However, still due to unequal distribution of domestic work, a woman cannot equally compete with men on the professional ground where societal mindset that woman's business is to take care of their family and children as a priority basis and her husband priority is to doing work for earning of their family is a priority.

A woman has to identify those factors, which can motivate and influence for a woman entrepreneur for their working and also prepare for facing challenges comes in entrepreneur life of a woman. Working on a woman concept has come from western culture, but today as inflation has raised so much it seems and felt by the people that with only one earning source they cannot meet with the society standard. Therefore, it is much required to get some extra income for their family, so the woman is also taking part into entrepreneurship and job. Education is also playing an important role which motivates and provides extra skills to a woman also so that they can also compete with a man on a ground where both work for earning.

Work-life balance of woman entrepreneurs is also a complex task as they have to devote their time for business and they have to work for earning for themselves. Work-life balance is a little bit flexible in case of entrepreneurship just because in the case of self-employed woman can work for flexible working hours. In South Rajasthan, a woman prefers to do a job rather than becoming an entrepreneur just because in a job they found themselves easy and comfortable in managing their personal and work life.

It is very important for a woman for making balance in personal and works life just because they are the key person for their family care and with a good management they find themselves easy to taking care of their family and their family member will also get happy in this. Men also understand now the problems facing by the woman, and they are also taking part in helping their wives.

According to research, it has identified that men are also taking part in helping the woman in taking care of family and children. With the help in household responsibilities by their husband woman is also feeling good and can take away from stressful and painful life. In previous decades in Rajasthan old people mindset was just about that woman from the family could not go outside for work or for earning and only men were the earning source for whole family and the family. According to them if a woman went out of the house for earning than they blame for that woman for the bad character but now the scenario has changed and even older people of the family are also supporting to woman from their family for go out for earning.

In the views of Taylor and Finley, (2010, p. 681-692) other private sector banks have started using conflict management technique in case of work-life balance. Conflict resolution is the concept in which parties are involved in the process of resolving disputes and disagreements. This concept reconciles the opposing arguments which mainly protect the human rights. There are different types of positive and negative models for conflict resolution. Thomas, (2010, p. 684-700) explained that this model is useful for them in understanding the requirement of every employee in the organization, after having diversified employees within the organization. It is important to have conflict management technique because people with different culture have different needs and wants.

By they set priorities in their life which create conflicts among them. Banks have started using various models for conflict management such as positive models

and negative models. According to Wilson, (2011, P. 106-115) In case of the positive model, it is believed that communication plays an important role in resolving the conflicts among individuals. Banks adopt the verbal and non-verbal strategies for communication. Bank adopts five steps approach for managing the conflict such as assessment, acknowledgment, attitude, action, and analysis.

In support of Wilson, (2011, P. 106-115), Thomas (2010, p. 49-50) also explained that conflict management starts with the assessment of the sources of conflicts and characters involved. At the same time, parties involved in the conflict acknowledge the perspective of each other and consider the cooperative attitude. After this, parties take actions related to verbal and non-verbal communication and finally analyze the overall conflict management process. These models are largely used by private sector banks. It is because public sector banks are not making efforts for resolving individual issues. Public sector banks are working on a large scale due to which they are not able to fulfill every need of the employees.

In the views of Vallone & Enshel, (2001, p. 261-278) private sector banks in Jaipur and Delhi region are also providing meditation facilities for reducing the stress among employees. It is identified that meditation is useful for them in reducing the conflict that arises due to the pressure from organizations and family members. Meditation should be involved in almost every organization so that it will be useful in reducing the problem areas. In support of Vallone & Enshel, (2001, p. 261-278), Wong & Ko, (2009) also explained the private sector banks have to use the mode of Threat and Error program to fulfill the safety needs of the people.

Aviation banks in Jaipur have the majority of female employees. Therefore, they need proper safety and comfortable working environment. According to Wagner, Babbie, Halley, and Zaino, (2010) Threat and Error Management (TEM) is the framework, which is developed to specifically for the aviation safety. It is recognized as best practice for the risk management in the international market. It offers a flexible approach to manage the practical risk in the aviation industry. It is the process of detecting and giving respond to different threats and errors to achieve the outcomes more effectively. TEM is the framework that helps in understanding the relationship between safety and human performance from the organizational perspective.

It has been analyzed that proper management of threats and errors in the organization helps in achieving the aims and objectives more effectively. Moreover, to

apply the TEM more effectively, the bank requires the competent use of human skills. It is the safety concept for the operations and human performance in the aviation industry. In the views of Chandra, (2012, p. 1040-1056), it is identified that proper working in the aviation industry is useful in maintaining proper work-life balance. It is because Air hostess gets all the facilities from the bank due to which they do not have to face problems.

At the same time, Yadav & Dabhade, (2013, p. 54-60) explained that Air Hostess are mainly working in Delhi and Mumbai. Women employees in Jaipur and Kota region are still working in the operations department. It is the responsibility of the organization to understand the requirement of the women employees so that they maintain its sound position in the competitive market environment. After analysing the views of Yadav & Dabhade, (2013, p. 54-60), Ervin, (2014, p. 36-40) has commented that private sector banks are improving work-life balance concept due to the increasing level of competition. High level of competition is also beneficial for men and women employees because offer from one bank also motivates another bank to use better concept and strategy.

They make such type of effort to retain the employees for the long term and also improve their overall market position. Public sector banks in South East Rajasthan are famous for their healthy working environment. According to Grady & McCarthy, (2008, p. 10-15), it is identified that threat and error management is also used by the private sector banks. Women employees are trained to enhance their knowledge about the safety of their life. TEM is not very much successful unless the employees in the bank operate it efficiently.

Feyerherm & Vick, (2005, p. 255-270) argued that Employees have put efforts to manage errors and consequences in the bank. It has also been stated that TEM requires the lot of expenditure that affects the overall performance of the bank. Employees require proper training, which helps in managing the overall activities of TEM. Therefore, banks have to adopt work-life balance program according to their working structure. It will be beneficial for them in improving their performance along with employees' performance.

3.7 Role of work-life balance in improving productivity

According to McTavish & Miller, (2009, p. 115-130), work-life balance plays a vital role in improving the overall productivity of the employees. It is because when the employees are free from the mental stress of their personal and professional life, then they are easily able to work within the organization. All the employees in the working structure have to efficiently perform to achieve aims and objectives effectively. In support of McTavish & Miller, (2009, p. 115-130), Rehman & Roomi, (2012, p. 25-30) also explained the self-esteem of employees while working in the organization.



Improving Productivity

Fig 3.7 (Source: Hamilton, Gordon & Whelan-Berry, (2006, p. 225-230)

By diagram mentioned above, it is identified that work-life balance is beneficial for the employees and employers. In case of employee benefit, they can have less stress, better health, and high job satisfaction. At the same time, from employer benefit, it is useful in reducing absenteeism, which indirectly valuable for improving the overall productivity of the banks. In the views of Darcy, McCarthy, Hill

& Grady, (2012, p. 111-120) benefits for the employer and employee is useful in enhancing the overall performance of the organization. By research study, it is identified that proper satisfaction of employees' needs and wants is helpful in improving the overall productivity of the organization.

Work-life balance is helpful in getting rid off from stress and other health-related problems which enable more productivity of a human resource to the organization. It has been identified that proper work-life balance is beneficial for an employee to give their best at work. Work-life balance also helps to the employee to fulfill their personal and professional duties effectively. With the help of proper balance in personal and professional life an employee could be more productive to the organization that is why today's employer also supports to their employee in achieving a high level of work-life balance. Employer and employee both can be benefited by the work-life approach. From the employer point of view, a proper work-life balance of an employee will be benefitted to employer just because it helps in decrease absenteeism, increase productivity, increase return on investment, improve personal and professional skills of employee and decrease job churning. These all are cost associated benefit which may reduce the cost of production for the employer. Increase productivity at the same price which employer was spending before also helps in reducing cost.

From the point of the employee, work-life balance is more important than the employer point of view. Work-life balance helps to the employee to resist many kinds of changes which they do not want to do, but they have to do just because of an unbalanced life. It is much important to an employee to have a proper work-life balance only because it provides lots of benefits to the employee to live life happy. Work-life balance reduces or sometimes finishes stress from their life. Pressure is the main problem of every employee which is reducing their efficiency in work and also enables many health problems. Stress comes at the time when someone is getting workload or unmanaged life or when someone's personal and professional life intersects each other. Stress can be wiped out with a proper work-life balance. Work-life also balances helpful to the employee to live a healthy and painless life in which employee can be more robust with adequate balancing in work life and personal life. Work-life balance also provides high job satisfaction to the employee who is necessary today to be more productive and efficient. Job satisfaction is all about the satisfaction

of an employee with all conditions and role which they played in their professional life. Job dissatisfaction can force an employee to leave the job or distract them. It has been identified that if an employee has a proper work-life balance, would be more motivated than other employees. Work-life balance is also helpful to an employee to enable proximity to home and family.

With the growing diversity of family structure of the representative workforce, thus it is suggested that human resource manager should take into the interest of work-life balance of employees. Hr manager should take necessary action if any employee finds challenging to manage their work life balance because there will be a negative impact on work and their personal life too in the situation where an employee is not able to maintain their personal and professional life. According to some research, it has found that workforce may be subject to unique work/family pressure and often have only a few sources for support. Every employee has different types of work/family pressure, so they have to understand and give priority to their work and family issues to have a good work-life balance. Work-life balance subject has more consideration for those employees who are married or have their children.

Every human being living in a stressful time now and each of us deals with stress every day. Unbalanced work and personal life put more pressure on an employee and in stress employee could not be as much productive as they should be. The productivity of employee based on their job satisfaction and their mental status of being happy with their personal and professional life. Employee productivity will get reduced from the original productivity than it directly impacts on employer monetary term. Today employer also knows that unbalanced work and personal life of their employee is a big problem for both employee and employer that is why most of the employer provide training to their employee that how can they get maximum satisfaction in their work and professional life. A working woman should also learn to build a network of support at home, at work and at the community to handle the work-life balance. The conflict between work and family life has real consequences and directly affects the quality of family life and career attainment of both working men and women. Career growth is also not possible with unbalanced work and personal life, and even this situation will give more stress to the employee.

The employer should take in to serious about work-life balance of their employee to get maximum utilization of available human resources. Work-life balance

also provides a competitive advantage to the employer with higher productivity of each employee, and it is also beneficial for an employee in the achievement of career growth. An employer can offer work flexibility to the employees to give more satisfaction to them.

Job satisfaction and family life satisfaction both are directly related to proper work-life balance, and in case of unbalanced work-life balance it directly affects to personal and professional life too, and an employee cannot achieve their career growth. Employee Assistance Program (EAP), offered by many employers is also beneficial for an employee under stress. Employee assistance program provides myriad of services from drug and alcohol abuse counseling to addressing family and marriage problems. Another financial and legal issue is also included to assist in Employee assistance program. This program offered by the employer is also helpful for the employee to have a solution of their stress-related problems. Even of this for the consideration of increasing stress-related issues in society, there is some new profession has emerged work/life professionals. These work/life professional helps to develop some assistance and guiding program and session which is helpful for the employees to understand the central problem of their unbalanced work and professional life and such kind of assistance program also beneficial for them in reducing stress from life. These all work/life programs provide a significant amount of workplace solution to the people and assist them that how they can make a good work-life balance.

3.7.1 Return on Investment

Employer perspective is to get maximum return on investment (ROI). Employer's commitment to work/life initiatives is influenced by the perception that whether or not such kind of actions will have a positive return on investment. In recent years it has been identified that employers increasingly realize that, their initiative towards the betterment of work-life balance of their employee is directly associated with the high return on investment. Employers very well know that good balance in work and personal life of employees directly influences work quality and employee productivity and that there is a concrete business reason to promote work and family integration. Communication is a key factor which should be considered on priority basis by human resource manager just because whether employer offer any beneficial

program for their employees in order to get good work-life balance, and it is not appropriately communicated to the employee even they do not know about the program or understand them than all these practices and program does not have any meaning neither for employer or employee. It is necessary for the employer that their employees have the good work-life balance to get maximum return on investment and to get higher productivity from each employee.

For understanding the requirement of work-life balance, it is important to note analyze the different factors in a work-life balance that improves the overall productivity of the banks. Some of these factors are career growth and work-life balance, motivation and work-life balance, job satisfaction, and work-life balance, competitive environment and work-life balance, appreciation and work-life balance. In support of Darcy, McCarthy, Hill & Grady, (2012, p. 111-120), Greenhaus & Powell, (2012, p. 246-255) explains that women employees can be able to get career growth through balancing the long and short-term growth, improving competence and making open communication with their managers. By these different factors, women employees can be able to gain better opportunities in their career, which indirectly useful in managing their personal as well as professional life.

3.7.2 Motivation and Work-Life Balance

According to Greenhaus & Powell, (2012, p. 246-255) motivation and work-life balance are also interrelated with each other. When the organizations motivate the employees, they build the tendency to move towards success and tendency to avoid failures. When the employees are motivated for their better performance, then they indirectly increase the overall productivity of the banks. Trefalt, Drnovšek, Nabergoj & Adlešič, (2013, p. 448-463) also supported the views of Greenhaus & Powell, (2012, p. 246-255) and explained that while motivating the employees for better performance it is necessary to consider different factors such as recognition, possibility of growth, advancement, achievement, and responsibility.

At the same time, employees are motivated in its work-life balance by analyzing some other factors such as working conditions, employee-superior relations, factors in their personal life, job security and status of employees. All

these factors are useful in making better work-life balance and also improve the performance of employees.

3.7.3 *Job Satisfaction and Work-Life Balance*

In the views of Fournier, Lachance & Bujold, (2009, p. 321-331) job satisfaction of employees will indirectly improve the performance of employees. With the help of this, banks can be able to increase their overall productivity of goods and services. If the employee is satisfied with their job, then they will work efficiently and gain commitment to their work. Working with full potential is useful in increasing productivity and also increase the overall income level of people. Higher income level is helpful in fulfilling the personal needs and wants of employees effectively. In support of Fournier, Lachance & Bujold, (2009, p. 321-331), Lingard, Francis & Turner, (2012, p. 282-295) also suggested that in today's competitive market environment, employees retain for long-term only when they get satisfied job.

They always want this type of job because a higher level of job satisfaction will be useful in managing the work-life balance factors. By their income level, employees set priorities in their work-life balance. Employers are involved in providing better employment opportunities to the people so that they will have better job satisfaction that increases the overall productivity of employees.

3.7.4 *Absenteeism and Work-Life Balance*

According to Kassinis & Stavrou, (2013, p. 464-477) Work-life balance is useful in reducing the problem of absenteeism among employees. It is because a higher level of job satisfaction reduces the problem of stress and boredom among employees.

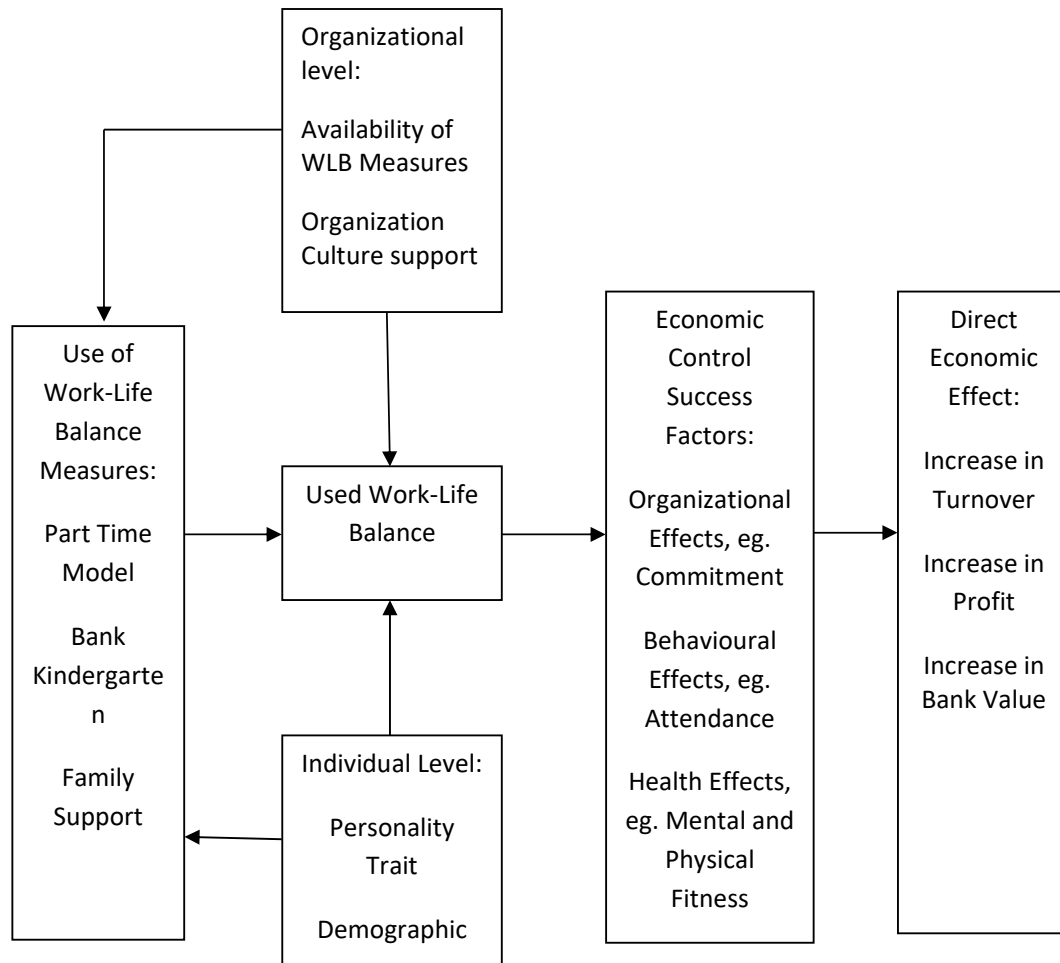
They enjoy their working hours and work with full potential within the organization structure. This type of attitude is useful in improving the productivity of the banks. Wong & Ko, (2009, p. 195-203) has given an example of work-life balance. For example, in case of women employees, public sector banks provide different types of benefits to them and for their children. It is useful for them in managing their children along with working activities.

3.7.5 *Appreciation and Work-Life Balance*

In the views of Malaterre, Valcour, Dulk & Kossek, (2013, p. 433-447) it is identified that appreciating the employees for better performance is useful in enhancing their overall productivity. It is necessary that women employees should be motivated for their performance. It is because women employees work to improve their knowledge and skills and also overcome with their hidden talent. In support of Malaterre, Valcour, Dulk & Kossek, (2013, p. 433-447), Wong & Ko, (2009, p. 195-203) also explained that work-life balance is the important aspect that plays an important role in understanding the requirement of people in their personal as well as professional life.

It is also analyzed that performance of the banks depends on the performance of their employees. Employees play an essential role in making the business successful. Therefore, they should be considered as an asset for the banks. Their need and should be fully satisfied, so that they can perform effectively and do not feel stressful. View of Marphatia & Moussié, (2013, p. 585-594) is also supported by the view of Zhao & Namasivayam²⁰, (2012, p. 458-467) and they explained that productivity of the employees majorly depends on the facilities that are provided by the banks. Effective strategies for work-life balance will encourage the women employees to participate in the decision-making process of the banks.

In contrast, Basuil & Casper (2012, p. 629-637) argued that it is not essential that work-life balance is useful in improving the overall productivity of the banks. Rewards and appreciation is the important technique for motivating the employees for better and improved performance. It is because if an employee earns high, then their priorities and needs and wants are changed. The productivity of the employees can be increased by providing supportive and healthy working conditions. In support of Marphatia & Moussié, (2013, p. 585-594), work-life balance is useful in improving the performance of employees.



Impact of Work-Life Balance Instruments on Bank Success

Fig 3.7.5 (Source: Day & Chamberlain, (2006, p. 116-130)

In the diagram mentioned above, it is identified that work-life balance is used according to different levels within the organization. All the instruments that are mentioned within organization structure will directly or indirectly affect bank's performance. In the views of Vallone & Enshel, (2001, p. 261-278), it is identified that work diversity management is a program in which attention is paid towards utilizing the human resource effectively. Combination of different cultures and values benefits the organization in giving tough competition to the rivalries. Diversity management can be useful for doing the effective management of different cultures, values, beliefs, etc. Without diversity management, it is difficult for the organization to manage the diversified workforce effectively.

According to Andresen, (2007, p. 743-760), it is essential to have proper management of work-life balance, so that will increase the overall productivity. To survive in today's competitive market environment, it is important for every bank to keep focus towards work-life balance. There are different instruments of work-life balance that are directly or indirectly related to the success of the bank. In support of Andresen, (2007, p. 743-760), Allen, Dawson, Wheatley, and White, (2008, p. 20-33) also explains that productivity is necessary for the banks to survive in the competitive market environment. Thus, employees' satisfaction of the needs and wants is necessary, so that they can be able to get benefits in work-life balance.

In contrast, Muse & Pichler, (2011, p. 653-666) commented that due to high work pressure, employees feel themselves under stress which indirectly reduces their performance. They feel stressed when they are assigned with major responsibility without proper authority. In that case, they are not free to work according to their manner. Boerner, Linkohr, and Kiefer, (2011, p. 624-630) also explained that work-life balance needs to be developed in such a manner that employees will get better working environment at their home as well as in personal life. All the private sector and public sector banks have improved their performance through the efforts of their employees. Infosys has changed its overall working condition, so that employees feel relaxed and which will indirectly put a positive impact on their performance.

In the views of Auh and Menguc, (2005, p. 249-261) job characteristics of the banks are useful in improving the performance of employees. They also emphasized on the job characteristics rather than individual differences. The theory suggests that jobs with opportunities for achievement, recognition, responsibility, advancement, and growth in competence are those that enhance motivation and job satisfaction. In support of Auh and Menguc, (2005, p. 249-261), Axinn and Pearce, (2006, p. 770-780) also explained that all these features provided by the private and public sector banks would indirectly useful in making the individual happy in their personal life. Now, it is essential for the banks to create the working environment in such a manner that employees do not feel stressed while working in the bank.

It is because the overall level of competition has increased in the city like Jaipur and Kota. Now, the working environment is employees oriented rather than organization oriented. Baugh, (2008, p. 401-404) also stated that employees easily switch towards other banks, if they do not get healthy and supportive working environment. Employees in Kota are ready to work with less salary, but they need a supportive working environment so that they do not feel tense when they go back to home. Supportive and cooperative working environment is useful in motivating the employees for better performance, which indirectly increase the overall productivity of the banks.

In the views of Bennett, (2003, p. 59-60), also explained that when the organizations make efforts to improve the satisfaction level of the individual, then they will indirectly benefit mentally and physically. With the help of this, banks can be able to develop the culture of improvement in the working environment. In support of Bennett, (2003, p. 59-60), Baugh, (2008, p. 401-404) also explained certain benefits for the organization through work-life balance:

- Overall Turnover rates of the banks will decrease while increasing the productivity rate.
- Through balance, employers can make everyone happy at their work and personal life.
- With the help of this, they will also get full control over their working life and accordingly they can think of the changes in their life.
- Through work-life balance, the relationship between the employer and employee will increase.
- Through healthy working environment, women employees can be able to manage their personal as well as work-related activities.
- Various international banks believe that work-life balance is useful in increasing the employee attraction and retention.

After analyzing all these points, Bogaert and Vloeberghs (2005, p 483-493) also defined that a large number of local banks offer different facilities such as allowing for a medical appointment and family concerns. At the same time, some other banks offer laptops, computers and internet access, so that they can manage their work from home, in case of emergencies. In support of

Bogaert and Vloeberghs (2005, p 483-493), Brennan, Voros, and Brady, (2011, p. 100-119) these type of facilities do not affect the working activities of the banks, due to which they can enhance the working activities. It is also identified that according to the culture of Jaipur, banks offer a business trip to the employees so that they can feel fresh along with this they can also fulfill the work of the banks.

According to Boerner, Linkohr and Kiefer, (2011, p. 5-6), needs and wants of employees have been changed due to the changes in the external market environment. Thus, it is necessary for the banks to change the working environment of the banks. It is because they can be able to maintain compatibility with the employees and organization needs. By market research, it is identified that work-life balance is the second important characteristics after the compensation to the employees. After analyzing the views of Boerner, Linkohr and Kiefer³⁴, (2011, p. 5-6), Sousa, (2006) explained that globalization had increased the productivity level of the banks. Therefore, for fulfilling the demands of productivity, it is necessary for the banks to consider the needs of employees.

By that, banks have started using better technologies in the bank, so that it employees can enhance their knowledge about new technologies, along with this, the bank can also complete their activities within limited time and cost. Boerner, Linkohr, and Kiefer explained that consuming less time in a particular activity will indirectly increase the productivity ratio. From the organization point of view, banks have to involve all the characteristics of work-life balance, so that it is useful in maintaining equilibrium in personal as well as professional life. Some of the characteristics that are essential for increasing productivity are positive workplace culture and engagement, adaptive and innovative thinking, workplace diversity, greater strategic direction and cost savings.

According to Castanheira, Rodrigues, and Craig, (2010, p. 79-98) in the work-life balance, diversity is the important feature to increase the productivity of the bank. In case of work-life balance, the organization has to adopt the variety of individuals to serve the needs of diversified customers better. Further, due to rapid change in the technologies, the workforce should be

adaptive and flexible. This view is supported by Ervin, (2014) and stated more diversified employees would be more adaptive towards the environmental changes. In support of Layton, (2011), Groschl (2011) explained that effective diversity management is the key to growth in today's highly competitive environment. An organization that looks for global market has to adopt effective diversity management program. In the worldwide market, customers have different needs and want due to their cultural difference.

On the flip side, Chuang, Donegan, Ganon, and Wei, (2011, p. 443-463) argued that productivity of the bank can be hindered when the leader of the bank is not efficient and they do not allow for having flexible working practices. They believe that in case of the flexible working environment, employees are not able to maintain the proper decorum of the banks. Moreover, it is also difficult for the banks to maintain coordination among different departments. In the views of Dublin, (2011, p. 519-522), work-life balance is also based on the bank system because of resource limits. In some case, banks do not have many financial resources, so that they can provide work at home facilities.

Leaders have also developed the perception that productivity of the employees can only be increased when they have full-time employees with a physical presence. They believe that through this, they are easily able to make communication with the employees and solve the related issues. Chuang, Donegan, Ganon, and Wei, (2011, p. 443-463) also supported the views and explained that bank turnover depends on the working structure of the bank and employee efforts. The supportive working environment of the banks is useful in getting better autonomy, healthier lifestyle, enhance the enjoyment of work and reduce stress.

All these characteristics are indirectly useful in motivating the employees for working hard for the banks. Banks have made efforts for directly or indirectly improving the productivity of the banks. In the views of Collins, (2009, p. 26-30), there are several activities such as:

- Altering Start and Finish Time
- Part Time work
- Virtual workers

- Annualized Hours
- Tailored Approaches to Leave
- Working Remotely

All these facilities for the employees are useful in allocating the employees according to the working conditions. In some activities, it can be helpful for the banks to adopt virtual workers through which, banks do not have to spend much cost and time in completing any task. In support of Collins, (2009, p. 26-30), Connaway and Powell, (2010, p. 352-360) also explained that productivity level of the banks have increased due to which they have to hire a large number of employees so that they can complete their aims and objectives. In this research study, it is identified that work-life balance is useful as a commercial benefit, which is helpful for managing the activities and also motivating employees for better performance. Therefore, productivity plays an important role in achieving success in the competitive market environment.

3.8 Identify the importance of work-life balance for women and men employees

In the views of Dubrin, (2011, p. 10-15), work-life balance plays an important role in managing the personal as well professional life of the employees. Through work-life balance, banks can be able to create and maintain the supportive work environment. It is indirectly useful in balancing the personal responsibilities and work-related activities. Work-life balance is useful for the organization in strengthening the customer loyalty. In support of Dubrin, (2011, p. 10-15), Groschl, (2011, p. 224-240) also explains that one in four members in South East Rajasthan are facing conflicts between the family and work. Through work-life balance, employees can be able to identify that how much time should be allocated to each task.

Women employees believe that career success can be achieved through the highest importance to work-life balance. In the views of Emmott and Worman, (2008, p. 28-33), work-life balance is increasingly important to the employers and employees. It is because the employer believes that employee motivation, profitability, productivity, and recruitment and retention policies can be improved by using flexible working strategies. Due to the changing working environment conditions, it is necessary to have the proper balance between personal as well as professional life.

Therefore, banks have identified that women employees are equally giving tough competition to male employees.

Work-life balance is most important aspect of every men and women life. Every men and woman who are tied to their jobs deal with a heavy stress and burnout. Those employees who work overtime get suffered by health problems and more like to absent or sick, less efficient, less sociable and found themselves uneasy to work with. Every those employee who is facing such kind of problems would like to go away from such kind of absentees and sickness. Work-life balance is necessary to manage to get higher job satisfaction and job security, and it also enables a healthy and happy professional and personal life. Work-life balance is much more important subject for women employee just because they have to take care of their family along with their professional life and also have to do their all domestic duties and responsibilities.

Importance of work-life balance in a working employee whether is a men or women very much important. Men are also get suffered in case of unbalanced work and personal life. The men employee work-life balance could also be unbalanced due to an unbalanced life of their working wives. There are lots of duties and responsibilities due to which an employee get into trouble such as work overtime, workload, non-flexible working hours and organization culture and environment. For making personal and working life smooth and happy an employee need to manage personal and professional life in the way that they will not intersect each other. Work-life balance is also important for getting promotion or incentives. According to a survey, it has been identified that an employee whose work life balance is good and can able to manage their personal and professional life will always be more productive as compared to others. Unbalanced work and personal life create more stress on employee and employee could be sick due to stress and other similar problem which will result in more absentee in organization

Work-life balance is all about creating a healthy and supportive environment which helps to the employee to make a balance between their professional and personal life. Work-life balance also associated with employee loyalty and productivity. It is a wide subject and lots of researcher has done their study on this subject, according to a survey it has been identified that every 1 employee from 4, experience high level of conflict between work and family, which is based upon work to family and caregiver strain while there are some other 60% employee experience

work-family conflict due to role overload. Every job factor associated with the work-life balance and influence work-life conflict, the amount spent at work is the strongest and most consistent predictor. A number of the survey has done on this topic, and it has found that various work-family conflict arises in manager and high-level professional due to their long working hours. There is also some other factor which is also the reason for work-life conflicts such as job security, support from one's supervisor, support from co-workers, work-role conflict, work role ambiguity, job dissatisfaction and technology and communication sources used by the organization.

Today's every worker have lots of responsibilities in their life such as they have to work, take care of children, housework, volunteering spouse, taking care of their parents and in case of the joint family taking care of in-laws also a responsibility. Work life conflict is a serious issue and also impact workers, their employers and their community in which they live. These kinds of problems are regularly increasing just because of female participation in the labor force. Due to unemployment and inflation, most of the women are taking part to work and to contribute income for their family for the betterment of their present and future life. In most of the families, both men and women are working, and they have such kind of work-life conflict just because of from every four families one is facing such type of conflict and did not find easy to manage their personal and professional life. It has been identified that due to stress and workload employees are becoming addicted to alcohol and cigarette which is not good for them even for their family. Some other problems such as weight gain, depression, and upset mind are also facing by employees due to work-life conflict. Numerous physical and mental health problems are increased due to work-life conflict.

Work-life balance is necessary to manage in one's life just because making life easy and happy. Work-life balance is also important for their family and organization just because when an employee can make a good balance in work life and personal life can be more productive for the organization and can also take care with a good time for their family. Work life conflict also arise sometimes just because of past mentality of older people in which they had categorized that only female is responsible for domestic work and childcare while in today's scenario it has totally changed and men are also taking part in child care and family caring even some of them also help to her wife in domestic work just because they know that their wife is also working and she also has much of work load, so it is easy to manage work life of both by contributing

equal and mutually shared responsibilities. Men's are getting understood problems of their wives and helping them in domestic work and taking care of children as well in contrast women are also contributing some amount for the betterment of their family by working so that they can live a good and standards life.

Work-life balance of employee is also important for the organization just because it has associated with the cost implications for the organization. There are many reasons there due to which employers are also participating in employee work-life balance and helping them to get better manage in work life and personal life. Employers are aware of the cost implications associated with overworked employees such as production cost, absenteeism, commitment and performance of an employee. There are five big reasons for the employer that why they should involve in the work-life balance of employee, these reasons have defined as high return on investment, recruitment, and retention of employee, legislation, cost and union regulations. There are so many practices currently being used by the employer to help their employees achieve work-life balance. Program and practices of work-life balance help to the employee to remove or reduce stress to some extent from their life so they can easily manage their role at home and workplace.

Many employers are aware of the cost associated with the work-life balance with an employee so that they are implementing wellness programs or some of them paying for gym facilities for their employees as part of a benefits package. Some banks invite fitness trainer or yoga trainer at the office only in the lunchtime or after work time so that every employee can be benefitted of such kind of health care programs. Some employers are helping their employees to keep their eating habits by providing healthy and energetic lunch at the office and also provide some energy drink, tea, coffee to get rid off from stress. Stress management program has also been introduced by some employers which include stretching, yoga, counseling and massage, and therapies. This kind of practices and programs helping to the employee to get rid off from stress and to manage their health and also take away from natural disease such as fat gain, smoking habits and mind upset.

In support of Emmott and Worman, (2008, p. 28-33), Fletcher, (2010, p. 305-310) defined that increment in the number of women is due to several reasons such as modern innovation technologies, globally interconnected marketplace, changing family and population pattern. All these factors have forced the women to work in the

banks. Salary of one employee is not suitable in fulfilling the needs of the whole family. Therefore, women have also started doing the job, so that they can help the family in living better and healthy life. According to Hatch, (2002, p. 67-70), work-life balance is highly essential for women employees in comparison to men. It is because through work-life balance they can work efficiently in the organization. Moreover, they can actively perform at their home and fulfill the requirement of family members.

In contrast, Harris, and Rae, (2010, p. 4-12) explain that there are various responsibilities among women employees due to which they bring out the tensed anxiety. At the same time, when in the case when husband and wife both and they have a baby with growing age along with old age parents. In such a situation they face work and family conflicts. These types of mental stress among women create the problem of a headache, illness, high blood pressure, and cardiac disease. In support of Harris and Rae, (2010, p. 4-12), Hodges and Videto, (2011) defined that all these problems have increased the chances of absenteeism, reduce productivity, increase employee turnover, reduce job satisfaction and damage family and social relationship.

Hodges and Videto, (2011, p. p. 89-90) suggested that, to overcome these issues, banks have started using work-life balance program. At the same time, they provide training to the women employees that how they can manage they're personal as well as professional life. It is identified that good work-life balance is useful is central to the effectiveness and satisfaction to the employees. Hodges and Videto, (2011, p. p. 89-90) also supported the view of Jackson, (2011, P. 294-297) and they exhibited that work-life balance is highly important for women employees so that they can have less stress and high job satisfaction. Women employee can get satisfied only when they get supportive working environment, in which they can manage their personal as well as professional life.

Almost every bank is using work-life balance concept to retain the employees for a long-term period. After the globalization, it is not necessary that only male employees should get better opportunities. Now, employees are recruited by skills and knowledge rather than gender difference. Jackson, (2011, P. 294-297) also explained that some innovative techniques for work-life balance are useful in managing the working structure. Through effective work-life balance, the bank can be able to motivate the employees for better performance. A large number of banks believes that introducing work-life balance within the organization makes good business sense.

With the help of this, various non-monetary and financial benefits can reap through work-life balance. They also assure that implementing the family-friendly policies is useful in having less work-family conflict. In support of Johnson and Smyth, (2011, P. 211-220) work-life balance is useful for the employees in coping with the demand of work and family members. It is necessary that all the employees should understand the need of having work-life balance within the organization because it is helpful for them in retaining the employees for the long term.

There are several other benefits of work-life balance among employees and employers. Jabbour, Gordon, Oliveira, and Battistelle, (2011, p. 90-100) defined some of the advantages such as improve staff members morale and engagement, improved customer satisfaction, reduce cost and reduce stress and increase recruitment and retention. It is necessary for the banks to use work-life balance so that they can increase the morale of staff members. Further, employees are also able to allow the members to concentrate towards work. In support of Jabbour, Gordon, Oliveira, and Battistelle, (2011, p. 90-100), Kapoor, (2011, p. 284-293) also explained that improvement in the staff morale is indirectly useful in having more committed staff members and better performance.

At the same time, some banks provide the flexible working environment, through which they can reduce the overall cost of managing the human resources within the bank. It is also identified that work-life balance is also useful for the employers in providing better satisfaction to the needs and wants of customers. According to Kampf, (2007, p. 41-57) when the banks make efforts for retaining the employees and also address the personal needs of the employees, they will work for the extra mile to fulfill the needs of customers. Improvement in customer satisfaction is useful in maintaining sound position in the market and also retains employees for a long-term period. Kampf, (2007, p. 41-57) also supported the view of Johnson and Christensen, (2010, p. 37-65) and they explained that work-life balance is also useful for the employees in recruiting and retaining the employees for the long term. It is because employees are motivated to join the banks because of work-life balance within the organization. By that, they can recruit the employees within banks. Moreover, through effective work-life balance, employees are also motivated to retain within the organization for the long term. In the views of Johnson and Smyth (2011, P. 211-220) women employees retain within the banks only when they get supportive

working environment. It is because male employees can adjust with any working environment, at the same time, women employees cannot be able to adjust to the working environment.

Employers play an essential role in developing a positive balance between the personal as well as professional life of the women employees. Employers within banks can greatly benefit by addressing the issues of work-life balance of employees. In the views of Layton, (2011, p. 194-213) it is identified that issues of work-life balance need to be addressed and banks have to make efforts in developing the technologies related to work-life balance. By research, it is identified that employers that are following work-life balance can attract a wider range of candidates in comparison to those, who are not following work-life balance.

Layton, (2011, p. 194-213) defined the role of work-life balance for the employers. When the banks provide better facilities to the employees, then they will get praise from them. It is useful in motivating the organizations to give better support to the employees. By business point of view, banks gain word of mouth publicity, which is indirectly useful in maintaining the sound image of the bank in all over Rajasthan. In support of Layton, (2011, p. 194-213), Klarsfeld, (2010, p. 88-100) also explained that work-life balance is useful for the men and women employees to look after their career and accordingly they can select appropriate banks. Thus, it is necessary to understand that work-life balance needs to be used according to the suitable working structure.

In comparison to men, women are more using work-life balance concept, so that they can understand the need for banks along with their personal life. While working in the organizations, women have to face various challenges that sometimes hamper their performance. In the views of Leveson, Joiner, and Bakalis, (2009, p. 377-392), some family issues at home affect the behavior of women rather than men. It is because men only have to look after their professional because they believe that they can live happy only when they can fulfill the needs of their family members, which are indirectly related to the professional life of the men.

According to Marshall and Rossman, (2010, p. 87-90) due to some family issues women need leaves and flexible working hours, maternity leave, childcare, etc. which is mainly involved in the work-life balance of the banks. Therefore, work-life balance is highly important for women in comparison to men. Similarly, banks also

make efforts for including the factors in a work-life balance that is more beneficial for the women employees. In support of Marshall and Rossman, (2010, p. 87-90), Lewis & Humbert, (2010) also explains that "Economic Opportunities in Women." Had been managed the dual roles of homemaker and worker, poses serious problems without working women in large cities, particularly with young mothers who often get no help of supportive services such as day care, community crèches, foster daycare, etc.

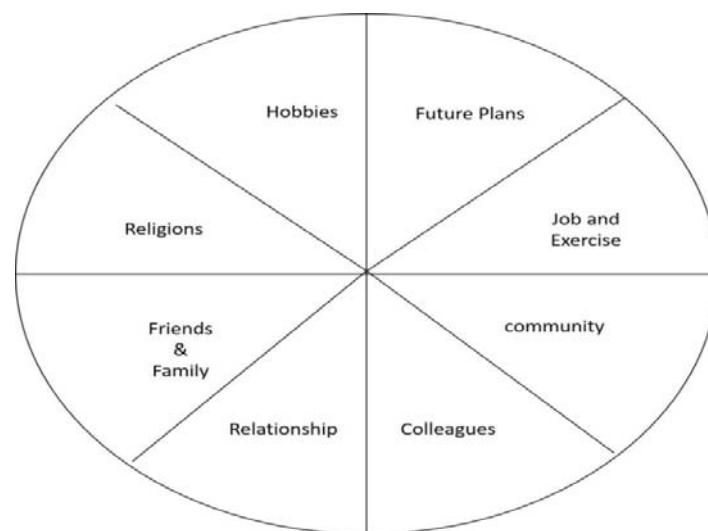
Their difficulties got further eventuated when they had to commute from long distances. Under these circumstances, the traditional pattern of mutual help by in-laws, friends, and neighbors had been found extremely helpful whenever possible. In the views of Klarsfeld, (2010, p. 734-800) however, it was not always available. Working women have to fulfill different responsibilities, and it is necessary that they have to look after all these responsibilities only then they can be able to live their life effectively. Now, working women are also more competent enough to identify their requirement in the banks.

Mauss, Cook, Cheng, and Gross, (2007, p. 1-9) has explained the benefits from organizations. Through effective work-life balance, they can boost their competitiveness because diversified employees are useful in giving tough competition to rivalry firms. Further, they are also able to develop sound image among employees, and they will make the recognized business in which women employees are interested in working for. In support of McDonald, (2007, p. 58-70) work-life balance is used for the banks in meeting the downfalls and success. It is because flexible working hours provides the facilities to the employees in handling the customers' needs and wants at any time.

In case of multinational banks, they have to run their bank for twenty-four hours due to which they have to allocate job responsibilities in such a manner that it will not affect the personal life of any individual. Mukherji and Albon, (2009) have given the example of Genpact in providing flexible working hours. It is identified that this bank does not hire women in the night shifts. At the same time, due to the urgency if they hire for night shift then they provide cab facility to them so that they feel safe while working in the late hours.

It is identified that work-life balance also has motivated women employees in exploring their knowledge and skills. In the views of Omanovic (2009) public sector banks do not know the work-life balance, but still, they are providing different

facilities to women employees. They do not provide these facilities to men because they need to be responsible for their job. In order retain in the competitive market environment, it is important for the public sector banks to motivate men and women to work hard. Therefore, it is necessary that work-life balance should give a positive outcome to the people. By reviews by McVittie, McKinlay, and Widdicombe, (2008, p. 348-366) it is identified that women have to perform several activities simultaneously to survive their life effectively. In the diagram mentioned above, it is identified that various factors come under the concept of work-life balance. These factors are plans, job, self-care, family relationship, community activities, hobbies, etc. all these factors together make the effective work-life balance. In contrast, Marshall and Rossman, (2010, p. 35-40) stated that work-life balance concept had been changed due to the change in working environment. It is identified that banks have to make efforts for managing the working life of the employees.



Factors of work life balance

Fig: 3.8 (Source: McVittie, McKinlay and Widdicombe, 2008, p. 348-366)

At the same time, it is not necessary that individual should fulfill all its needs and wants of work-life balance. In today's highly competitive environment, women have to give more time to their professional life, if they wanted to achieve growth in their career. In the views of Merriam, (2009, p. 956-960), it is identified that work-life balance stated that people should give equal time for their family and professional work. Marshall and Rossman, (2010, p. 35-40) commented that women employees

need better comfort in comparison to men. Due to this reason, men employees are getting better opportunities in comparison to women employees. Earlier, women are not allowed to work within banks in the South East Rajasthan. They only have to look after their families and fulfill the needs and wants of family members and children.

With the advancement in technologies, prices of goods and services have been increased due to which single person is not able to keep the family members happy. After such type of behavior it is important to allow women to work in the banks, so that burden of income can be decreased. In such a situation, work-life balance plays an important role. In the views of Mohr and Shoobridge, (2011, p. 748-763) through work-life balance women employees can be able to set their schedule according to the requirement of activities within their life. Work-life balance is treated as guidance for the people in managing their activities.

In the views of Mollov, Kalifon and Steinberg, (2011, P. 144-166) it is identified that banks have started adopting work-life balance concept in their human resource management programs. Moreover, they have started providing training to the employees about how they can use the work-life balance and manage different activities and issues of individual life. In support of Mollov, Kalifon and Steinberg, (2011, P. 144-166), Perepelkin and Zhang, (2011, p. 175-193) also explains that employees become competent enough to react positively towards external changing market conditions. They can also meet the demands of customers effectively. All the employees within banks should use work-life balance so that they can understand the requirements of their life.

According to Moore, Parkhouse, and Konrad, (2004, p. 304–316) work-life balance is also useful for the people in making decisions about their life. Sometimes, employees are not ready to join the banks because these banks are not able to fulfill the needs and want of the employee. In contrast, McVittie, McKinlay, and Widdicombe, (2008, p. 348-366) explained certain challenges in using work-life balance. It is identified that employers do not effectively communicate the facilities that are provided by the banks to the employees. Due to this reason, employees are not able to decide about work within the organization. Sometimes, employers are not able to develop a proper match between the needs and wants of employees and organizational objectives.

In the views of Moore and Wen, (2008, p. 172-184) it is identified that there is a large number of demands of employees that cannot be met by the banks and these go beyond the decisions of the employers. It is also identified that leaders provide complete flexibility to the employees, but managers act as a barrier for them in using the work-life balance. These types of activities create a problem in effectively managing work-life balance. In support of Moore and Wen, (2008, p. 172-184), Murphy, (2008, p. 69-70) also explains that self-esteem of the employees while working within organizations create a problem in managing their personal as well as professional life.

In case of self-esteem of employees, they want effective working conditions and expect that all the working activities should be done according to their needs and wants. These all different types of barriers are not useful in understanding the concept of work-life balance. In the views of Moore and Wen, (2008, p. 172-184) work-life balance has increased the overall level of work activities because they are useful in fulfilling the aims and objectives of the banks. It is necessary for the banks that along with work-life balance, employees should get proper, suitable incentives so that it will be useful in motivating them for better performance. Omanović, (2009, p. 352-362) claimed that apart from work-life balance, other factors also play an important role in the professional life of men and women.

Some of these factors that are useful in motivating the employees are working hours, incentives, remuneration, etc. With the help of this, employees decide whether they have to join the bank or not. By market research, it is identified that in comparison to male employees, women employees look after different factors before joining the bank. In the views of Ozbilgin and Syed, (2009, p. 12-15) work-life balance is useful for the people in effectively enjoying their life. They get guidance, how they have to allocate their overall time in different activities.

By research study, it is analyzed that work-life balance is essential in overcoming the issues of the banks effectively. Sometimes, women employees are not able to identify that what type of activities are useful in achieving the aims and objectives of the bank. In support of Ozbilgin and Syed, (2009, p. 12-15), Perepelkin and Zhang, (2011, p. 175-193) defined that work-life balance is largely used by private and public sector banks. Banking sector and other organizations in public sector are highly using this concept so that they can enhance their overall image among its

competitors. Along with the facilities for work-life balance, it is also important that employees should get quick growth in the market.

Therefore, Peters, (2008, p-1-3) explained that public sector banks provide secured job to the people, but they are not able to provide quick growth to the employees. Due to this reason, employees have started switching towards private sector banks, where they can explore new technologies and also get quick growth. In support of Robbins, Judge, and Sanghi, (2009, p. 125-130) it is identified that work-life balance is the program which is used by the both type of banks but still they have to decide about joining the type of bank. At the same time, a large number of employees is still wanted to have public sector job because they do not have to work hard and they also get secured the position.

According to Sachs, Ruhli, and Mittnacht, (2011, P. 52-60), such type of behavior in Rajasthan has increased the level of competition in government sector jobs. In addition to this, women get a prior opportunity in getting a job in the banking sector. By this, it is identified that work-life balance plays a significant role in achieving the success of the banks.

3.9 Role of working women in organization and its impact on work-life balance

In the views of Saunders, (2003, p. 58-60) it is analyzed that working women play an important role in managing the human resource department of the banks. It is necessary to understand that working women develop the behavior of sympathy and supportive working environment. Therefore, banks have started adopting women employees to work for the banks. Now women employees have also started making the sound place within the banks because they are fulfilling the needs of banks in an efficient manner. In support of Saunders, (2003, p. 58-60), Yadav & Dabhade, (2013, p. 225-240) explained that banks allocated the women employees in the human resource department and assigned the job of human resource manager within the bank.

Over a past few millennium, there is lots of challenges have been introduced in women's life status in Rajasthan. Status of women in Rajasthan is very old and parentally. Indian women's are completely devoted to their families and responsible for domestic duties and family care. They are preached in the name of Goddess and has a very respectable place in society. In some past decades, it was so typical for Indian women to go out from home for earning or to go with any boy friend. They

were just asked to sit at home for family care and domestic responsibilities. Now it is the twenty-first century and thinking of society, and people have also changed, and now most of the Indian women do not like to sit at home just for their family care. They also like to work for the betterment of their family and personal life.

Work-life balance has become a challenging subject in today scenario just because almost in every family woman's are taking an interest in working for earning their family and for getting a standard life of their family. Role of working women in any organization is more challenging as compared to the male counterpart. It is challenging just because a woman has so many family liabilities and other problems as compared to men. Women feel scared in the organization at the time of working only because of narrow-minded men's. Male employees whether they are the boss or colleagues exploit women employees and would like to intimate more with women employee. This kind of male mentality pressurizes on women employee. It has been identified that most of the resignations problem occurred just because of unwanted environment and elements faced by women employee at the workplace. Bold women employee can resist the exploited by male employees but shy nature women employee is not able to resist and at last forced to leave the organization or accept this kind of exploit at the workplace. It has been identified that sometimes male leaders or boss promote or give increment in the salary of a woman employee just in return of sexual intimation with her. Due to all these kind of activities a women employee role in an organization has become more challenging as they have to work by ignoring these and also have to take care of their family.

Women are taking part in working life as equal to men and making an equal contribution in the earning of family. At the Initial stage it is more difficult for women to manage their working and professional life as they have lots of family duties and in case of children, duty gets double. So it is not easy for every woman to cope up with their work life and family life. Make balance in work life, and family life is known as work-life balance. Work-life balance has also become a subject due to more consideration of women. In management studies it is a subject and women has taught about how to make work-life balance to making smooth their professional and personal life. It is a wider subject, and many famous theorists have contributed their valuable statements upon work-life balance.

The employment rate of women has remarkably increased all over the world, and that is why this subject has become more considerable. Role of the working woman is challenging just because working women face so many difficulties in their working life. Role of working women in the organization and its impact on work-life balance has also become more considerable. There is a direct impact on the work-life balance of a working woman. Importance of work-life balance highlights the very much current concern in society and organizations about the impact on multiple roles on health and well being professional women and its implications associated with their family and work performance.

According to international literature there are many impacts has been recorded due to work-life balance of a women such as a working woman plays multiple roles in their life as she has to obey their duty associated with family, children and professional life, so it has been identified that roles performed by women strain experienced just because of multiple roles, i.e., role conflict and role overload. Every organization has their different culture and values, and this culture and values also support to working women to making balance in their personal and professional life. It has been identified that there are also several social and personal support offer to working women by their family members and society people. Career is also an important aspect of a working woman as they have to look also for their career as they want to grow in future.

There is a direct impact of work-life balance on working woman carrier as if a women employee able to cope up with their professional and personal challenges could easily make their career high but in the case of stress or not able to balancing working and professional life, the carrier can also be distracting or even can spoil. It has been identified that when the woman uses problem-focused and emotional strategies to deal with role conflict can easily come up with the problem and could face any challenge in personal and professional life. At the initial stage, it could be problem facing or stressful for a working woman to making the work-life balance, but as much as they work, they get experienced and learn to face the challenges associated with the personal and professional life. Later in their career when a working woman reaches a higher level of employment level they find themselves easy to managing their duties and can also easily solve small conflict associated with their role in the organization.

Work-life balance is nothing as it is only to make a balance between responsibilities at work and home. Both work and family have increasingly become antagonist spheres, required equal energy and time and responsible for work-family conflict (WFC). In present career situation, there is more demand for female employees in official work. This increasing demand has offered lots of opportunity for women in which they are also taking part just because they also want to earn for the betterment of their family. It has been identified that working woman has lots of challenges in their work life which also impact on their professional life just because when they stressed or have to give more attention on working life than it may affect to their personal life just because at the same time they could not able to give same time to their personal life as they are doing in past. Also of this, it has also seen that most of the women like to work in banking sector just because there are lots of amenities and ease of working with banks, so it is the first preference of working women.

The banking industry has more working pressure at the time of every month end as they have to close their monthly targets till the last date of the month so this time every employee has to give more attention to their work and has to give more time in their workplace, this situation will directly impact on their personal life. This type of role conflict can easily manage by male employees just because they do not have any family and other responsibilities, but in the case of a woman, it is not easy to manage this type of role conflict.

Work-Family Conflict (WFC) has been defined as a type of inter-role conflict in which some responsibilities from the family and work domains are not compatible and have a negative influence on a women employee working conditions. It is theoretical background a scarcity hypothesis that describes these women employee in certain, limited amount of energy. These roles led to stress and also raise some inter-role conflicts. According to the researcher, it has been identified that work-family conflict is directly related to some negative attitudes and also makes stress on an employee due to which employee feel lower job satisfaction and greater propensity to leave a position. Workplace characteristics and environment can also contribute to the higher level of work-family conflict.

It has been identified that the number of hours worked, the amount and the frequency of overtime required, unsupportive supervisor, unwanted elements, inhospitable organizational culture and inflexible work schedule increase more

likelihood that woman employee will experience conflict in their personal and professional role. According to some great researchers, it has also been recorded that those woman who has to play multiple roles in their life such as mother, wife and an employee are more satisfied and less depressed as compared to the woman and man employee who are not married, unemployed and childless. Work-life balance is necessary to manage the harmony of life. Some people get more stressed at the time when they are not able to cope up with their working and personal life.

Woman employee is facing lots of challenges associated with their work-life balance and many woman employees even deny to get promoted by managers just because they feel that at higher post responsibilities will get increase and they will not be able to cope up with their family and work life. Nowadays it has seen that most of the large organizations have a woman-oriented culture in their organization in which they provide extra facilities to woman employees and also give them the training to make better balance in their personal and professional life. In these types of organization woman employee also feel the higher level of job satisfaction and can easily manage their working and personal life. In such kind of organizations leaders and managers is also woman employee, so it gets easier for a woman employee to have a solution for any job or role conflicts.

Work role conflict is directly related to unbalanced work-life balance. Work stress is conceptualized as work-role conflict. More conflict will have greater the chances that stress will spill over and cause some negative behavior in an employee that direct interference with their personal life and family care. Role overload is all about trying to do too many things in limited time of period. There are so many responsibilities has to play to all women employees at workplace

They are also assigned as the consultant so that they can easily convince the candidates to join the bank. Banks believe that allocating the women employees in these departments in useful in attracting the employees. Lewis &Humbert, (2010) believes that women employees are calmer in comparison to men and they also solve the problems of people in an effective manner. At the same time, while communicating with female employees, men use to speak politely, which is useful in changing the attitude of employees towards the banks. Working women are providing financial support to the men. In case of economic changes, men and women both have to learn from each home, so that they can live their life happily.

With the increase in the ratio of working women, banks have also started using work-life balance concept in their organization. After the globalization, banks have to use work-life balance effectively, so that they can provide a better working environment to the women employees. In the views of Grady & McCarthy (2008, p. 95-100) it is identified that ratio of women employees has increased due to banks are also started conducting market research on the needs and wants of women employees. By that, they allocate these needs and wants within their working environment.

According to Leveson, Joiner and Bakalis, (2009, p. 377-392) globalization have changed the overall working environment of the banks. Now, banks have to provide equal employment opportunity to all the candidates whether they are men or women. With the help of globalization, people can not only exchange goods and services, but they also exchange cultures, values, and beliefs. It provides various opportunities to the developing and low-cost countries. In support of Leveson, Joiner and Bakalis, (2009, p. 377-392), Marshall and Rossman, (2010, p. 75-95) defined that some of the developing countries like India are doing sound business in international trade. It is analyzed that globalization has reduced the geographical distance among different countries.

By that, it is identified that expansion in a geographical area has also increased the role of working women within banks. On the flip side, Sachs, Ruhli, and Mitnacht, (2011, p. 52-60) argued that he showed that the win roles of women cause tension and conflict due to her social structure which is still more dominant. In her study on working women in Delhi, she has shown that traditional authoritarian set up of Hindu social structure continues to be the same basically and hence. Women face the problem of role conflict change in attitudes of men and women according to the situation can help to overcome their problem.

In the research study Peters, (2008, p. 455-460) explained that women employees are significant in understanding the requirement of the bank's human resource and they are effective in managing the level of employees within banks. According to Robbins, Judge and Sanghi, (2009, p. 47-50) men enjoy superior status in the households, and they only take most of the important decision concerning family matters. Women's participation in gainful employment is bound to bring changes in their position in the family. Working women jointly or independently manage the family budget. Thus, it is important to note that emergence of working

women within organization structure has improved its overall status in their personal as well as professional life.

In the views of Savall, (2003, p. 107-115) it is identified that women working in cities and towns firstly constitute a small proportion of total workers and secondly out of the total members of the opinion that the factory employment opportunities to women have declined due to technological changes And this is accompanied by an increase in service sector employment such as public service, medical, health, and education. In support of Savall, (2003, p. 107-115), Schmidt, (2004, p. 148-152) explained that women are not started working in almost all the sectors of the banks. Due to this reason, banks have started giving equal employment opportunity to men and women. It is identified that there are various factors that motivate the women to seek career growth within banks.

According to Scott, (2010, p. 1057-1060) women employees feel that awareness of social and economic potentiality and economic independence are the motivating factors. Due to this, women employees also have right to get a suitable job according to their needs and wants. A large number of women is working due to the economic reason, and other are working due to non-economic reasons. In support of Scott, (2010, p. 1057-1060), Sousa, (2006, p. 398-405) also explained that working women have to generate awareness among employers about the importance of them in the working organizations. Further, working women are also making efforts for maintaining sound position within the working environment, so that other woman also get motivated to work in the banks.

In the views of Sloan (2006, p. 94-100) women managers have achieved their position through progressive career advancement and their current positions. It is identified that now women employees are not limited to the position of HR and consultant within the banks. They are still making efforts for enhancing their overall position in the market. After analyzing the views of Sloan (2006, p. 94-100), Seymen, (2006, p. 296-315) explained that work-life balance has also changed its structure due to the emergence of women in the working structures.

This fact is also supported by Baugh (2008), he described that effective diversity management would bring supportive working environment. It is necessary for the team leader to maintain coordination among the members for making effective team cohesion. Perception of every individual is not always similar to each other and

depends on their cultures and values. The team leader has to put efforts to bring unity and diffuse different perception with team members. The views of Broughton and Strebler (2008) also support the view of Baugh (2008) as an effective diversity management helps in improving the productivity. Innovation and creativity in product and services can be attained through a diversified workforce that will help in increasing productivity.

Therefore, women employees are also getting an equal opportunity within the team, and they are also liable to give equal suggestions so that they also feel like a part of the organization structure. A good diversity management program helps the organization for the implementation of innovative activities. In the views of Seymen, (2006, p. 296-315) it is analyzed that importance of diversified workforce within organization structure has increased the role of women employees within banks. Now, women also have equal right to work within banks and also give equal ideas for the bank's success. To support such type of behavior, it is necessary that Organization should provide an effective communication channel between various departments.

By market research, it is identified that open communication among members is useful in making the work-life balance more effective. It is because employees get relaxed by doing some social activities within banks. Through this activity, they do not feel themselves under stress, which is useful in managing the working activities of the banks. According to Süß and Kleiner, (2008, p. 35-47) women employees have changed the overall criteria of work-life balance.

Therefore, by research study, it is identified that banks should adopt a proper method of using work-life balance. Sturz, Kleiner, and Fernandez, (2005, p. 845-850) have explained certain steps of work-life balance that can be used by the banks. These steps are using a mentor who can guide the women in developing their work-life balance. Before developing the work-life balance, it is necessary to note that women should make contact with their employer so that they can understand the need for them. At the same time, it is necessary that employee should make market research to identify their needs. Accordingly, they should adopt factors in work-life balance.

In support of Sturz, Kleiner and Fernandez, (2005, p. 845-850), Taylor and Finley (2010, p. 681-692) also explained different factors related to developing a work-life balance. It is also analyzed that banks should conduct information interviews with the employer so that they can be able to decide that whether they should join the

bank or not. Employees should not settle with the bank if they are not able to get properly satisfied with the working criteria of the banks. According to Zhao & Namasivayam, (2012) working women in the banks are not able to understand that whether the employer will be cooperative with them or not. Thus, by market research, it is identified that work-life balance has changed its needs and importance within banks.

In the views of Thomas, (2010, p. 684-700), it is identified that banks should conduct market research in such a manner that they should identify that in what manner, women are giving more competition to men. Now, work-life balance has guided the women that how they can effectively manage their personal life. In support of Thomas, (2010, p. 684-700), Wilson, (2011, P. 106-115) explained that working women should be motivated through its employer so that they can work efficiently in the organization and also develop the overall economic conditions of India.

3.10 Summary

From the above discussion, it can be summarized that work-life balance is very much important for the organization. Human resource is an important part of every business organization apart from raw materials, machinery, and capital. Individuals from different background have different perceptions and opinions that are beneficial in implementing innovative ideas in the business firms. This chapter also gives a description that work-life balance is connected with the organizational performance. This chapter has explained that work-life balance plays a significant role in making the environment healthy and cooperative. This chapter also explains the importance of work-life balance for men and women in the organization.

Work-life balance is very much important for the organization to sustain in the competitive international market. Globalization has created the rapid changes in technologies that require the creative skills, which can be fulfilled through the diversified workforce. This chapter has also

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Chapter

4

RESEARCH METHODOLOGY

4.1 Introduction

To attain the goal and objectives of the research this chapter examines the ways to conduct the study more effectively and efficiently. Selection of appropriate research methodology develops a relationship between research question and objective. Research methodology refers a systematic process that is used by the researcher to collect valid and reliable data. In this chapter, researcher discusses different research philosophies, approaches, strategies, and data collection methods that are used by the researcher to collect data and information related to research issue. For conducting the research study, the researcher has used the questionnaire method. Along with this, the researcher also explains about different reasons behind using a particular research methodology over others.

4.2 Definition of research

“Research comprises defining and redefining problems, formulating the hypothesis or suggested solutions; collecting, organizing and evaluating data, making deductions reaching conclusions and at last carefully testing the conclusions to determine whether they fit the formulating hypothesis.” Clifford Woody (2015)

"The manipulation of things, concepts or symbols to generalize to extend, correct or verify knowledge, whether that knowledge aids in construction of theory or the practice of the art” D. Slesinger and M. Stephenson (2015).

4.3 Research Methodology

Research methodology refers to the process of conducting the research. RM not only describes the steps involved in conducting the research, but also justifies the choice of various methods, states the limitations of research and also bring out the presuppositions and consequences and conducting the research.

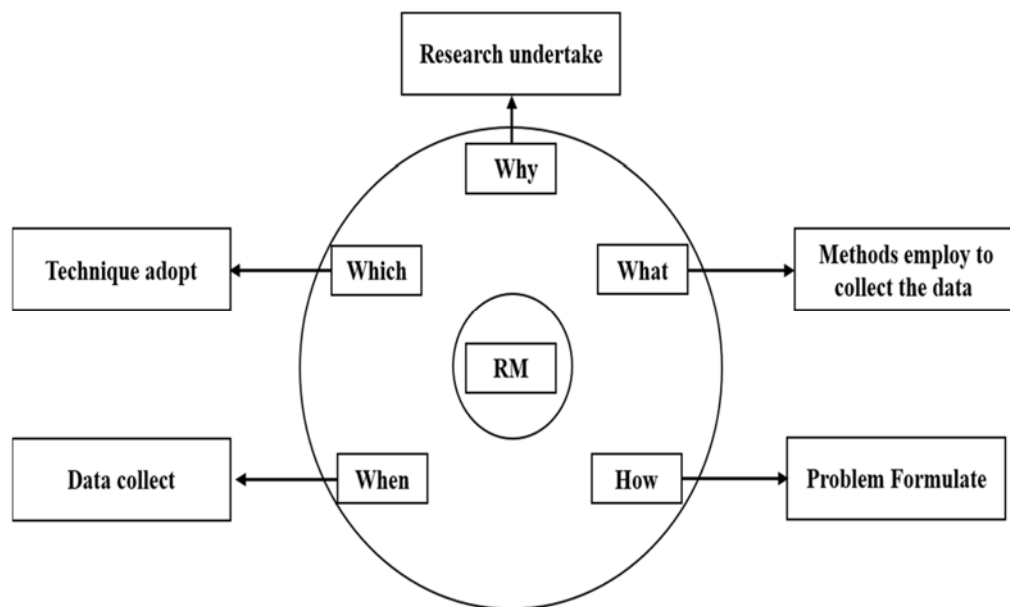


Fig. 4.3 Research Methodology

4.3.1 Rationale of the Study

A justification to use all the terms is also given to make clear that collected information is relevant and genuine. This chapter is useful for the researcher in achieving the aims and objectives of the research study. Moreover, the researcher can complete the research study in an efficient manner. Research methodology chapter is also aimed at identifying the behavior of women towards their professional lives (Alan Bryman 2015). Further, they will also recognize the methods through which they can be able to manage work-life balance.

4.3.2 *Statement of the problem*

The present study explores various aspects of work-life balance in banking sector Practices. The statement is: -

“An Analysis of Work-Life Balance in Public, Private and Cooperative Sector Banks in Rajasthan” (In Reference to Women Employees)

4.3.3 *Planning of the Research Project*

The research project was planned while keeping in mind the following objectives:-

4.3.3.1 *Research Objectives*

The primary objective of the research study is to analyze the importance of work-life balance in the life of women. Moreover, analysis of work-life balance structure in different banks in the South East of Rajasthan is also an objective of the bank.

1. To identify the factors of work-life balance to affect behaviors, perception, and attitudes of employees.
2. To analyze the challenges associated with the managing balance between professional life and personal life.
3. To suggest measures for perfect equilibrium between effective work and life.
4. To study the factors affecting turnover of organizations.
5. To know about the women employees opinion about their job and its nature.
6. To gather the opinion of women employees about their satisfaction level of intrinsic and personal factors such as spending time with children, solving family members commitment.
7. To know about the reason of stress and conflict.
8. To examine the job satisfaction of employee's in the service sector.

4.3.4 *The area under the study-*

The study is restricted to Rajasthan. The organizations in South East of Rajasthan: South East -Kota, Bundi, Baran, Jhalawar were chosen for the purpose of in-depth study.

4.3.5 *Operational Definition-*

According to Emory & Cooper (1991), "An Operational definition is one that is stated regarding specific testing criteria as operations. These must be able to count, measure, or in some other way gather the information through one's senses".

The operational definitions of the various concepts included in the present study are given below.

4.3.5.1 **Domain:** A distinctive group of individuals with the same shared interest (Greenhaus & Beutell, 1985).

4.3.5.2 **Family:** A group of legally related individuals (Aryee & Luk, 1996).

4.3.5.5 **Role:** "a set of expected behavior patterns attributed to someone occupying a given position in a social unit" (Robbins, 2005, p.245).

4.3.5.3 **Life-work balance:** Life work balance refers to the spillover of life domain into work domain and making a balance.

4.3.5.4 **Work-life balance:** Work life balance refers to the spillover of work domain into life domain and making a balance

4.3.5.6 **Role Conflict:** occurs when individuals are forced to take on competing for role demands in their lives and when role obligations are incompatible (Matthews & Rodin, 1989).

4.3.5.7 **Work-Life Balance:** describes the balance between an individual's work and his or her personal life (Higgins & Duxbury, 1994).

4.3.6 *Research Process*

The research process is an essential part of the research, where researcher decides how to collect relevant data related to research issue. A research process is presented by the researcher showing different methods such as research philosophy, research approach, research strategy, time horizon and

data collection methods that are used by the researcher to conduct this work are:

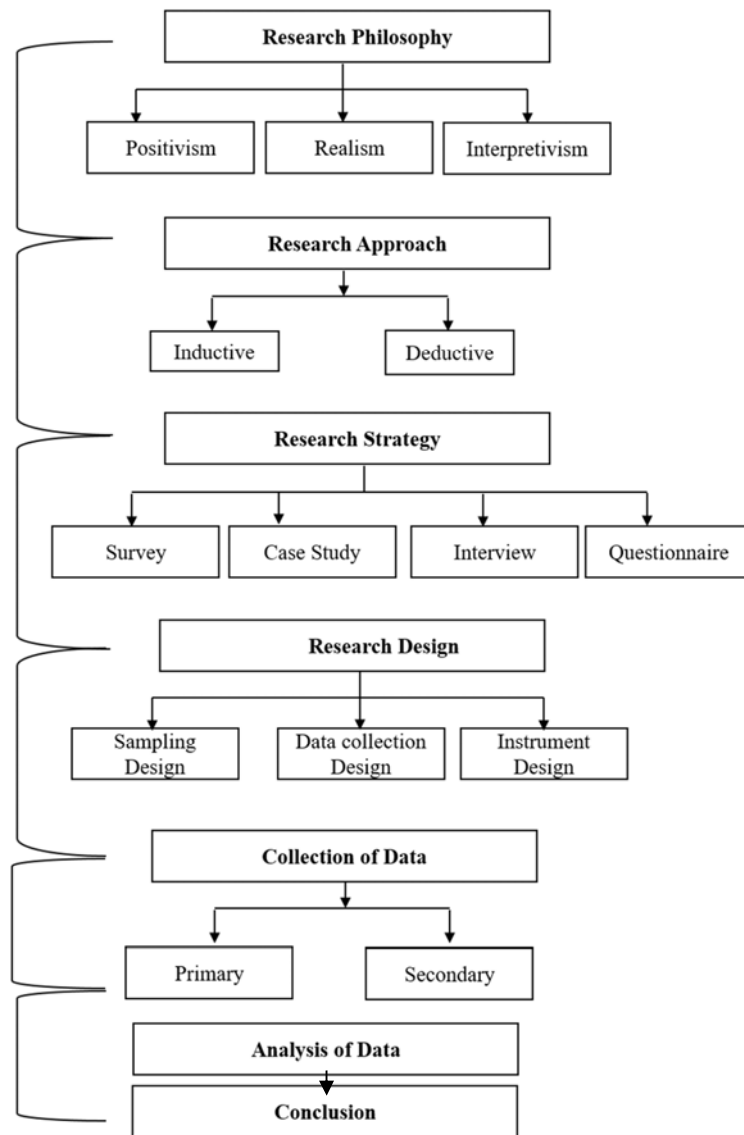


Fig. 4.6: Research Process

Source: D. Slesinger and M. Stephenson (2015)

4.3.6.1 Research Philosophy

Research philosophy helps the researcher to decide the way to solve the research problem by providing proper arguments. Philosophies help the researcher to refine and specify the research methods to be used in research. Research philosophy knowledge enables and assists the researcher to evaluate

different research methodologies and to select an appropriate methodology that will be suitable to conduct the investigation in an effective manner (M. Easterby-Smith 2008). Thus, selection of an appropriate philosophy helps in clarifying all research strategies to be used. There are different types of research philosophies such as positivism research philosophy, interpretive research philosophy and realism philosophy that researcher can be used to select all the research methodologies appropriately.

In concern to this research study, the researcher has used both types of philosophies such as interpretive and positivist philosophy. In case of interpretive philosophy, researcher has included social world of participants through the consideration of 200 women employees in private and public and cooperative sector banks in Hadoti. They have to select to explore the importance of work-life balance in managing the women employees. At the same time, the researcher has also used the positivism approach and included the hypothesis test to prove the efficiency of the research study.

4.3.6.2 Research Approach

It is necessary to conduct the research in a more effective way, and selection of a suitable research approach ensures the completion of investigation in an appropriate way. There are two types of research approaches deductive and inductive research approach that researcher can use to conduct the research effectively. According to Wagner, Babbie, Halley, and Zaino (2010),

For this research, the researcher has used both deductive and inductive research approach in order to conduct the research in an effective manner. Mix approach is selected by the researcher because he wants to test some theories in order to reach some valid outcomes. In addition to this, mix approach is also used by the researcher as he used both qualitative and quantitative research design to conduct the research effectively. The researcher has started his research with social theories that explore the role of working women in an organization and its impact on their work-life balance (Sekaran Uma (2016)). On the basis of theories, researcher has developed hypothesis and then tested those theories. With the help of this research approach, the

researcher has also given some arguments that support different facts that are presented in the research study.

4.3.6.3 Research Strategy

To conduct the research efficiently, the researcher uses appropriate research strategies. Various types of research strategies are there such as case study analysis, interview, survey, observation and literature review analysis that help the researcher to collect data effectively. Under this research, the researcher has used different strategies such as literature review analysis and survey through a questionnaire in order to collect reliable and valid data. (Uwe Flick, 2011)

For this research, the researcher has used both qualitative and quantitative research design in order to attain all research objectives. The researcher followed a mixed approach because he is interested to get an in-depth understanding of the issue role of working women in an organization and its impact on their work life balance and at the same time, he is also interested in building and testing theories. Along with this, the researcher has analyzed the data with the use of statics tools that is also associated with the use of quantitative research design.

4.3.6.4 Research Design

The Research design chosen for this study was Qualitative and quantitative research design. The primary objective was to explore the current status of Work-life balance in selected banks for study purpose.

4.3.6.4.1 Data Type

Data has been collected both from primary and secondary sources.

- **Primary Data Collection Method**

Primary data is the data that is collected specifically for a research project. This method is used by the researcher when secondary data are unavailable and inappropriate. There are two types of methods such as communication and observation that researcher can use in order to collect primary data. In communication method, the researcher asks direct question to participants in order to collect primary data. He/she can use several sources such as telephone survey, personal interview, electronic survey and mail questionnaire. In contrary to this, in

observation, researcher view market situation either in the field or laboratory settings (Sekaran Uma (2016). Under observation method, researcher either observes in a structured way or in an unstructured way. **In this research**, The researcher has collected primary data on the basis of questionnaire method. Both communication and observation method were used. Mainly sources such as personal interview, mail questionnaire were use. In this research field settings and structured way has been used. (See Appendix).

- ***Secondary data Collection Method***

To provide a base for the current study, the researcher has tapped a variety of sources to gather secondary data to develop a conceptual framework.

The sources of secondary data were sort by the researcher mainly from Rajasthan technical university library, Kota, University of Kota library, Kota, Central university library, Ajmer, library of Pune University, Pune, Library of Ministry, Delhi.

The researcher sort help of various search engines on the internet, mainly google.com and yahoo.com for reference articles on the subject. The researcher also interacted with various academicians and practitioners in this field for their guidance. On the other hand, secondary data collection method is used by the researcher when he has a limited time period to complete the research. With the use of secondary sources, the researcher can complete their study in a limited time period by providing authentic and reliable results.

4.3.6.4.2 Performing the Data Collection:

The data was collected as given below:

4.3.6.4.2.1 Source of Measurement Instrument Development:

An instrument was developed which attempts to measure the work-life balance in organizations. The Instrument was designed keeping in mind the Indian conditions.

40 questions were identified to measure various aspects of as a consequence of literature review. After discussions and meeting with the research supervisors, colleagues the number was reduced to 20

questions. Finally discussion, 20 questions were retained. The degree of each statement was determined using a 5 point Likert scale.

The following scale was used to quantify the responses. The extent of the prevailing practice is:

Table No.4

A	Option	Letter code	Numerical score
I	Strongly Agree	A	1
II	agree	B	2
III	Neutral	C	3
IV	Strongly Disagree	D	4
V	Disagree	E	5

4.3.7 Questionnaire Design

A structured questionnaire was designed carefully by the researcher to collect the primary data. The questionnaire was structured in such a way that it was user-friendly. Keeping the time constraint of the top-level managers but the authenticity and validity of data. The researcher has used both open and closed-ended questions in order to design structured questionnaire. Closed format questions include multiple choice answers that help the researcher to know the participants' opinion on the basis of multiple questions (Johnson, B. and Christensen, L. B.2010). At the same time, open-ended questions allow the respondents to express their opinion on a particular research issue. Under inductive research approach, the researcher has collected data by conducting a focus group. The open-ended questions inquired about the respondent's suggestions, opinion, attitude and perception regarding work-life balance Practices.

The Questionnaire was divided into two parts these parts are explained below:

Part A: To inquire about the personal profile of respondent and gives an opinion. Multiple choice questions have been designed.

Part B: Focus Group, used 5 point rating Likert scale.

Part C: To seek the response based on close-ended questions. Multiple choice questions have been designed.

Structured questionnaire is designed by the researcher in order to get exact information related to research issue. The building of questionnaire helps the researcher to minimize the bias, to collect appropriate data and to make data comparable. The questionnaire can be designed in four ways such as structured non-disguised questionnaire, structured-disguised questionnaire, non-structure non-disguised questionnaire and non-structured disguised questionnaire. **In this research**, the researcher has followed structured non-disguised questionnaire because all questions are listed in a pre-arranged manner, and researcher also told participants about the purpose of collecting information.

Focus group is related with the small structured group in which researcher selects some participants to collect primary data. The researcher set up the focus group in order to explore the individual views through the interaction of the group. One of the important characteristics of the focus group is that it includes only women employees in the questionnaire process that help the researcher to know about different point of views related to the research study. **For focus group**, the researcher has targeted 50 private, 50 Cooperative, 100 public sector women employees in order to know about their views about the impact of work-life balance on the working women. The researcher has asked open-ended questions form focus group participants.

In addition to this for questionnaire analysis, the researcher has targeted 50 private, 50 Cooperative, 100 publics from public sector organization in order to explore the research study effectively and analyze the importance of work-life balance. The researcher has selected close-ended questions to know the views of participants on the research issue. To select the participants, the researcher has used random sampling strategy.

4.3.8 ***Sampling Process and Selection:***

4.3.8.1 ***Sample Definition:***

A sample is “a smaller (but hopefully representative) collection of units from a population used to determine truths about that population.” (Creswell 2012)

4.3.8.2 ***Convenience Sampling:***

The Process of including whoever happens to be available at the time called “accidental” or “haphazard sampling”. D. Slesinger and M. Stephenson (2015)

The unit’s operating within the bank's organization areas of South East of Rajasthan namely were considered as the target population.

4.3.8.3 ***Preparation of sampling frame:-***

The researcher studied the bank organizations of South East of Rajasthan, Bank list from the Internet. From these sources, the researcher identifies the operating area under the study.

4.3.8.4 ***Sampling Methods:-***

Convenience sampling in the probability sampling was adopted to select the sample units.

4.3.8.5 ***Sample Size:-***200 Women employees

4.3.8.6 ***Presentation, Classification, and Analysis of Data:***

The completed questionnaires were coded, and data was prepared. The data was classified on the focus group basis such as the age of women employees.

4.4 **Importance of Study**

This research study plays an important role in helping the people to take guidance about the use of work-life balance to manage their personal as well professional life. This study also provides the information related to the working conditions banking sector in Hadoti. Following are some other importance of the research study: (Carroll O’AmyLauren 2015)

1. It will increase control over their schedule enable employees to plan their time more efficiently and achieve better performance.

2. It will make the bridge between work-life balance practices and organizational practices.
3. It will help to reduce work-life conflict.
4. It will improve job-related attitudes and perception of organizational support.
5. It will improve recruitment and retention.
6. It will improve attendance and productivity.
7. It will help to the employee for choosing their optimal hours of productivity in which to work.
8. It will show the impact on satisfaction, motivation & retention.
9. It will help in managing social life and professional life.
10. It will also help to identify the factors affect the balance of work life, which may be social factors, psychological factors, working environment, type of job, job satisfaction, family background, schedule at home and life stage.
11. The performance will enhance by use of work-life balance only when the level of management support will high or when the organization climate will support of work-life issues.
12. It will help to identify which practices appeal to which employees and which will be most useful in alone them to meet their commitment and improve their performance on the job.

4.5 Scope of the Study

This study describes some of strengths and weaknesses of work-life balance of employee in the bank and some of the area that is most in need of attention. Many of these have been visited before, but this report brings together elements of work-life balance to show a direction to improve the work-life balance among employees to increase their efficiency level. The study also helps to analyze the bank's performance through the employee's satisfaction about the WL balance. It also helps in establishing a proper balance between work and life and help in increasing productivity of employees (Klöpping, L. (2012).

The study also helps in increasing the quality of work with the right work-life balance. It also helps in reduces the side effect on the health and help in reducing the stress and to improve the work-life balance among the employees in the organization

and improve the quality of work and motivate employees. The study also helps in maintaining equilibrium between professional life and the personal life responsibilities of employees.(Noor Amalina 2017) It also helps in reduces friction between the official and domestic life of the employees. This study also helps to analyze individual productivity; accountability and commitment to better team work and help in improve relationship both on and off the job.

The researcher has evaluated different studies that identify the impact of work-life balance on women employees. Scholars can enhance their knowledge regarding the importance of work-life balance in influencing the employees to remain within the organization. Critical study of some authors such as has also enlightened some critical topics in the research study. Readers can also gain information related to different theories of work-life balance. The researcher has also emphasized different opinions of women employees and participants related to work-life balance in their organizations. The study has given awareness to the readers about the other factors that affect work-life balance concept between different organizations.

Through this research study, the researcher is also able to gain knowledge about the working environment of private and public and cooperative sector banks. This research study has also put analysis in identifying the methods and theories that are used by the banks for the work-life balance concept. The researcher has also analyzed the factors due to which, banks have to make changes in their work-life balance concept. It is also identified that what are the different elements that used in making the work-life balance more effective and efficient. It will be helpful for the other readers to recognize that use of work-life balance for the organizations and its impact on the working structure of women employees.

Without WL balance, women employees are not able to cope with changing market conditions. It is because this research study guides the women employees about how they can manage with the changing working conditions of their organizations. It has also identified various banks that are using WL balance program for motivating the women employees to participate in professional life. This research study also aims at developing the working structure that supports the work-life balance and changes the working culture of the banks (Hsu, Y.R. 2011).

In the theoretical contribution, this research study is useful for the banks in analyzing the different concepts of work-life balance. With the help of study, scholars and teachers can consider it as a reference to develop separate research study on the similar topic. This research study is considered as a base in different organizations, which can be used to guide the employees about the importance of work-life balance for the women employees. This research study has conducted the critical study of some authors that is helpful in focusing towards the advantage and disadvantages of work-life balance.

They have also highlighted the importance of women employees within the organization and how it will be useful in improving the overall productivity of the banks. The researcher has also given awareness among readers about the other factors that are contributing to the work-life balance concept. A large number of women employees is making efforts to improve their overall market position. Moreover, this research study has also given the guidance to its organization that how they can be able to reduce the attrition rate within organizations through adequate work-life balance.

Through this research study, the researcher is also able to focus towards the factors that develop the relationship between work-life balance and turnover of the banks. It is also helpful to understand the different functions of work-life balance that are affecting the attitude of women employees. Supportive work-life balance is useful in motivating the women employees to participate in the corporate world. With the help of this research study, the researcher can identify the required skills that are necessary among women employees for making the effective use of work-life balance (Mehta Sandhya (2012)). This research study also considers different factors of work-life balance that is useful in reducing the attrition rate of private and public and cooperative sector banks.

4.6 Limitations of the Study

While conducting the research study, the researcher has to face some limitations that affect the overall outcome. The researcher has to face the problem of time and cost in the research study. Shortage of time bounds the researcher to avoid some respondents that are useful for doing the research study efficiently and removes the limitations. The researcher also has to face the cost limitation due to which they

cannot take the high volume of respondents for conducting questionnaire. These limitations do not provide relevant and authentic data for performing and achieving research aims and objectives. In order to overcome these barriers, budgets should be prepared to that makes the effective segregation of time and cost.

4.7 Summary

At the end of this chapter, it can be concluded that this chapter has provided a comprehensive overview of all research methodologies that are used by the researcher to complete this study effectively. The researcher has discussed why a particular research methodology over other methodologies has been selected for this study. The researcher has used both primary and secondary data collection method in order to collect accurate data, up-to-date data and authentic information about the research study. The researcher has also used both qualitative and quantitative research design under this study. Similarly, the researcher has also used deductive research approach along with positivism research philosophy in order to collect data, build hypothesis and test hypothesis. This chapter of dissertation plays a crucial role in order to ensure the successful completion of research study because in this chapter researcher has discussed different methodologies that are suitable in order to collect right data and information.

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Chapter

5

DATA ANALYSIS AND INTERPRETATION

5.1 Introduction

The process of converting raw data into information starts with data processing and continues to data analysis. The analysis involves using statistical techniques to order data with the objective of obtaining answers to research questions. Analysis is followed by the interpretation of research results by using the output of the analysis to make inferences and draw conclusions about the relationship. (Cooper, D.R., & Schindler, P.S. 2011)

5.2 Data Analysis and Findings

Data analysis and interpretation of the research which was collected by a well-structured and tested instrument is being presented. The collected data is analyzed in both ways, i.e., analytically and statistically.

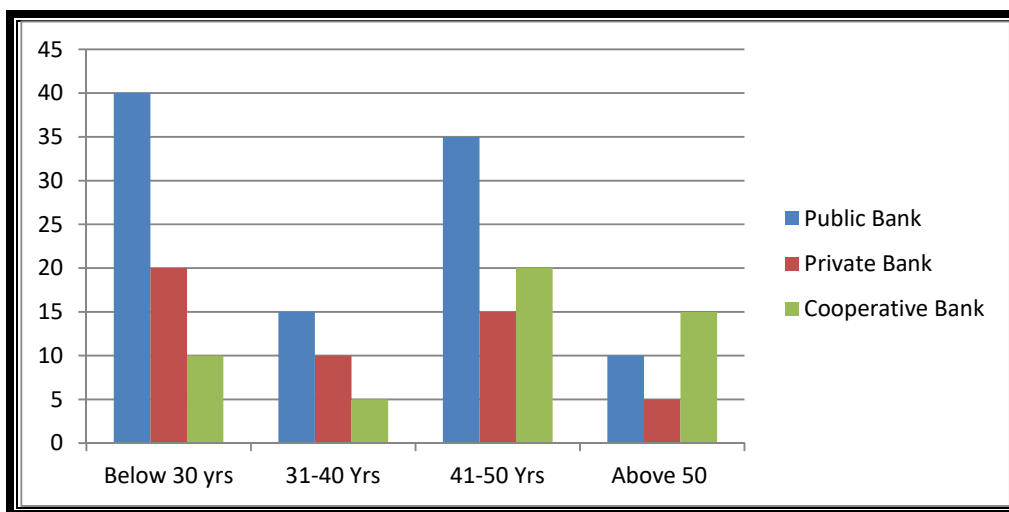
The findings revealed will be the basis of evaluating the impact of work-life balance in the working behaviour of women employees. It is also the tool through which the aims and objectives of the research study are achieved. Analysis of respondent profile, focus group, questionnaire analysis.

5.2.1 Respondent Profile

5.2.1.1 Age wise distribution of Respondent

Table No. 5.1
Table showing age wise distribution

Age Group	Public Bank	Private Bank	Cooperative Bank
Below 30 yrs	40	20	10
31-40 Yrs	15	10	5
41-50 Yrs	35	15	20
Above 50	10	5	15
Total	100	50	50



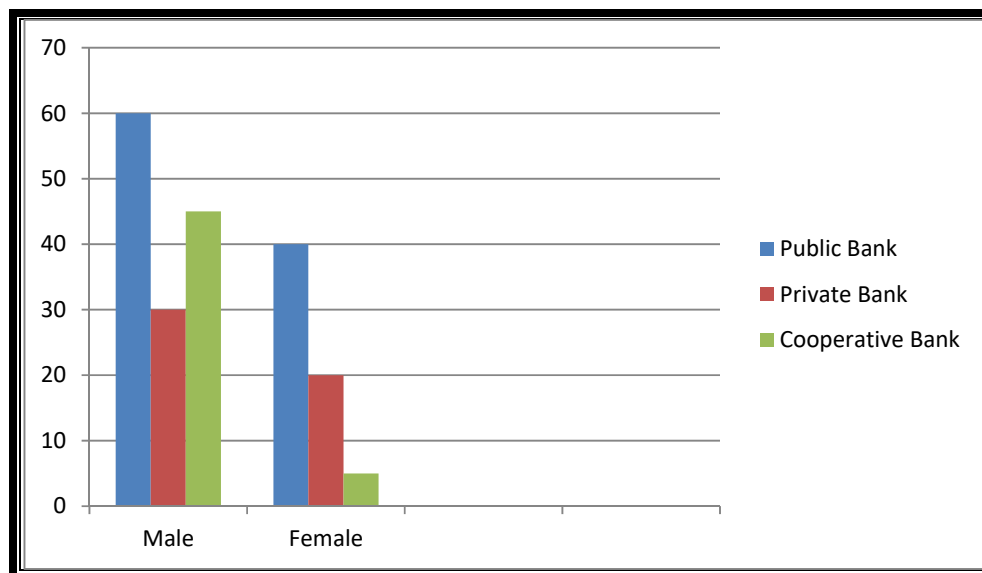
Graph 5.1 (Age Group)

The respondents were asked to indicate their age according to the distribution criteria mentioned in the questionnaire. Table 5.1 shows that the majority of respondents 40 per cent in public, 20 per cent in private, 10 per cent in cooperative bank who participated in the survey between the ages of below 30 yrs. 15 per cent in public, 10 per cent private, 5 per cent in cooperative bank were between ages of 31-40 yrs. 35 per cent in public, 15 per cent in private, 20 per cent in cooperative bank were between ages of 41-50 yrs. 10 per cent in public, 5% in private, 15 per cent in cooperative bank were above 50 yrs.

5.2.1.2 Gender Wise Distribution of respondent

Table No. 5.2
Table showing gender wise distribution

Gender	Public Bank	Private Bank	Cooperative Bank
Male	60	30	45
Female	40	20	5
Total	100	50	50



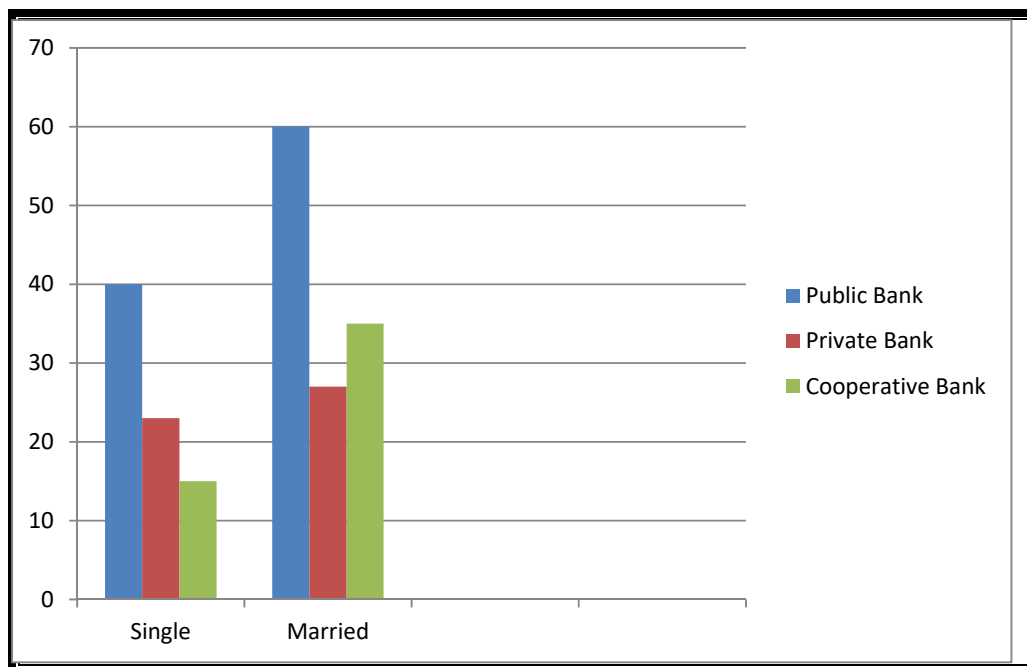
Graph 5.2(Gender Wise)

The respondents were asked to indicate their gender according to the distribution criteria mentioned in the questionnaire. Table 5.2 shows that the majority of respondents 60 per cent in public, 30 per cent in private, 45 per cent in cooperative bank who participated in the survey were male. 40 per cent in public, 20 per cent private, 5 per cent in cooperative bank were female.

5.2.1.3 Marital Status wise Distribution of employees.

Table No. 5.3
Table showing marital status wise distribution

Marital Status	Public Bank	Private Bank	Cooperative Bank
Single	40	23	15
Married	60	27	35
Total	100	50	50



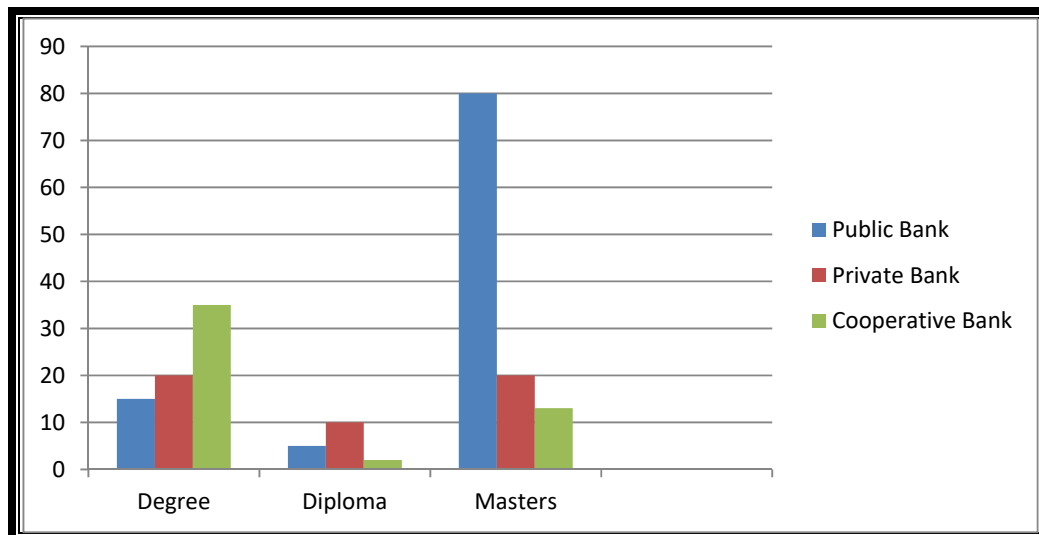
Graph 5.3 (Marital Status Wise)

The respondents were asked to indicate their marital status according to the distribution criteria mentioned in the questionnaire. Table 5.3 shows that the majority of respondents 40 per cent in public, 23 per cent in private, 15 per cent in cooperative bank who participated in the survey were single. 60 per cent in public, 27 per cent private, 35 per cent in cooperative bank were married.

5.2.1.4 Education wise Distribution of employees.

Table No. 5.4
Table showing education wise distribution

Education	Public Bank	Private bank	Cooperative Bank
Degree	15	20	35
Diploma	5	10	2
Masters	80	20	13
Total	100	50	50



Graph 5.4(Education Wise)

The respondents were requested to indicate their qualifications. Table 5.4 shows that the majority of respondents 15 per cent in public, 20 per cent in private, 35 per cent in cooperative bank had done their degree. 5 per cent in public, 10 per cent private, 2 per cent in cooperative bank had done diploma. 80 per cent in public, 20 per cent in private, 13 per cent in cooperative bank had done their masters.

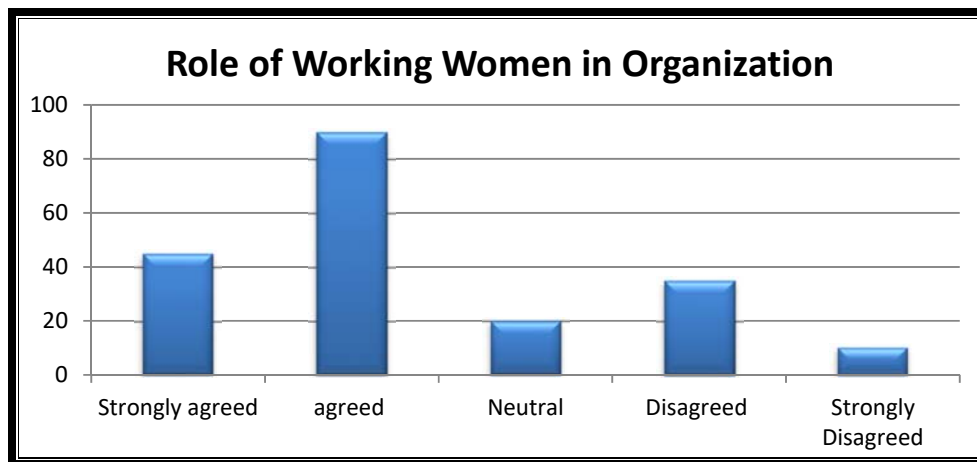
5.3 Findings of Focus Group

Researcher's main aim is to discuss various topics in the focus group. Some of the findings are as follows: (Christopher,2014)

5.3.1 (5) *Role of Working Women in Organizations:*

Table No: 5.5
Table showing distribution of different statements of employees

Statements	Role of working women in organizations
Strongly Agree	45
Agree	90
Neutral	20
Disagree	35
Strongly Disagree	10
Total	200



Graph No: 5.5

In the research study, it is identified that women employees plays an important role in achieving the aims and objectives of the organizations in effective manner. After the globalization, it is necessary for the Banks to provide equal opprotunity to the male and female employees. It is also identified that managing the women employees is difficult for the organizations. It is important for the Banks to include various strategies and extra benefits for women

employees. This strategy will be helpful in motivating the women employees to work hard for the organization and improve their overall performance.

There are various factors such as behaviors, attitudes and perception of women employees which affect the work life balance (Gaurav, B. (2013). Working women have to manage their personal as well as professional life in effective manner. In today's environment, organizations are hiring women employees for the human resource department. Further, large number of Banks in south east of rajasthan area do not giving equal opportunity to women employees. They have developed the attitude that men can perform better in comparison of women employees. On the other hand, public sector & cooperative sector Banks are doing prompt selection of women employees. These Banks believe that women employees are more hard working then men. On the basis of such type of behavior they believe that women plays an important role in acheieving the aims and objectives of the organizations.

It is the because of the importance of women employees, organizations can make changes in their prevailing cultures and values. Strategies and policies in the favor of women employees are helpful in attratcing them to the organizations(Kelly, M. (2011). Further, Banks also provide satisfactory remuneration to the women, so that they can also give tough competition to men also maintain its sound positioin in the organization. In an interview, one the employee stated that organizations have started giving equal employment opportunity to the women. Moreover, public & cooperative sector Banks are promptly hiring women employees in compariosn to private Banks. Women employees have been hired the Bank in order to convince the customers frequently.

It is important for the Banks to develop diversity management program and include men and women in the oragnziation structure. At the same time, it is identified that in rural areas, still women are not allowed to work and they have to manage the home. It is because they are unable manage the professional as well personal life. People in south esat of rajasthan area, believes that hiring the men will be more beneficial for the Bank in comparison to hiring the women. In case of banking sector, private sector Banks do not hire the women employees. On the other hand, public sector & cooperative sector Banks select the women employees on the basis of thei exam results. It is important to generate awareness among

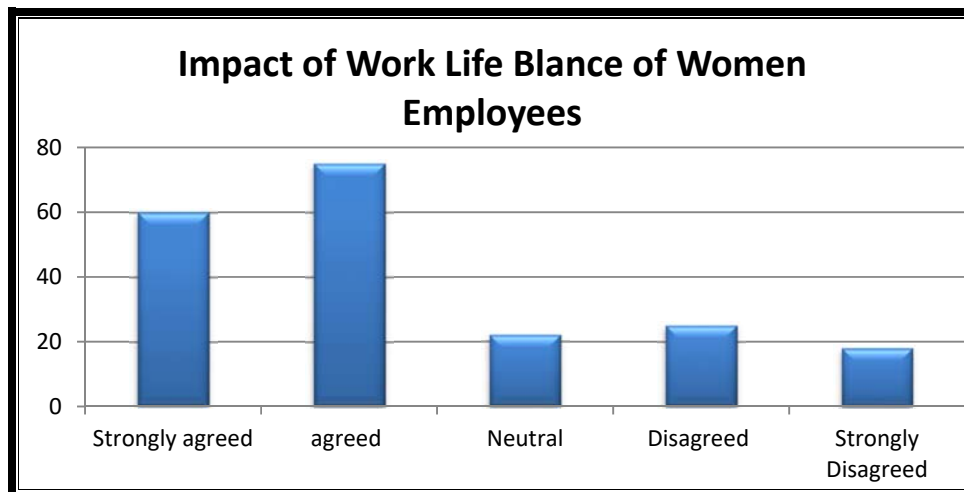
organizations to hire women employees and also provide equal opportunity to them.

Organizations make changes in their strategies and policies in order to manage the women employees. Moreover, they can sustain in the competitive market environment by understanding the behavior of women employees. Further, building strategies and policies in favor of women employees is helpful in building strong relationship with them.

5.3.2.(6) Impact of Work Life Balance on Women Employees:

Table No: 5.6
Table showing distribution of different statements of employees

Statements	Impact of work life balance of women employees
Strongly Agree	60
Agree	75
Neutral	22
Disagree	25
Strongly Disagree	18
Total	200

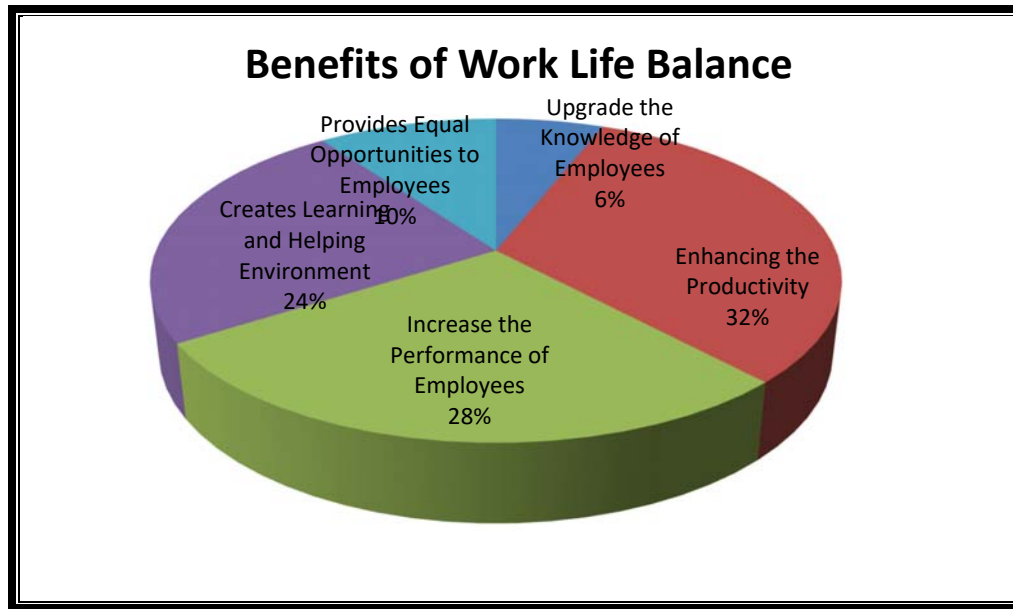


Graph No: 5.6

Through focus group it is identified that work life balance is useful in managing the professional as well as personal life. Work life balance is the concept in which people can be able to give prioritize their work according to the importance. This concept is useful for the women employees because they have to maintain balance between work and lifestyle. In India, families have changed their perception and attitudes because of increased in urbanization and modernization. Now, women are also involved in paid occupation and they are also getting higher education in order to get better opportunities. Women are required to perform various tasks simltenously. Therefore, Banks should also provide other facilities to them. At the same time, multiple role playing can put both positive as well as negative effect on the mental health and well-being of the professional women. Therefore, work life balance helped women employees in enjoying their working hours and managing their overall activities. On the basis of work life balance, women employees use both emotional and problem focused coping strategies, so that they can effectively able to deal with the role of conflict. Work life balance plays an important role in maintaining the balance between responsibilities of work and home.

One of the respondents explained that Banks should focus towards other factors such as number of hours per week, frequency of overtime required, unsupportive supervisor and inflexible work schedule are the different factors that arises conflict between work and family. Therefore, organizations should provide some extra benefits to women employees, so that they can be able to take advantage of work life balance. Now, women employees have enhanced their knowledge and skills in relation to work life balance, so that they can also relieve from mental stress and take advantage of professional life.

On the basis of present scenario in South East Rajasthan, family cannot survive by the income of one person. Therefore, women also have to take step and move outside their home life and work in the organziations. In order to manage all the working activities, it is necessary for the women employees to perform all the tasks in effective manner. With the help of work life balanace, women employees in South East Rajasthan have also started working outside the city and managed all the activities in efficient manner.



Graph No: 5.6.1

Work Life Balance helps the organization to manage its human resource, so that it can take active participation in the growth of organization and coordinate their work for the development of organization.

From the analysis of literature review and above data researcher has found that work life balance directly helps in improving the productivity of the organization. 32% of respondents are also in favor of this as work life balance increases the skills of employees and motivates them to coordinate their work. In addition to this, researcher also found that work life balance also improves the performance level of employees as 28% are in favor.

At the same time, researcher has analyzed that 24% respondents suggested that it helps in creating learning and helping environment in the organization.

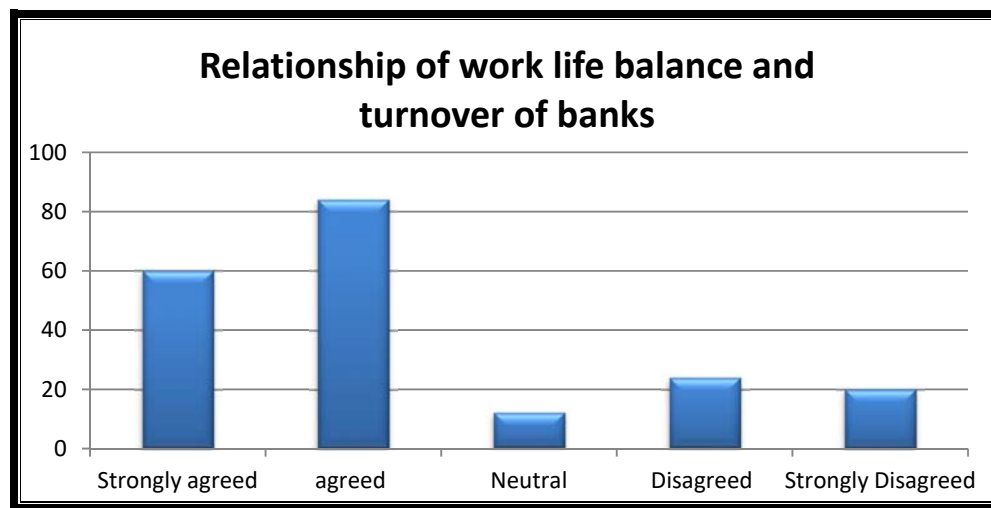
On the other hand, 10% supports that it provides equal opportunity to employees and 6% states that it helps in enhancing the knowledge of the organization.

From the above result, researcher has concluded that work life balance is necessary for providing equal opportunity to the employees and also upgrades their knowledge and skills. Therefore, it helps in increasing the productivity of human resource and creates competitive advantage for the Bank.

5.3.3. (7) Relationship of Work life balance and Turnover of Banks

Table No: 5.7
Table showing distribution of different statements of employees

Statements	Relationship of work life balance and turnover of banks
Strongly Agree	60
Agree	84
Neutral	12
Disagree	24
Strongly Disagree	20
Total	200



Graph No: 5.7

Work life balance and turnover of the Banks are linked with each other in effective manner. It is identified that major issue of women employee is to manage their tasks and also maintain their performance in the organization structure. In some rural areas, women are ready to work in the Banks and they are not able to fulfill their targets. They are working just to passing their time and earning some money. Women employees do not have any ambition in rural areas. Therefore, work life balance plays an important role in generating awareness among employees about

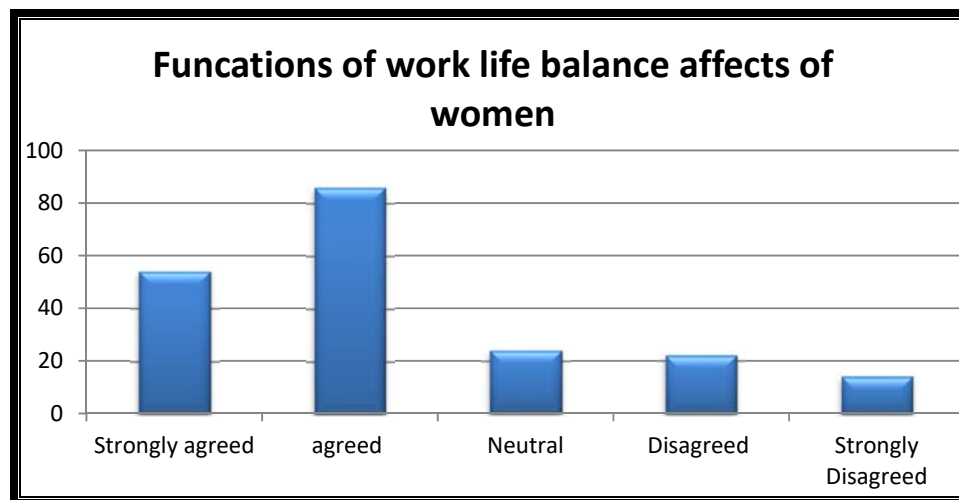
how they can complete the turnover of the Banks and also manage their home activities.

On the employees stated that Banks should start the workshops related to work life balance and provide training to women employees about how they can manage their work in such a manner that it can also complete the turnover of the Banks. It is also identified that work life balance reduce the mental stress of the women employees which indirectly increase their performance and fulfill the targets of the Banks. Thus, work life balance plays an important role in managing the working structure of the Banks also inbuilt diversity in the organization structure.

5.3.4.(8) Functions of Work Life Balance affects attitudes of Women

Table No: 5.8
Table showing distribution of different statements of employees

Statements	Functions of work life balance affects attitudes of women
Strongly Agree	54
Agree	86
Neutral	24
Disagree	22
Strongly Disagree	14
Total	200



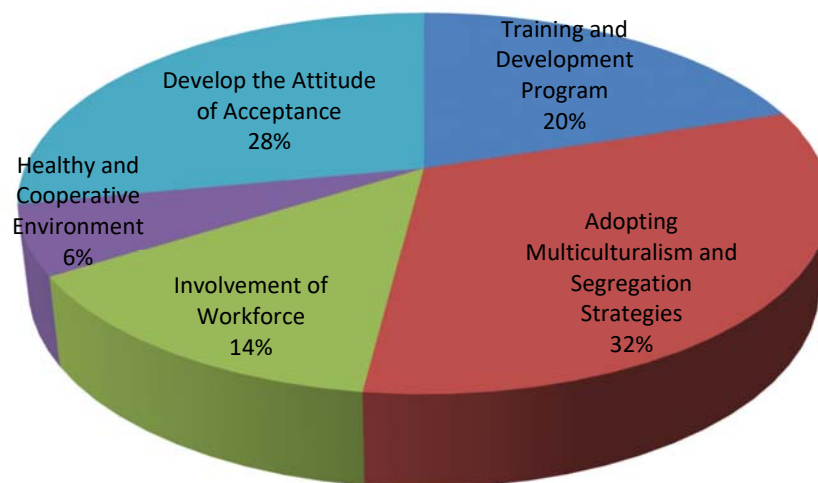
Graph No: 5.8

There are several functions of work life balance which directly or indirectly affect the attitude of women employees. Work life balance is useful in reducing the stress of professional women. Through work life balance, women employees consider their tasks and job in positive manner. At the same time, with the advancement in technology, people are facing more problem in their working life and also understand the working structure. Another function such as providing flexible working arrangements also aimed at providing help to the employees in order to manage the competing demand of increased working hours and reduce their work stress. In today's competitive market environment, Banks have to offer

the attractive and competitive policies in order to attract and retain the top level employees within organization.

One of the women employees replied that Providing extra maternity leave to the women and childcare is the effective function which motivated them to start working in the organization. These types of facilities are mainly available in the private Banks or Banks. Banks should also focus towards the reasons of absenteeism in the organization. It is important for the Banks to understand the importance of work life balance. Now, Banks are able to identify the implications of over-worked employees such as productivity cost, absenteeism, low performance and lack of punctuality. They have also identified that five main reasons for participating in work life balance program such as high return on investment, recruitment and retention of employees and cost and union legislation.

Functions of Work Life Balance



Graph No: 5.8.1

In order to implement work life balance program in an organization, management has to effectively coordinate the system among the employees, so that they can take active participation and produce efficient result out of it. From the above data, researcher has found that for managing diversity organization has to adopt the multiculturalism in the Bank and also segregate the strategy accordingly. Researcher has found that 32% of respondent favor this and also highlight that

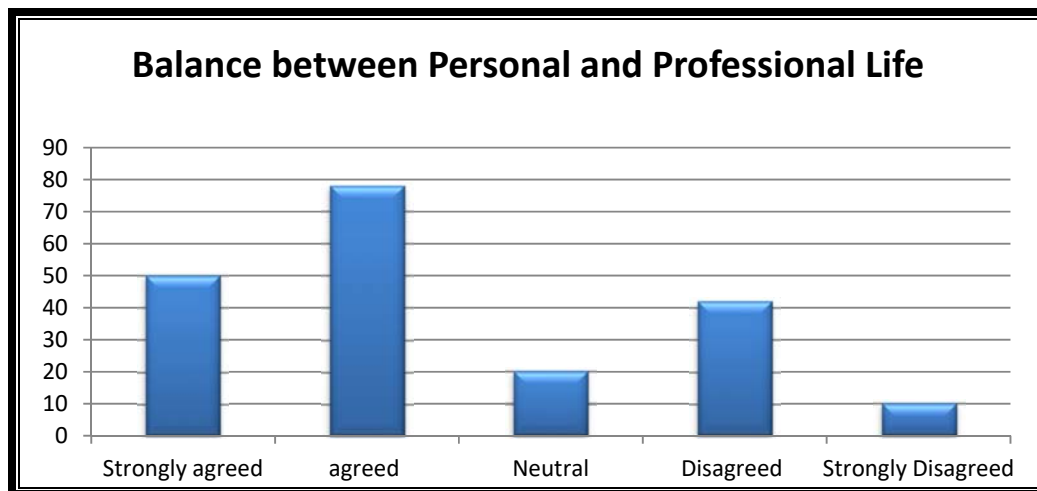
individual's attitude toward learning and managing the diversity also helps firm to implement work life balance. In addition to this, researcher also found that 20% of employees believe in enhancing training and development activities as it facilitates in increasing the skills of the employees and result into implementation of work life balance in organization. In addition to this, researcher has also found that 14% of respondents favor involvement of task force while 6% concentrates on providing healthy and cooperative environment in organization to implement work life balance effectively.

From the above responses and by studying literature review, researcher has found that in order to implement work life balance organization has to provide effective training to employees and motivates them to take active participation in the activities of the Bank. It helps the Bank to reduce the turnover rate and provides wide range of skills to serve the customers to create competitive advantage in the market. In addition to this, researcher also found various advantages of work life balance from literature review. Primary data also authenticate the importance of work life balance programs as respondents highlights the benefits of work life balance.

5.3.5. (9) . Balance between Personal and Professional Life

Table No: 5.9
Table showing distribution of different statements of employees

Statements	Balance between personal and professional life
Strongly Agree	50
Agree	78
Neutral	20
Disagree	42
Strongly Disagree	10
Total	200



Graph No: 5.9

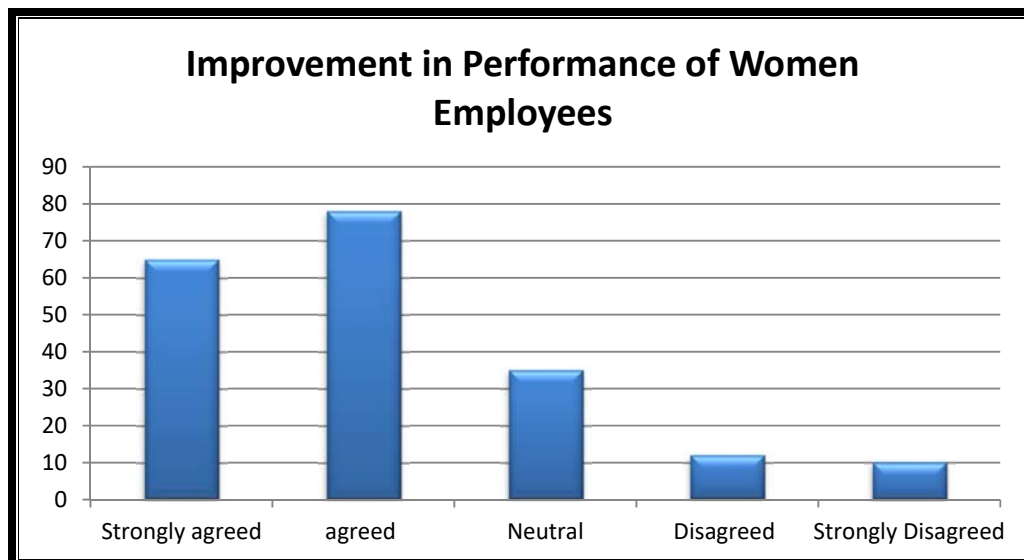
Work life balance plays an important role in maintaining the balance between personal and professional life. It is identified that through work life balance, women can be manage their time and accordingly they give equal time to both their personal as well as professional life. Manager in private sector Bank replied that after the introduction of work life balance, women employees are taking more actions in order to take interest in becoming working women. They are improving their knowledge through the profession and also run their families in effective manner. On the basis of which, public sector Banks & cooperative banks

are also taking steps for managing their working activities. Further, private sector Banks are also taking steps for improving the format of work life balance.

5.3.6.(10) Improving Performance of Women Employees

Table No.5.10
Table showing distribution of different statements of employees

Statements	Improving performance of women employees
Strongly Agree	65
Agree	78
Neutral	35
Disagree	12
Strongly Disagree	10
Total	200



Graph No: 5.10

There are various strategies of work life balance which are useful in improving the performance of women employees. In the strategies of work life balance, Banks provide training and development in which they guide the women, that what factors they can use for managing the work life balance. On the basis of which, women employees are able to focus towards their official work along with

personal life. Women employee in private sector Bank replied that strategies of work life balance such as on site childcare, maternity leaves etc. helped us in managing the office work. She replied that Bank also cooperate with them due to which we are also giving extra efforts for improving the Bank's overall performance. Interview with these women employees are helpful for the private and public and cooperative sector Banks to make improvement in their working structure.

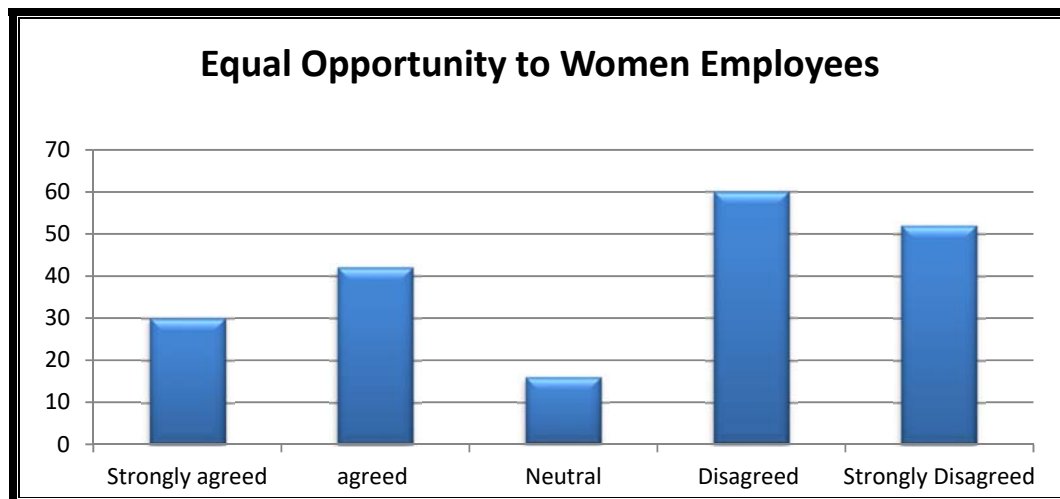
Work Life Balance helps in the growth of the organization as it helps in increasing the skills of the employees and facilitates organization to recruit new and talented staff from various parts of the world. Form the above response, it has been identified that 42% of employees are in favor of the question and respond that work life balance helps in increasing the productivity of the human resources. At the same time, researcher has found no response from 6% of the respondents i.e. neither they support nor do they oppose the argument. On the other hand, 12% of the employees are not satisfied with the view that work life balance improves the productivity of employees and organization including 10% of the employees who strongly oppose the argument as it creates confusion and may also result into increasing frustration among employees.

From the above data, researcher has concluded that work life balance helps in improving the productivity of the employees. It helps in developing skills among them so that they can improve their working style and enhance their productivity for the growth of the organization. In addition to this, researcher has also found that it is not only helping in enhancing the productivity of the organization but also facilitates the Bank to conduct its business activity in different part of the world. At the same time, researcher has also analyzed the primary data regarding the requirement of new work life balance in the Bank and found that employees are not completely satisfied with the current strategies and required new program in order to handle the work life balance in effective manner in South East of Rajasthan.

5.3.7. (11) *Equal Opportunity to Women Employees*

Table No: 5.11
Table showing distribution of different statements of employees

Statements	Equal opportunity to women employees
Strongly Agree	30
Agree	42
Neutral	16
Disagree	60
Strongly Disagree	52
Total	200



Graph No: 5.11

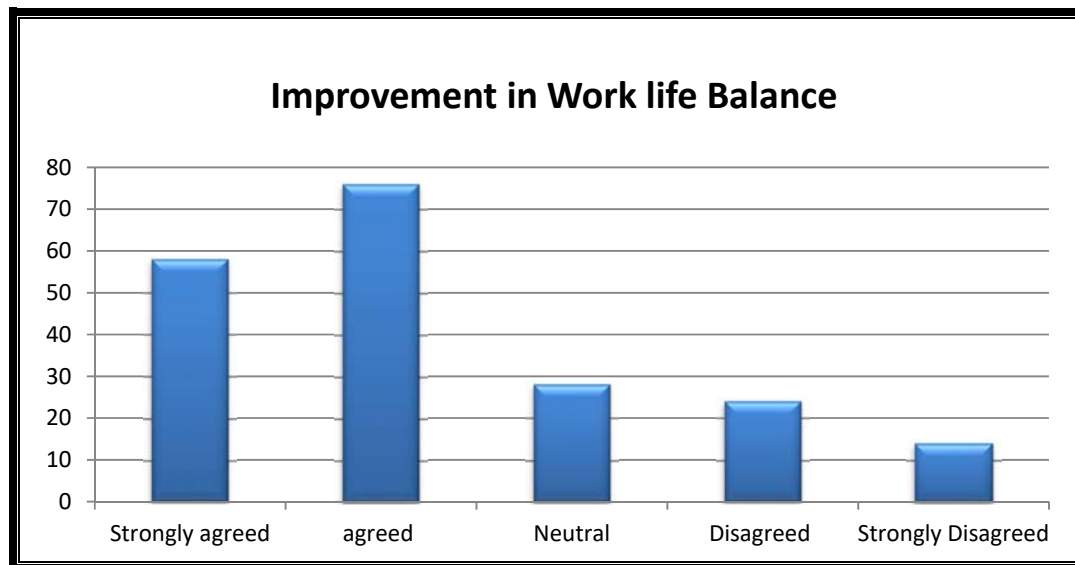
After the globalization, all the Banks have to provide equal employment opportunity to all the candidates. In South East Rajasthan, women are also taking steps to work in the Banks. It is identified that economic conditions of South East Rajasthan in average in comparision to other developed cities in India. Therefore, men and women both have to work in order to survive in today's environment. Women of private sector Bank responded that my Bank provide equal employment opportunity to all the employees. Bank make allocation of employees on the basis of their skills. they also involve ourselves in making the decisions for the Bank. this strategy motivate us in doing hard work for the Bank. Equal employment

opportunity to all the employees are helpful in improving the overall performance of the Bank.

5.3.8. (12) *Improvement in Work Life Balance*

Table No: 5.12
Table showing distribution of different statements of employees

Statements	Role of working women in organizations
Strongly Agree	58
Agree	76
Neutral	28
Disagree	24
Strongly Disagree	14
Total	200



Graph No: 5.12

In today’s rapid changing market conditions, work life balance should be improved, so that it can be helpful in managing the life in effective manner. In order to survive in the market, it is necessary for the Banks to make timely changes in work life balance structure. An employee suggested that work life balance should also be applied to men because they also have pressure of work. Private sector organizations should also make comfortable environment for women

employees along with work life balance. Effective use of work life balance is useful in motivating the women employees to do hard work for the Bank also improve the level of private sector organizations.

5.4 Analysis of Questionnaire

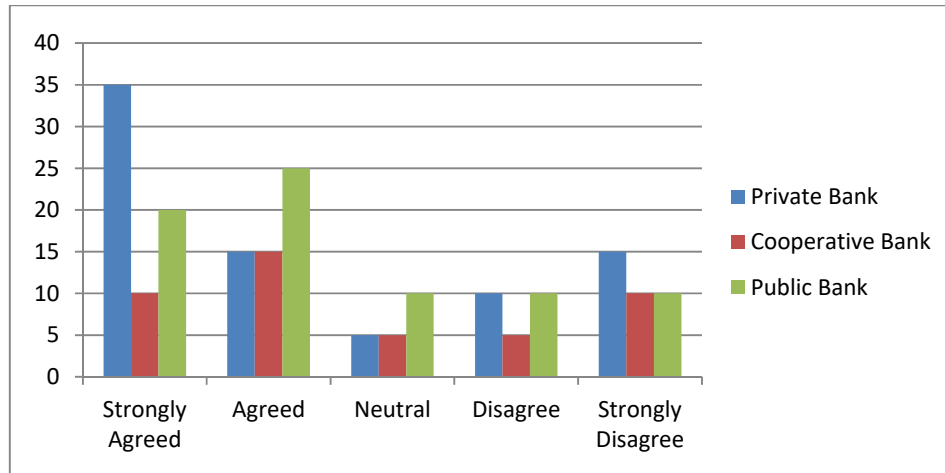
In order to develop the understanding about the different opinions and views of the participants about the role of working women in organization and its impact on work life balance researcher has presented the questionnaire. Through this researcher can collected different views of the targeted participants about the research topic.

5.4.1.(13) *Importance of Women activities (behaviors, perception and attitudes of women employees) in Work Life Balance*

Table No: 5.13

Table showing distribution of different statements of employees

Importance of Skills in Work Life Balance	Private Bank	Cooperative Bank	Public Bank	Total Percentage
Strongly Agree	35	10	20	65
Agree	15	15	25	55
Neutral	5	5	10	20
Disagree	10	5	10	25
Strongly Disagree	15	10	10	35



Graph No: 5.13 Importance of Women Skills in Work Life Balance

In the above mention diagram, it is identified that 65 percent women strongly agree that women should have knowlegde and skills in order to take the advantage of work life balance. With the help of knowledge and skills they are able to prioritize the work and accordingly manage their working activities. On the other hand, 35 percent women strongly disagree that skills and knowledge should be needed for making effective use of work life balance program. They believe that rather than using knowledge and skills, women should follow the proper format of work life balance and accordingly they have to manage different taskks. 15 percent of the women do not replied anything and they accepted that importance of work life balance can be judged through prevailing situation.

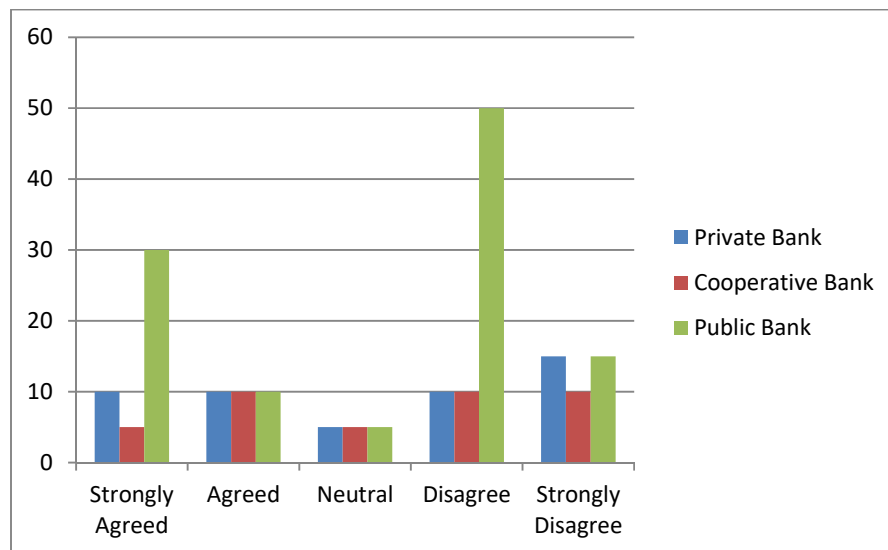
From the above table, it is analyzied that large number of women employees believe that they should have competent skills to understand the work life balance strategy. Women employees in private sector organizations are highly skilled in comparison to public sector & cooperative sector organizations.

On the other hand, around 20 percent women employees in private Banks are not agreed that skills plays an important role in managing work life balance. They stated that contribution from the Banks are helpful in managing the personal as well as professional life.

5.4.2 (14) Use of Work Life Balance (Men in comparison to Women)

Table No: 5.14
Table showing distribution of different statements of employees

Use of Work Life Balance	Private Bank	Cooperative Bank	Public Bank	Total Percentage
Strongly Agree	10	5	30	45
Agree	10	10	10	30
Neutral	5	5	5	15
Disagree	10	10	50	70
Strongly Disagree	15	10	15	40



Graph No: 5.14 Use of Work Life Balance

In the above diagram, it is analyzed that around 70 percent women employee stated that male employees do not take any initiative in the work life balance. Work life balance strategy is largely used by the women employees because they

have to perform different activities and manage the professional as well as person life. At the same time, around 45 percent of the participants are strongly agree with this statement. They believe that due to the high level of competition, male employees have to give extra time in the organization. In such type of situation male employees move towards work life balance and manage all the activities. Same number of people were also strongly disagree with this approach and stated that men do not have to focus towards child care, family, maternity leave etc. They just have to manage their time within the working hours.

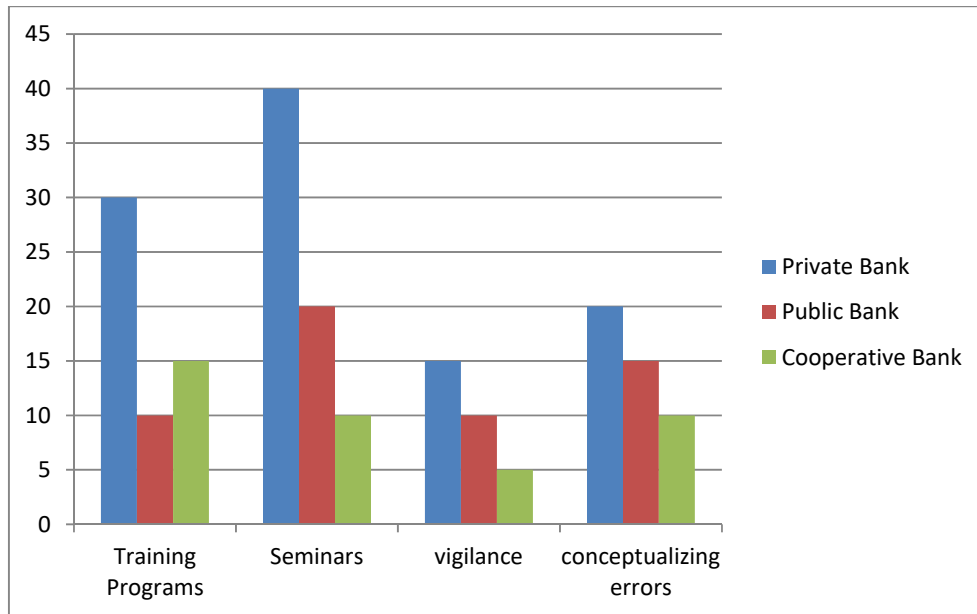
In the above table, it is identified that male employees make less use of work life balance in comparison to female employees. At the same time, in case of private Banks, male employees are also equally agree that work life balance is also useful for them in today's competitive market environment. In case of Kota region, private Banks use their employees double than their salary. Therefore, they have to manage their personal as well as professional life. On the flip side, women in public & cooperative sector Banks believes that work life balance is not used by the male employees. They believe that male employees in public Banks do not have any work pressure due to which they are easily able to manage their professional as well as personal life.

5.4.3. (15) Strategies for Work Life Balance

There are various strategies which can be used by the Banks as a work life balance approach. Banks provide child care facilities to the women and identify that whether they can able to manage their personal as well as professional life. Further, work life balance is effective approach in identifying the needs and wants of women employees and assesses the problem areas. Below mentioned graph has explained the strategies of introducing work life balance in the organization structure.

Table No: 5.15
Table showing distribution of different statements of employees

Strategies for Work Life Balance	Private Organization	Public Organization	Cooperative Organization	Percentage
Training Programs	30	10	15	55
Seminars	40	20	10	70
Vigilance	15	10	5	30
Conceptualizing Errors	20	15	10	45



Graph No: 5.15 Strategies for Work Life Balance

In the above mentioned diagram, it is identified that 70 women employees replied that seminars will be helpful in generating awareness about work-life balance. It is necessary for the women employees to manage their professional as well as personal life. At the same time, training programs is also considered as an effective strategy by 45 women in doing the effective work life balance. There are large number of private and public sector & cooperative sector Banks, which are using the training programs for managing the female employees. it is also identified that vigilance is considered as the lowest important strategy in generating awareness about work life balance. At the same time, 55 percent people believes that conceptualizing errors is the effective approach in addressing the problem areas and on the basis of that Banks can involve the factor of work life balance.

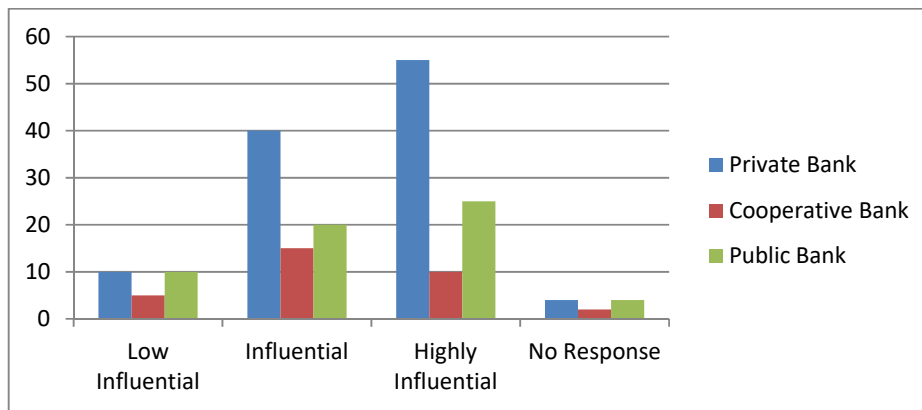
On the basis of above table, it is identified that private organizations are taking more interest in providing work life balance for women employees in comparison to public sector & cooperative sector Banks. At the same time, percentage of seminars is high for developing the skills and knowledge of women employees in relation to work life balance. Private organizations are taking more interest in hiring the women employees in the location of Kota. Public sector & cooperative Banks in Kota are still

using the same procedure and believe that women employees are not efficient in performing the activities.

5.4.4. (16) Influence of Work Life Balance on Turnover of Banks

Table No: 5.16
Table showing distribution of different statements of employees

Impact on Turnover of Banks	Private Bank	Cooperative Bank	Public Bank	Percentage
Low Influential	10	5	10	25
Influential	40	15	20	75
Highly Influential	55	10	25	90
No Response	4	2	4	10



Graph No: 5.16: Influence of Work Life Balance on Turnover of Banks

In the above mentioned graph, it is identified that work life balance plays an important role in managing the turnover of the Banks. 90 percent of the women employees believes that work life balance provide the path to employees on the basis of that they have to perform in the organiation. This strategy is indirectly helpfil in increasing the overall turnover of the employees. Thus work life balance is highly

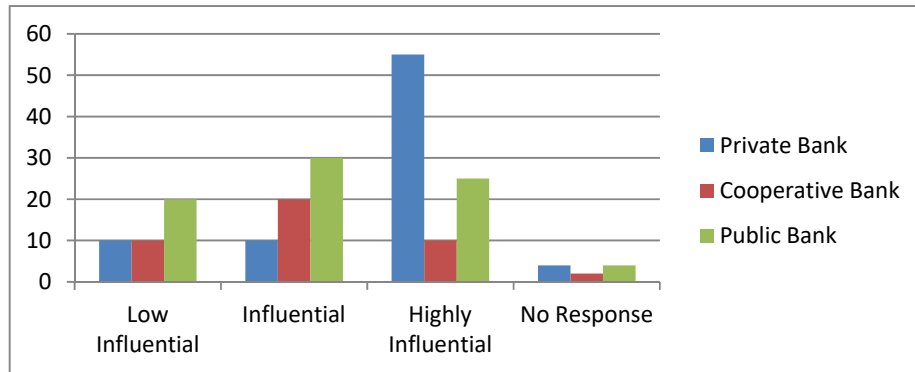
influential in managing the work structure. On the other side, only 25 percent of women are low influential with this concept and stated that turnover of the Bank mainly depends on the efforts of the employees and Bank also have to set targets in order to achieve their goals.

In the above mentioned table, it is analyzed that private sector Banks are making more profit through work life balance in comparison to public & cooperative sector Banks. In today's competitive market environment, private Banks are also making high growth and giving tough competition to public & cooperative sector Banks. Work life balance is highly influential for private sector Banks in increasing their overall turnover. Further, women employees are also influenced by using work life balance and increased their overall performance. Increase in turnover of the Banks are helpful in developing the economy of Rajasthan. Moreover, private Banks are also taking interest in hiring women employees. On the basis of that, public & cooperative sector Banks are initiated to take interest in giving equal employment opportunity to women.

5.4.5 (17) *Solving Problems of Attrition in Private and Public and Cooperative Banks*

Table No: 5.17
Table showing distribution of different statements of employees

Solving Problems of Attrition	Private Bank	Cooperative Bank	Public Bank	Percentage
Low Influential	10	10	20	40
Influential	10	20	30	60
Highly Influential	55	10	25	90
No Response	4	2	4	10



Graph No: 5.17: *Solving Problems of Attrition in Private and Public and Cooperative Banks*

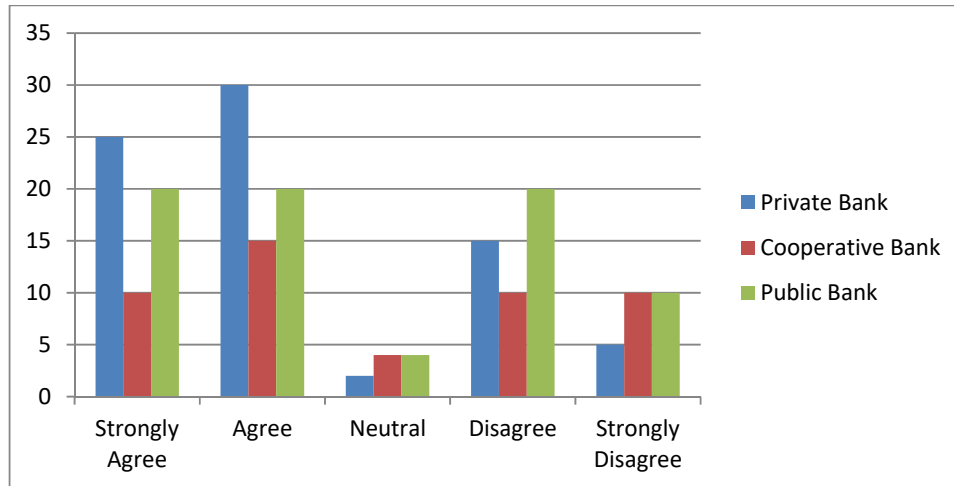
Above mentioned graph stated that, 90 percent women employees are highly influential with the concept of work life balance and they believe that it is useful in managing their working activities and reduces the problem of attrition rate in private and public and Cooperative Banks. Large number of private sector Banks in Hadoti area facing such type of problem. Employees are gradually reducing at the same time there is not any replacement of personnel. On the flip side,

only 40 percent of women are low influential and believe that if the Bank pay high remuneration on the basis of their level of work to the women employees then they will not leave the organization. Therefore, Banks should adopt the working structure according to their suitable structure. In the above mentioned table, it is identified that private sector Banks are taking more benefit through work life balance in comparison to public & cooperative sector organization. Through work life balance, women easily manage their personal as well as professional life, which indirectly useful in reducing the chances of reducing attrition rate because women employees do not leave the Banks. In today's environment, it is necessary for all the people to earn, so that they are able to live their life happily. Public sector organizations in Kota region do not take initiative in any activities and work according to past structure.

5.4.6 (18) *Motivation of Women Employees*

Table No: 5.18
Table showing distribution of different statements of employees

Motivation of Women Employees	Private Bank	Cooperative Bank	Public Bank	Percentage
Strongly Agree	25	10	20	55
Agree	30	15	20	65
Neutral	2	4	4	10
Disagree	15	10	20	45
Strongly Disagree	5	10	10	25



Graph No: 5.18: Motivation of Women Employees

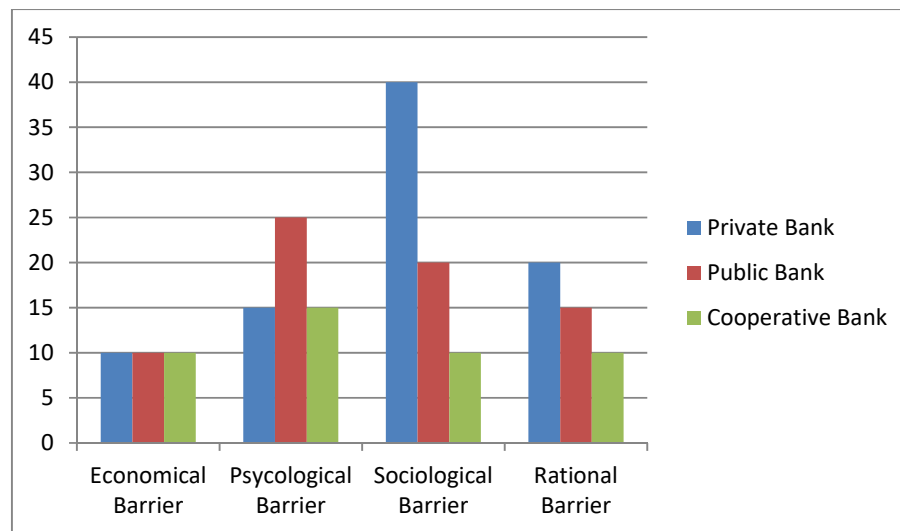
In the above mentioned graph, it is identified that around 67 percent of women employees believe that work life balance strategy is useful in motivating them to build their career and also explore the external market opportunities. This concept is useful for them in developing different ideas about the about how they can manage their working as well as family life. In contrast, 30 percent women are strongly disagree with this question and stated that family understanding plays an important role in motivating them to work in the organization. Women have to convince their family members for doing the job and then they are allowed to work efficiently.

In the above mentioned table, it is analyzed that women employees are motivated through work life balance program whether it is in private sector organization or public & cooperative sector Banks. In case of private sector Banks, 35 women employees agree that work life balance is useful in motivating the women employees. large number of women employees, whether in private sector, public & cooperative sector Banks strongly agree that Work Life Balance has resolved the problem of women employees in managing their problems. On the flip side, 20 women employees strongly disagree that employees need high skills in order to make effective utilization of work life balance.

5.4.7 (19) *Types of Barrier for Managing Work and Life of Employees*

Table No: 5.19
Table showing distribution of different statements of employees

Types of Barrier	Private Bank	Public Bank	Cooperative Bank	Percentage
Economical Barrier	10	10	10	30
Psychological Barrier	15	25	15	55
Sociological Barrier	40	20	10	70
Rational Barrier	20	15	10	45



Graph No: 5.19 *Types of Barrier for Managing Work Life Balance*

In the above mentioned graph, it is analyzed that there are several barriers in the city which creates problem in managing work life balance. 72 percent women stated that people in the society creates problem in doing the job. They change the mindset of the family members due to women are unable to manage their work. At the same

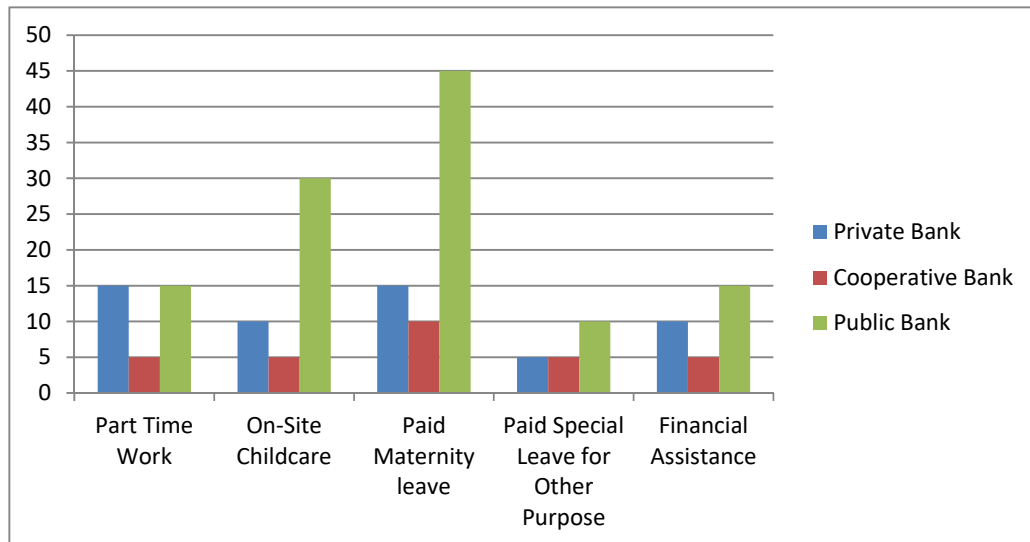
time, 53 percent of women have the psychology that they have to only manage their home and do not have to work in the organization. Moreover, they believe that they are not able to work efficiently in the organization. Sometimes, economy of the country also creates a problem in work-life balance, during the period of depression, women have to put extra efforts which create a problem in managing their personal life and conflict arises.

In the above table, it is analyzed that there are various factors that create a problem for women employees in managing the work-life balance. At the same time, women believe that sociological barrier is the highest factor which has created a problem in managing the working structure. They believe that people in society create a problem that women should not be allowed to work. On the other hand, economic barrier is the factor which is not directly related to the work-life balance. Psychological barrier is also a type of barrier which has created a problem in managing the work-life balance. It is necessary for the private and public organizations in Kota region to select the women employees after assessing these problems.

5.4.8. (20) *Important Factors in Work-Life Balance*

Table No: 5.20
Table showing distribution of different statements of employees

Factors for Work Life Balance	Private Banks	Cooperative Banks	Public Banks	Percentage
Part Time Work	15	5	15	35
On-site Childcare	10	5	30	45
Paid Maternity Leave	15	10	45	70
Paid Special Leave for Other Purpose	5	5	10	20
Financial Assistance	10	5	15	30



Graph No: 5.20: Important Factor in Work Life Balance

In the above mentioned diagram, it is analyzed that around 70 women employees agreed that Banks should provide paid maternity leave. This is helpful for them in continuing their job for long term period. This factor is also helpful for them in managing their working life and reduce work life conflict. On the other hand, only 20 women employees are interested in having paid

special leave for other purposes. With the help of special paid leave they are able to handle emergencies within the organization. All the employees are able to understand the working environment. Financial assistance is also considered as important factor in managing the work life balance and 30 percent people believe that providing financial help is useful in reducing the overall cost for managing the problem areas.

In the above mentioned table, it is analyzed that although, private Banks are focusing more towards work life balance and public sector & cooperative sector organizations provide large amount of paid leaves to the men and women employees. In the public organization, employees have to work only for five days. Further, women employees do not have any work pressure in public sector & cooperative sector Banks. On the other hand, in case of private sector Banks, women employees have to work for more hours during the case emergencies, which create problem in managing their professional as well as personal life. In this table, it is analyzed that women employees have the facility to work as part time in case of private sector Banks. Thus, private sector Banks motivate the women employees by providing seminars and trainings to them.

5.5 Hypothesis Testing

5.5.1 Chi-Square Test – The chi-square test represented by the symbol of χ^2 and owes its origin to greek letter “chi”. This test was first used by Karl Pearson is one of the most widely used test today. Mathematically it is defined as follows:

$$\chi^2 = \sum \frac{(O-E)^2}{E}$$

5.5.2 ANOVA- Analysis of variance or ANOVA uses the underlying assumption that several sample means were obtained from normally distributed population having same. ANOVA involves classifying and

cross-classifying data and then testing if the mean of a specified classification differ significantly.

5.5.3 Hypothesis:

H1: Work life balance significantly affects the performance of employees.

H2: Work life balance affects the attrition rate.

H3: Work life balance significantly affects the organization's turnover.

H4: Work life balance significantly affects the behavior and attitudes of women employees.

H5: Work life balance affects the work and life of employees.

Hypothesis 1: Work life balance significantly affects the performance of employees

In this research study, researcher is able to identifying the importance of different factors work life balance in managing the performance of organization. These factors are part time work, On-site childcare and Paid Maternity Leave. Researcher has collected the sample for this test study and identified the solution. Use $\alpha = 5\%$.

Data: A researcher investigated that work life balance is useful in improving the performance of employees in their personal and professional life.

	Using Work Life Balance	Not using Work Life Balance	Row Total
Improving Performance of Women	5	45	50
Not Improving Performance of Women	25	125	150
Column Total	30	170	200

Choose Statistical Test:

- The Chi-Square test is used when the data are nominal and in this case women are either able to improve their performance or they are not able to improve the performance.
- The observed number in each category can be compared to expected number
- None of the expected frequencies is less than 5.

Null Hypothesis:

NH: Work Life Balance will improve the performance of women employees

Level of Significance : P= 5% (0.05)

On the basis of assumption that null hypothesis is true, researcher would expect the proportion of people using work life balance who has improved the performance to be the same as proportion of people not using work life balance and reduce the performance.

	Using Work Life Balance	Not using Work Life Balance	Row Total
Improving Performance of Women	5	45	50
Not Improving Performance of Women	25	125	150
Column Total	30	170	200

Calculation of number of women expected to improve the performance and not improve the performance in each sample.

Proportion of Women Improving Performance using work life balance=
 $50 \times 30 / 200 = 7.5$

Proportion of Women Improving Performance not using work life balance = $50 \cdot 170 / 200 = 42.5$

Proportion of Women not Improving Performance not using work life balance = $150 \cdot 30 / 200 = 22.5$

Proportion of Women not Improving Performance using work life balance = $150 \cdot 170 / 200 = 127.5$

	Using Work Life Balance	Not using Work Life Balance	Row Total
Improving Performance of Women	7.5	42.5	50
Not Improving Performance of Women	22.5	127.5	150
Column Total	21.6	178.4	200

Calculate the Chi-Squared Value

Category	Observed (O)	Expected (E)	O-E	Square of Corrected Difference	Square of Corrected difference/E
Use Work Life Balance, Improve performance	5	7.5	-2.5	6.25	.8333
Use work life balance, did not improve performance	45	42.5	2.5	6.25	.1470
Do not use work life balance, improve performance	25	22.5	2.5	6.25	0.2777
Do not use work life balance and do not improve performance	125	127.5	-2.5	6.25	0.2777
Total					1.5357

$$\chi^2 = 1.5357$$

The degree of Freedom will be

$$DF = (\text{number of row} - 1) * (\text{number of columns} - 1)$$

$$Df = (2-1) * (2-1)$$

$$DF = 1$$

$$\text{Table Value of Degree of Freedom} = 3.841$$

Since the computed value of chi square is less than the table value, hence the **null hypothesis is accepted** and it may be concluded that Women using work life balance will be improve the performance of in the organization in comparison to women not using work life balance.

or

Choose Statistical Test.

- The ANOVA is used when the data are nominal and in this case women are either able to improve their performance or they are not able to improve the performance.
- The observed number in each category can be compared to expected number
- None of the expected frequencies is less than 5

Hypothesis Testing:

H₀ : Null Hypothesis

H₁ : Alternative Hypothesis

P = Performance

H₀ : It is assumed that there is no significant difference between improving performance of women and not improving performance of women using work life balance and not using work life balance.

$$H_0 = P_1 = P_2$$

$$H_1 = P_1 \neq P_2$$

Level of Significance = 5% (0.05)

$$\text{Correction Factor} = \frac{T^2}{N} = \frac{(200)^2}{4} = 10000$$

$$\text{Total Variance} = 25 + 625 + 2025 + 15625 - 10000 = 8300$$

SSC = Sum of squares between columns

$$= \frac{(C1)^2}{2} + \frac{(C2)^2}{2} - \text{correction factor}$$

$$= \frac{(30)^2}{2} + \frac{(170)^2}{2} - 10000$$

$$= 450 + 14450 - 10000 = 4900$$

SSR = Sum of squares between rows

$$= \frac{(R1)^2}{2} + \frac{(R2)^2}{2} - \text{correction factor}$$

$$= \frac{(50)^2}{2} + \frac{(150)^2}{2} - 10000$$

$$= \frac{2500}{2} + \frac{22500}{2} - 10000$$

$$= 1250 + 11250 - 10000 = 2500$$

SSE= Sum of squares due to error

$$= \text{Total variance} - (\text{SSC} + \text{SSR})$$

$$= 8300 - (4900 + 2500) = 900$$

ANOVA Table

Source of Variance	Value	D.F.	Mean Value	F Ratio
SSC	4900	2-1=1	4900/1=4900	
SSR	2500	2-1=1	2500/1=2500	
SSE	900	1*1=1	900/1=900	

Conclusion : Calculated value of F test 5.44/2.76 is less than its table value at 5% significant that is 161.4 There for difference not significant. We will accept the null hypothesis.

Hypothesis 2: Work life balance affects the attrition rate

Observed frequencies:

	Low Influential	High Influential	Row Total
Private Banks	40	35	75
Cooperative Banks	35	30	65
Public Banks	20	40	60
Column Total	95	105	200

Expected frequencies:

	Low Influential	High Influential	Row Total
Private Banks	32	25	57
Cooperative Banks	42	36	78
Public Banks	30	35	65
Column Total	104	96	200

Calculation of chi square:

Category	Observed (O)	Expected (E)	O-E	Square of Corrected Difference	Square of Corrected difference/E
Low Influential private Banks	40	32	8	64	2
High Influential private Banks	35	25	10	100	4
Low Influential public Banks	35	42	-7	49	1.166
High Influential public Banks	30	36	-6	36	1
Low Influential public Banks	20	30	-10	100	3.33
High Influential public Banks	40	35	5	25	0.714
High Influential cooperative banks	35	42	-7	49	1.1666
Low Influential cooperative banks	30	36	-6	36	1
Total					14.3766

$$\chi^2 = 14.3766$$

$$\text{Degree of freedom} = (3-1)*(2-1) = 2$$

$$(X^2_{0.05}) = 5.991$$

Since the computed value of chi square is more than the table value, hence the null hypothesis is rejected and it is analyzed that work life balance cannot fulfill the attrition problem of private and public Banks.

OR

Choose Statistical Test.

- The ANOVA is used when the data are nominal and in this case work life balance affect the attrition rate of women employees in banking organization.
- The observed number in each category can be compared to expected number.
- None of the expected frequencies is less than 5.

Hypothesis Testing:

H₀ : Null Hypothesis

H₁ : Alternative Hypothesis

L = Low

H₀ : It is assumed that there is no significant difference between various bank regarding low and high influenced.

$$H_0 = L_1 = L_2$$

$$H_1 = : L_1 \neq L_2$$

Level of Significance = 5% (0.05)

$$\text{Correction Factor} = \frac{T^2}{N} = \frac{(200)^2}{6} = 6666.67$$

$$\text{Total Variance} = 1600 + 1225 + 1225 + 900 + 400 + 1600 = 6666.67 = 283.83$$

SSC = Sum of sequence for columns

$$= \frac{(95)^2}{3} + \frac{(105)^2}{3} - 6666.67$$

$$= \frac{9025}{3} + \frac{11025}{3} - 6666.67$$

$$= 3008.33 + 3675 - 6666.67 = 16.66$$

SSR=Sum of squares between rows

$$= \frac{(75)^2}{2} + \frac{(65)^2}{2} + \frac{(60)^2}{2} - 6666.67$$

$$= 2812.5 + 2113.5 + 1800 - 6666.67 = 58.33$$

SSE= Sum of seunce for residual

$$= \text{Total variance} - (\text{SSC} + \text{SSR})$$

$$= 283.33 - (16.66 + 58.33) = 208.34$$

ANOVA Table

Source of Variance	Value	D.F.	Mean Value	F Ratio
SSC	16.67	2-1=1	16.67/1=16.67	
SSR	58.33	3-1=2	58.33/2=29.165	
SSE	208.34	2*1=2	205.34/2=104.17	

Conclusion : Claculated value of F test 6.44/3.57 is less than its table value at 5% significant that is 18.5/19. There for difference not significant. We will accept the null hypothesis.

Hypothesis 3: Work life balance significantly affects the Bank's turnover.

Observed Frequency

	Low Influential	High Influential	Row Total
Private Banks	12	38	50
Cooperative Banks	14	36	50
Public Banks	36	64	100
Column Total	62	138	200

Expected Frequency

	Low Influential	High Influential	Row Total
Private Banks	13	37	50
Cooperative Banks	14	36	50
Public Banks	36	64	100
Column Total	62	138	200

Chi Square Test

Category	Observed (O)	Expected (E)	O-E	Square of Corrected Difference	Square of Corrected difference/E
Low Influential private Banks	12	13	-1	1	0.0769
High Influential private Banks	38	37	1	1	0.0270
Low Influential public Banks	36	36	0	0	0
High Influential public Banks	64	64	0	0	0
Low Influential cooperative banks	14	14	0	0	0
High Influential cooperative banks	36	36	0	0	0
Total					.1039

$$\text{d.f.} = (r-1)(c-1) = (2-1)(2-1) = 1$$

Decision: The table value of x^2 for 2 d.f. at 5% level of significance is 5.991 , which is less then calculated value of x^2 . hence our hypothesis is accepted researcher has concluded that the work life balance improve the turnover of the Banks.

OR

Choose Statistical Test.

- The ANOVA is used When data are nominal and in this case work life balance affect the turnover of oraganizations.
- The observed number in each category can be compared to expected number
- None of the expected frequencies in less than 5

Hypothesis Testing:

H₀ : It is assumed that there is no significant difference between various bank regarding low and high Influential. $L_1=L_2$

H₁: $L_1 \neq L_2$

Level of Significance= 5% (0.05)

$$\text{Correction Factor} = \frac{T^2}{N} = \frac{(200)^2}{6} = 6666.67$$

$$\text{Total Variance} = 144 + 1444 + 196 + 1296 + 1296 + 4096 - 6666.67 = 1805.33$$

SSC= Sum of sequence for coloums

$$\begin{aligned} & \frac{-(62)^2}{3} + \frac{(138)^2}{3} - 6666.67 \\ & = 1281.33 + 6348 - 6666.67 = 962.66 \end{aligned}$$

SSR= Sum of sequence for row

$$\begin{aligned} & \frac{-(50)^2}{2} + \frac{(50)^2}{2} + \frac{(100)^2}{2} - 6666.67 \\ & = 1250 + 1250 + 5000 - 6666.67 = 833.33 \end{aligned}$$

SSE= Sum of seucece for residual

$$\begin{aligned} & = \text{Total variance} - \text{SSC} + \text{SSR} \\ & = 1805.33 - (962.66 + 833.33) = 9.34 \end{aligned}$$

ANOVA Table

Source of Variance	Value	D.F.	Mean Value	F Ratio
SSC	62.66	2-1=1	962.66/1=962.66	
SSR	833.33	3-1=2	833.33/2=416.66	
SSE	9.34	2*1=2	9.34/2=4.67	

Conclusion : Claculated value of F test 206.13/89.22 is more than its table value at 5% significant that is 18.5/19.. There for difference is significant. We will not accept the null hypothesis.

Hypothesis 4: Work life balance significantly affects the behavior and attitudes of women employees.

Observed Frequency:

	Low Infuential	High Influential	Row Total
Private Banks	6	44	50
Cooperative Banks	20	30	50
Public Banks	55	45	100
/	81	119	200

Expected Frequency

	Low Infuential	High Influential	Row Total
Private Banks	14	36	50
Cooperative Banks	22	28	50
Public Banks	42	58	100
Column Total	78	122	200

Chi Square Test

Category	Observed (O)	Expected (E)	O-E	Square of Corrected Difference	Square of Corrected difference/E
Low Influential private Banks	6	14	-8	64	4.57
High Influential private Banks	44	36	8	64	1.7777
Low Influential public Banks	55	42	13	169	4.023
High Influential public Banks	45	58	-13	169	1.185
Low Influential cooperative banks	20	22	-2	4	0.1818
High Influential cooperative banks	30	28	-2	4	0.1428
Total					11.8803

On the basis of above calculation it is identified that table value of χ^2 for 1 d.f. at 5% level of significance is 3.4, which is less than calculated value of χ^2 . Hence our hypothesis is rejected researcher concluded that there is big difference between the expected value and observed value. Work life balance need high skills of women employees in order to change their attitude and behavior towards work.

OR

Choose Statistical Test.

- The ANOVA is used when the data are nominal and in this case work life balance affect attitudes and behaviour of employees.
- The observed number in each category can be compared to expected number
- None of the expected frequencies in less than 5

Hypothesis Testing:

H₀ : It is assumed that there is no significant difference the attitudes and behaviour of women employees.

H₁: There is significant difference between the attitudes and behaviour of women employees.

Level of Significance= 5% (0.05)

$$\text{Correction Factor} = \frac{T^2}{N} = \frac{(200)^2}{6} = 6666.67$$

$$\text{Total Variance} = 36 + 1936 + 400 + 900 + 3025 + 2025 - 6666.67 = 1655.33$$

SSC= Sum of sequence for coloums

$$= \frac{(81)^2}{3} + \frac{(119)^2}{3} - 6666.67$$

$$= 2187 + 4720.33 - 6666.67 = 240.66$$

SSR= Sum of sequence for row

$$= \frac{(50)^2}{2} + \frac{(50)^2}{2} + \frac{(100)^2}{2} - 6666.67$$

$$= 1250 + 1250 + 5000 - 6666.67 = 833.33$$

SSE= Sum of seunce for residual

$$= \text{Total variance} - \text{SSC} + \text{SSR}$$

$$= 1665.33 - (240.66 + 833.33) = 581.34$$

ANOVA Table

Source of Variance	Value	D.F.	Mean Value	F Ratio
SSC	240.66	2-1=1	240.66/1=240.66	
SSR	833.33	6-2=4	833.33/4=208.33	
SSE	581.34	4*1=4	581.34/4=145.33	

Conclusion : Claculated value of F test 1.66/1.43 is less than its table value at 5% significant that is 7.71. There for difference not significant. We will accept the null hypothesis.

Hypothesis 5: Work life balance affects the work and life of employees

Observed Frequency

	Motivated	Demotivated	Row Total
With work life balance	80	40	120
Without work life balance	50	30	80
Column Total	130	70	200

Expected Frequency

	Motivated	Demotivated	Row Total
With work life balance	76	44	120
Without work life balance	54	26	80
Column Total	130	70	200

Chi Square Test

Category	Observed (O)	Expected (E)	O-E	Square of Corrected Difference	Square of Corrected difference/E
Motivated with work life balance	80	76	4	16	0.2105
Motivated without work life balance	50	54	-4	16	0.2962
Demotivated with work life balance	40	44	-4	16	0.3636
Demotivated without work life balance	30	26	4	16	0.6153
Total					1.4856

$$\text{d.f. } (2-1)(2-1) = 1$$

Hence the chi square test is less than the d.f. so researcher concluded that women are motivated with work life balance.

OR

Choose Statistical Test.

- The ANOVA is used when the data are nominal and in this case work life balance motivated the women employees.
- The observed number in each category can be compared to expected number
- None of the expected frequencies is less than 5

Hypothesis Testing:

H₀ : It is assumed that there is no significant difference between the performance of women employees regarding work and life.

H₁: There is significant difference between the performance of women employees regarding work and life.

Level of Significance= 5% (0.05)

$$\text{Correction Factor} = \frac{T^2}{N} = \frac{(200)^2}{4} = 10000$$

$$\text{Total Variance} = 6400 + 1600 + 2500 + 900 - 10000 = 1400$$

SSC= Sum of sequence for coloums

$$= \frac{(130)^2}{2} + \frac{(70)^2}{2} - 10000$$

$$= 8450 + 2450 - 10000 = 900$$

SSR= Sum of sequence for row

$$= \frac{(120)^2}{2} + \frac{(80)^2}{2} - 10000$$

$$= 7200 + 3200 - 10000 = 400$$

SSE= Sum of seunce for residual

$$= \text{Total variance} - \text{SSC} + \text{SSR}$$

$$= 1400 - (900 + 400) = 100$$

ANOVA Table

Source of Variance	Value	D.F.	Mean Value	F Ratio
SSC	900	2-1=1	900/1=900	
SSR	400	2-1=1	400/1=400	
SSE	100	1*1=1	100/1=100	

Conclusion : Claculated value of F test 9/4 is less than its table value at 5% significant that is 161.4 There for difference not significant. We will accept the null hypothesis.

5.6 Results :

No.	Objectives	Hypothesis	χ^2 Test	F test	Interpretation
1	To identify the factors of work-life balance to affect behaviors, perception and attitudes of employees.	H₄ : Work life balance significantly affects the behavior and attitudes of women employees	R	A	χ^2 Test: Concluded that WLB need high skills of women employees in order to change their attitude and behaviour towards work. F test: Concluded that WLB Factors affect the attitudes and behaviours of women employees.
2	To analyze the challenges associated with the managing balance between professional life and personal life.	H₃ Work life balance significantly affects the organization's turnover.	A	R	χ^2 Test: Concluded that WLB improve the turnover of organizations F test: Concluded that WLB not improve the turnover of organizations.
3	To suggest measures for perfect equilibrium between effective work and life	H₅ Work life balance affects the work and life of employees.	A	A	χ^2 Test and F test: Concluded that womens are motivated with WLB.
4	To study the factors affecting turnover of organizations.	H₃ Work life balance significantly	A	R	χ^2 Test: Concluded that factors affecting the turnover of

		affects the organization's turnover.			organizations F test: Concluded that that factors not affecting the turnover of organizations
5	To know about the women employees opinion about their job and its nature.	H₁)Work life balance significantly affects the performance of employees.	A	A	<u>γ² Test and F test:</u> Concluded that Job and its nature affect the performance of womens employees
6	To gather the opinion of women employees about their satisfaction level of intrinsic and personal factors such as spending time with children, solving family members commitment.	H₂ :Work life balance affects the attrition rate.	R	A	<u>γ² Test:</u> Concluded that WLB can not full fill the attrition problem in banks. <u>F test:</u> Concluded that WLB full fill the attrition problem in banks.
7	To know about the reason of stress and conflict.	H₅ Work life balance affects the work and life of employees.	A	A	<u>γ² Test and F test:</u> Concluded that WLB motivate the women employees to manage Work and life
8	To examine the job satisfaction of employee's in the service sector.	H₅ Work life balance affects the work and life of employees.	A	A	<u>γ² Test and F test:</u> Concluded that WLB affect the satisfaction level of women employees.

5.7 Hypothesis Discussion

To verify this thesis, researcher has prepared the hypothesis that give explanation about the role of working women in an organization and its impact on work life balance. Work life balance significantly affect the performance of employees.(Kamau,S.,Tuwai,B.,&Kuria, S. 2015) Work life balance is considered as the effective tool for managing the performance of employees in positive manner. Work life balance sginificantly affect the Bank turnover. Work life balance increases the overall turnover of private as well as public sector and cooperative sector Banks in South East Rajasthan.

Work life balance affects the attrition rate. Through work life balanace, all the Banks are able to retain the women employees for long term period and reduces the attirtion rate. Work life balance significantly affects the behavior and attitude of women employees. All the women employees in the private, public & cooperative sector Banks are able to manage their work in effective manner and also develop the positive attitude towards their work. Work life balance affects the work and life of employees. Women employees have started enjoying their working as well as their personal life equally and also improve the turnover of the Banks and fulfilling their basic needs and wants.

Women employees in the Banks perform their job in effective manner in order to fulfill their career goals, which is not related with the turnover of the Banks. Moreover, women in different area work and manage their life in order to fulfill their financial needs. Therefore, it is not necessary that work life balance concept motivate the women employees to reduce the attritation and increase the level of performance. Therefore, extra efforts of women employees in improving the work life balance will not add value to the performance of the Banks. There are several other factors which can fulfill the other aspects on the working and professional life. Thus, it can be proved that performance of work life balance and other factors are not related with other in managing the working life of women.

5.8 Research Gap

In the past several years, it has been identified that large number of researcher are focusing towards work life balance and conducting research study for identifying the importance of work life balance within organizations.

They have also focused towards the importance of work life balance for women employees. There have been no significant study on the comparison of work-life balance of women employees' in private and government Banks. Banking sector is a booming sector in India and it provides ample of employment opportunities (Hameed, A., &Waheed, A.(2011). In today's world where men and women go toe to toe in every field, women have marked their presence in every sector of society, so is the case in banking sector.

More and more women are entering in the banking sector in India, and the study tries to understand the various factors which influence the women work-life balance and try to make comparison of work-life balance in private and government institutes of women employees. The study will help the institutions to adopt and strategize policy which would help them to retain experienced and well qualified employees by helping them to achieve a good work-life balance. With the help of this research study, researcher is able to develop their knowledge about work life balance in different area. In this research study, researcher has also considered the importance of work life balance in different industries.

Previously, researcher does not have much information about the work life balance concept. They are able to conduct the time management which is useful in managing the employees within organization. Before globalization, employees only have to work within domestic area due to which they do not have heavy work pressure. After the emergence of globalization, Banks have to enhance their knowledge about the use and importance of work life balance. On the basis of market research, it is identified that banking industry is developing with higher speed and developing the knowledge among rural people about the importance of banking activities.

Earlier rural people do not understand the importance of banking activities and they do not believe in making investment in Banks. After the globalization, private and public sector Banks have also started the targeting the rural areas. It is because level of competition has increased due to which Banks have to make efforts in order to survive in competitive market environment. Now, Banks believe that women employees are more competent in convincing

the people in comparison to men. Due to this reason, they have started providing equal employment opportunity to the male and female employees.

This research study is useful in targeting the women employees within organizations. After the involvement of women employees, it is necessary for the researcher to focus towards the work life balance concept. It is because rather than men, women have to manage their personal and professional life. Before this research study, there are large numbers of researchers who have conducted the research study on the work life balance. Now, in this research, overall research study has been specified by considering the public and private and cooperative banking sector. It is because banking sector is the primary area, where women employees are ready to work.

They believe that in public sector organizations, women employees are able to manage their personal and professional life. Previously, public sector & cooperative Banks do not have knowledge about the use of work life balance. In-fact, public sector and cooperative Banks are still not focusing towards making proper use of work life balance. They have only provided the different facilities to their employees. Due to this reason, researcher has included this topic for completing the research study in effective manner. This research study is useful for the researcher to gain some new information about the work life balance. Therefore, researcher has decided to work on the banking industry.

Moreover, through this research study, researcher is also able to make comparison between the work life balance concept of private and public and cooperative Banks. It is important for the researcher that private sector Banks are focusing more towards developing the knowledge and skills of women employees about the effective use of work life balance. Large number of women employees is working hard for improving their overall position within private Banks. At the same time, public and cooperative sector Banks are providing other benefits to the women employees. Major benefit that women employees can take from the public and cooperative sector Banks are leaves.

Thus, after completing the research study, it is identified that private sector Banks are making more efforts for work life balance and still women are highly interested in joining the public and cooperative sector Banks due to the low work pressure and limited working hours. Through the research study, it is

identified that large number of women are entering into the banking sector in India and Rajasthan. They are giving the entrance exams, so that they are able to get secure jobs for the long term. Further, job in public sector Banks are useful in managing the personal as well professional life of the women employees.

Moreover, conducting the research on work life balance is useful focusing towards its importance in different factors. It also does not highlight the industries and Banks where work life balance concept is highly used. For completing the research study, researcher has involved the features that have not been considered in the previous research study. Such type of research gap is useful in completing the research study in effective manner. It is also useful for the Banks in guiding their managers about the strategies and policies that can be taken for the work life balance.

It is also useful for the researcher in identifying the problem areas within private and public and cooperative sector Banks. Work life balance concept has increased the overall productivity of the organizations. Apart from banking sector, researcher has also conducted the analysis of other industries such as healthcare, education and service industry. It is identified that all these areas majorly use the women employees. In this research study, researcher has identified the problem areas among women in these industries. This is also useful in analyzing the different factors in different industries that affect the work life balance.

People in such type of working structure are making efforts for improving their personal as well as professional life. Women are also taking interest in participating in the corporate world, so that they can move equally with the male employees. After doing this research study, banking sector and other industries do not make any biasness in selecting the men and women employees. They also make changes in their strategies and policies according to the changes in working structure and that support the women employees. Women employees are highly participative in the decision making activities of the Banks.

Private and public and cooperative sector Banks also include women employees in giving their ideas and opinions about the issues of their Banks. This strategy is useful for the organizations in motivating the women

employees. It is indirectly useful in improving the overall productivity of Banks. On the basis of market research, it is identified that private sector Banks have captured the large part of market area by the efforts of their employees. Due to this reason private sector Banks work according to the need and requirement of their employees. After completing this research study, it is identified that Banks should provide equal opportunity to the employees irrespective of the caste, culture, values and sex. With the help of this, Rajasthan has also improved its overall image in India.

In order to fulfill the research gap, researcher should make efforts for improve the level of data and information that has been collected through market research. Appropriate data and information is useful in completing the research study and also guide the other researcher to make the new research study. Work life balance is the concept that guides the women employees to participate within organizations and also manage their personal and professional life in effective manner. It is important for the women employees to give proper time to their family, so that it will be useful in reducing the chances of family conflicts and stress.

This research study is also useful in identifying the factors that are useful for the women employees in overcoming with the problems of stress and conflicts. Work life balance guides the women employees that how they can conduct the proper time management of different activities that they have to perform. The main aim of conducting this research study is to identify the importance of women employees within organizations and how work life balance plays an important role in increasing their overall position within working environment. Women employees should be equally treated within organizations and also given with equal opportunity of growth and development.

In comparison to private sector organizations, public and cooperative sector Banks are more focusing towards giving high level leaves to the women employees, so that it will be useful in managing the performance of the Banks. These efforts of public sector Banks have still giving competition to private sector Banks in providing comfortable working environment. At the same time, due to then rapid growth in the market, large number of women employees is

interested in working in private sector Banks, so that they are able to get rapid promotions in their job. Further, private sector Banks have also introduced different training and development programs for their employees, which is useful in handling different situations of the Banks.

Private sector Banks provide rapid growth to the women employees and also enhance their career. In the previous research study, researcher is making research on the use of work life balance within organizations. Previously, organizations believe that work life balance is suitable for the women employees only. After the globalization and changing market conditions, it is necessary for all the employees whether they are men or women. Flexible working environment is providing facility to the employees (Duxbury, L., & Higgins, C. 2012), that they can work according to their suitable time frame and they have started working even in late nights.

In order to survive in competitive market environment and fulfill the basic needs and wants, it is necessary for the men to do hard work. Due to this reason, work life balance is also important for the men. Further, Banks are effective use of work life balance, so that they can integrate effectively in the policies and strategies of the Bank. Women in supportive working environment are making more effective decisions and also performing in effective manner. After analyzing the performance of banking sector, other industries are also making effective use of work life balance within their Banks.

After conducting the research study, it is analyzed that overall ratio of women employees are less in comparison to men. There is high level of male staff within any kind of industries and male staff members are promoted to higher level. Therefore, on the basis of this research study, it is identified that women should be also be placed equally within Banks and they should also get equal employment opportunity. Through work life balance, women employees are able to manage the working hours and also started giving their best efforts (Fagan, C., 2011). People in the banking industry are also increased the level of facilities for their employees. They have changed the working conditions on the basis of their female staff members. Now, diversified requirements have been conducted within Banks and they also understand various cultures and values of different countries.

In the previous research study, researcher has conducted the analysis of the importance of work life balance for the women employees. Therefore, in this research study, researcher has analyzed that how work life balance is useful for the organizations in recruiting and retaining the employees for long term. This research study is useful for the researcher in analyzing the problem areas in the South East of Rajasthan and also taken the banking industry. Before this research study, there has not been any kind of research on the use of work life balance by the banking sector. It has also specified the private and public sector Banks, so that both Banks are able to take appropriate actions accordingly.

Before the globalization researcher do not conduct the research study by taking a particular sector or area. They are making efforts in order identify the problem areas in every type of industry. After conducting this research study, it has been contributed that every industry is making efforts in order to make improvement in the working structure and also use some innovative techniques in the work life balance. Therefore, this research study has made contribution in order to provide better employment opportunities to the women employees and also generated awareness among them about, how they can make effective use of work life balance in managing their personal as well as professional life.

Understanding the use of work life balance in private and public & cooperative sector banking system has contributed in making improvement in the working culture of public sector Banks. It is because earlier, researcher does not have any idea about the use of work life balance for the organizations. In this research study, researcher has also made comparison in the use of work life balance in the private and public sector banking system. All the Banks have to make proper use of work life balance, so that women employees do not work under the stress.

Moreover, Banks have involved the features of work life balance within their policies and strategies and they do not have any idea about the importance of work life balance in motivating the women employees. After making comparison between work life balance concepts of private, public & cooperative sector Banks, South East of Rajasthan is also developing its overall position and women have also started taking interest in the working structure of the Banks.

Making comparison between the studies of work life balance, Banks should understand the need and importance of work life balance.

Now, after doing this research study, overall scenario of private and public and cooperative sector Banks can be identified by the Banks. On the basis of this, women employees can be able to make decisions in relation to joining the private, public & cooperative sector Banks. Researcher has also conducted the research study for identifying the reasons for increasing attrition rate in the private, public & cooperative sector Banks. It has also contributed in gaining knowledge about the use of work life balance in reducing the level of attrition rate. This research study has also made contribution for managing the overall human resource within Banks.

Researcher and other readers have also conducted the research study in effective manner and it has also made contribution in managing the workforce. Banking sector is the booming sector in all over Rajasthan due to this reason; researcher has decided to conduct the research study in banking sector. It is also identified that job in banking sector has also improved the overall business level and motivated the women employees to participate in corporate world. Therefore, banking sector is the primary area, where women can work effectively and efficiently with other members.

There are certain objectives of conducting this research study, due to which researcher is able to identify the behaviors, attitudes and perception of women employees in the banking sector. It has also focused towards identifying the various challenges that women employees are facing in managing their personal as well as professional life. This research study has also highlighted the level of job satisfaction in the service sector and how it is useful in managing the appropriate working structure. It is also used to gather the information related to gather opinion of women employees about their satisfaction level of intrinsic and personal factors such as spending time with children and solving family members' commitment.

All these above mentioned characteristics have not been highlighted in the previous research studies about work life balance. It is because they do not link the work life balance with the banking and service industry. Previously, women employees are not much interested in doing job and they are also

responsible for managing their family (Korir, M.C. William, S& Adam, S. 2015). Due to this reason, researchers have also not interested in conducting deep analysis of work life balance. It has also not related the work life balance with any type of industry. It has conducted the research study on the common topic of work life balance.

Work life balance is also providing better opportunities to the women employees, so that it will also make efforts to improve to their overall market position and their career. Now, overall behavior of women has been changed, they become more career oriented and select the job on the basis of their suitable nature and working structure. Area that has been taken for conducting the work life balance is South East of Rajasthan. In this research study, researcher has also used different methods collecting data from different private and public and cooperative sector Banks. On the basis of this research study, researcher can fulfill the gap of getting overall ratio of work life balance in private and public and cooperative sector Banks. None of the studies provide appropriate information on the changes in concept of work life balance over last decades.

It has also forecast the trends of employment opportunities to women in private and public sector Banks. Banks should be competent enough in order to understand the need and requirement of changes in work life balance (Hayman, J., & Rasmussen, E. 2013). Before this research study, little has been written on the picture of impact of women employees in the private and public and cooperative sector Banks. Now, attention has been paid in the rural areas of Rajasthan, how women employees are making efforts to start their professional life. It is the matter of serious concern, due to which researcher has conducted the research study on this topic.

Role of work life balance has been increased due to the fast changing market conditions in which every person has to take out the time for managing their personal life as well. In such a case, work life balance plays an important role in understanding the requirement of the Banks and employees. For making the work life balance successful, employer and employees have to equally make efforts (Muinde, A. N. (2015), so that both can get satisfaction in effective manner. This research study has also need to make improvement in the working

environment of banking sector. Moreover, this research study has conducted for the first time, where researcher has collected information about the working environment of private and public and cooperative sector Banks.

It will be beneficial for other researcher to enhance their level of research study and other researcher will select appropriate topic that will provide better information. On the basis of above information, it is identified that this research study is completely different from the previous research topics and it has also highlighted banking industries of various cities in Rajasthan. Therefore, all the research study should not provide similar information because it will not be relevant for the future readers.

5.9 Summary

In the end of this chapter, it can be concluded that this chapter has provided a comprehensive overview about all research methodologies that are used by the researcher to complete this study effectively. Researcher has discussed why a particular research methodology over other methodologies has been selected for this study. Researcher has used both primary and secondary data collection method in order to collect accurate data, up-to-date data and authentic information about the research study. Researcher has also used both qualitative and quantitative research design under this study. Similarly, researcher has also used deductive research approach along with positivism research philosophy in order to collect data, build hypothesis and test hypothesis. This chapter of dissertation plays a crucial role in order to ensure the successful completion of research study because in this chapter researcher has discussed about different methodologies that are suitable in order to collect right data and information.

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Chapter

6

FINDINGS AND CONCLUSIONS

6.0 Introduction

It is the last chapter of the research study, which gives the overall conclusion that is related to the role of women in the organization and its impact on their work-life balance. This section provides a summary of the research study and maintains relationship between findings and objectives of the research. The suitable relationship between outcomes and objectives enables the researcher to achieve research aims and objectives. Through this chapter, the researcher also scrutinizes the findings that have been conducted in a research study. The researcher has also focused the overall contribution of the research study. Apart from this, various limitations have also been identified in the research study.

6.1 Assessment of Findings

The researcher has explained that work life balance plays a vital role in managing the professional and personal life of women employees. A large number of organizations is using this work-life balance for effectively retaining the women employees. It has been finding out that nowadays in the competitive market environment, it is essential for the organizations to focus towards work-life balance concept. In the work-life balance concept, organizations make efforts to provide a healthy working environment to their employees. In this paper, it is concluded that women in Rajasthan are also interested in working in organizations. Moreover, they are also competent enough for managing their personal as well as professional life.

For completing the research study, researcher formulated different aims and objectives. The researcher has completed this research study on the basis of these objectives. There are various research philosophies and strategies that are applied for

assessing the data and information. The researcher has used both interpretive and positivism philosophy, so that they can use appropriate research methodology. Moreover, through positivism philosophy, research is also able to prove a hypothesis effectively. The researcher has proved hypothesis test by taking five points in which two are negatively proved, and three are positively proved.

H₁: Work life balance significantly affects the performance of employees.

In case of the first hypothesis, the researcher wanted to prove that work-life balance is useful in improving the performance employees in their personal and professional life. By applying chi-square test, the researcher has proved this positive hypothesis. This hypothesis is also useful in fulfilling the objective of the research study. Its objective is to analyze the challenges associated with managing the balance between professional life and personal life.

This research study is useful in generating awareness among men about the role of working women in the organizations. Women do not have to spoil their talent and also move towards working in organizations. After reading this research study, people and organizations are also able to gain knowledge about how they can manage their personal as well professional life. One of the women responded that work-life balance put positive impact their life. Women should also get equal employment opportunity in these developing areas. Moreover, men should also change their attitude towards women. Most of the women in rural areas, those who are working private banks are not happy with their job.

H₂: Work life balance affects the attrition rate.

In case of the second hypothesis, the researcher is not able to prove that work-life balance affects the attrition rate. It is because work-life balance mainly affects the women employees. Therefore, men mainly focused towards their professional life and organizations can easily find the alternative. Thus, work-life balance cannot be used has to solve the problem of attrition rate in public, private and cooperative banks.

H₃: Work life balance significantly affects the organization's turnover.

At the same time, in the third hypothesis, the researcher has found that work-life balance is useful in improving the turnover of the Organizations. It is

because by making proper time management, employees are able to work with full potential, which is indirectly useful in increasing turnover of the organizations.

H₄: Work life balance significantly affects the behavior and attitudes of women employees.

On the basis of collected data and responses from candidates, the fourth hypothesis has been rejected. It is concluded that women employees in South East of Rajasthan need to develop their skills for managing their work life and professional life and change their attitude towards work. While using work-life balance, it is also essential that women should have high skills for managing their personal as well as professional life. Around 65 candidates have strongly agreed that skills and knowledge of employees plays an essential role in understanding the requirement of the organizations. Market research is useful in getting appropriate data about the role of work-life balance and efforts of banks in improving the performance of women employees. Banks have started making efforts for improving work-life balance so that it is useful in motivating a large number of women employees.

H₅: Work life balance affects the work and life of employees.

In the last hypothesis, it is concluded that work-life balance is useful in stimulating the women employees for improving their performance. The hypothesis is mainly used for assessing that whether work life balance is useful for the Organizations. On the basis this research study, different organizations in South East of Rajasthan started using work-life balance concept. Banking Organizations still has wide scope in Kota region. It is because a large number of areas still has rural population.

Therefore, it is difficult for banking people to guide this rural population about the scope of banking transactions. At the same time, the researcher has collected the data by using questionnaire method and collected information different areas near Kota region. Data analysis and findings are necessary for analyzing the performance of work-life balance in different Organizations in Kota. The researcher has used two different types of questionnaire methods open ended and close ended. For collecting the data

about work-life balance, the researcher has visited various banks in Kota, Jhalawar, Baran, Bundi, etc.

It is found that there is less number of women working in private sector banks in comparison to public sector banks. It is because women get better facilities in public sector banks. From different opinions in different banks, it is concluded that private sector banks should improve their facilities for work-life balance. They also have to provide maternity leaves, so that they can efficiently manage their personal as well as professional life. A large number of women is in favor of increasing facilities in work-life balance. The researcher has also interviewed with the non-working women. By their responses, it is concluded that women in developing and rural areas are not allowed to work.

It is because they have to work in their office and also look after their family. Therefore, in such a case private sector banks in Kota region should also gain knowledge about work-life balance. It is also important for the organizations to identify the role and importance of work-life balance in their life. A large number of women in Kota is interested in moving towards education sector because women do not have to give complete office hours. It is indirectly useful for them in managing their personal as well as professional life.

There are different types of strategies that are highly used by the banks for using work-life balance. Some of the strategies are training programs, seminars or workshops, vigilance and conceptualizing of errors. On the basis of collected data, most of the organizations conduct workshops for the work-life balance. At the same time, only a few Organizations have involved vigilance in their organizations. It is concluded that these workshops are not useful for women employees. Most of the employees do not attend these seminars. Organizations in Kota should include vigilance strategy in their work-life balance. Banking sector conducts market research and identifies the strategies of the international market.

It is useful in changing the attitude of people about the importance of work-life balance. Moreover, they will also use focus towards different

strategies of work-life balance. Around 70 candidates have focused towards the seminars program. But, it is necessary that rural areas have to change their attitude according to the changing environment. Women employees believe that through seminars, they are able to enhance their performance and also change their attitude and perception. Thus, banks should change the concept of workshops and also involve their employees in conducting seminars. Women should also get an opportunity in taking equal participation in conducting seminars about work-life balance. With the help of this, the researcher is able to fulfill the objective of identifying the factors of work-life balance to affect behaviors, perception, and attitude of employees.

Apart from these four strategies, market research will also be useful in getting knowledge about other strategies. At the same time, training and programs are also highly used by the Organizations and banks in Kota. Before providing training to the employees, it is necessary that banks should also involve different concepts, so that women employees also learn different things. Some of the women employees are interested in having training programs in their organizations. It is concluded that different people have different perception about work-life balance.

Therefore, it is concluded that banking Organizations in Kota region has changed their working structure. With the help of this research study, banking Organizations will start using different strategies by responses from women working in organizations. Both private and public and cooperative sector banks should change their strategies of work-life balance according to the change in external environment. Organizations should make changes in their strategies of work-life balance so that it they can survive their business for long term. These strategies are useful in changing the attitude of people towards work-life balance.

At the same time, there are several factors that should be included in work-life balance. These factors are part-time work, on-site childcare, paid maternity leaves, paid special leave for other purpose and financial assistance. On the basis of the survey, it is concluded that women in South East Rajasthan do not have changed their perception. They still wanted to have maternity leaves for managing their work-life balance. Thus, it is necessary that women

should know about managing their personal as well as professional life, So that they are also able to enjoy their working style in private sector banks. It is important that banks should change their percept and attitude of women employees towards private banks.

Around 70 women responded that paid maternity leaves are one of the important factors in work-life balance. At the same time, only 20 women are interested in having paid special leave for other purposes. Thus, it is important that women should change their attitude towards work-life balance. By having a large number of leaves, it is not necessary that they can manage their work and personal life. Now, working environment has been changed, and people are getting a part-time job. Through which they can earn huge amount of income. Public and cooperative sector banks in South East Rajasthan are providing paid maternity leaves to women employees.

Therefore, most of the women are in favor of paid maternity leaves, so that they do not face problems. Organizations should use these factors, on the basis of their performance in the market. Developing supportive and cooperative working environment is useful in motivating the women employees to work hard and improve their performance. It is also necessary that Organizations should involve these factors on the basis of their suitable working environment. On the basis of research, it is also identified that public sector banks provide a better working environment in comparison to private and cooperative sector banks.

While using work-life balance, it is also important that women should have high skills for managing their personal as well as professional life. Around 65 candidates are strongly agreed that skills and knowledge of employees plays an important role in understanding the requirement of the Organizations. Market research is useful in getting appropriate data about the role of work-life balance and efforts of banks in improving the performance of women employees. Banks have started making efforts for improving work-life balance so that it is useful in motivating a large number of women employees.

In comparison to Rajasthan, South East Rajasthan should make more efforts, so that they are able to understand the need and requirement of the

women employees. It is also necessary that this research study is useful in understanding the areas, where WL balance should be used. On the basis of market research, it is also identified that WL balance is equally useful for men and women employees. Therefore, around 70 candidates strongly disagree that it is only useful for women. It is concluded that work-life balance should be used by men so that they can also give time to their family. After the changing working environment and new technologies, men can work at any time in a whole. Due to this reason, it also spoils their personal life.

Men started working for late hours because of flexibility in the working environment. On the basis of this problem, a large number of women is strongly disagreed that work-life balance is equally important for men and women employees. This data is useful in generating awareness among men and organizations. At the same time, some of the working women agreed that WL balance is important for women employees only. It is because they have to manage their personal and professional life. They have developed the perception that men have to focus towards professional life only. Due to this reason, they do not face any problem in managing their life.

Maximum candidates believe that WL balance is useful in influencing turnover of the organizations. It is because satisfaction in the working environment motivates the employees to work hard. A maximum number of women employees in South East Rajasthan work just to earn some money and to pass their time. Therefore, the cooperative working environment from the organizations is useful changing the attitude and perception of women towards their career. While conducting market research, almost all the candidates have given an appropriate response to the research question. This research is helpful in solving the attrition rate problem in the organizations.

Research has been conducted in this region where 90 women are highly influential and believe that private and public and cooperative sector banks can solve the problem of quick attrition. On the basis of research, a large number of people switches towards other developed cities because of better working conditions. Therefore, work-life balance has changed the working conditions, due to which people do not migrate to other cities. It is necessary that South East Rajasthan should change their working environment so that people also

make efforts for its better development. South East Rajasthan is mainly focused towards the education Organizations due to which banking Organizations are facing problem in retaining employees.

A large number of people is interested in joining education sector so that they do not have to give more time. Thus, banking Organizations has to provide proper work-life balance, so that employees will retain for the long term. Around 67 candidates believe that work-life balance has motivated women employees to focus towards their professional life. Now, women in South East Rajasthan are also started working because of work-life balance. In the research, the researcher has collected that South East Rajasthan still have to improve its concept of work-life balance. Banking organization in South East Rajasthan does not have a high level of competition. Private sector banks have also increased its area up-to South east Rajasthan which has changed the overall structure of public and cooperative sector banks.

But, in South East Rajasthan, still, most of the people are interested in working public, cooperative sector banks. On the basis of research and data collected, it can be concluded that organizations in South East Rajasthan are also making efforts for integrating work-life balance in their working structure. Women employees have also started enjoying their professional life due to the efforts and cooperation from organizations. It is also concluded that South East Rajasthan should conduct market research and work according to the globalized working conditions. All the Organizations in South East Rajasthan are providing equal employment opportunity to the candidates, but women employees join only those organizations where they can get better working conditions.

South East Rajasthan is developing the region, where organizations still have to work on understanding the effective use of work-life balance. The sociological barrier is the major constraints that create a problem in managing work-life balance. People in South East Rajasthan still do not have proper knowledge of working efficiently in the organizations. They have their psychology that women are not good in working in organizations. Most of the women do not work because of the pressure of society. Such type of behavior should be changed so that South East Rajasthan can make development in their

working environment. Women have replied that sociological and psychological barrier does not provide them the opportunity for making their career.

Therefore, on the basis of data collection and hypothesis test, it is concluded that South East Rajasthan has to make various changes in its working environment. All the near areas should also provide opportunities to women so that they can also involve the factor of equal employment opportunity. In this research, every woman has given different responses. Moreover, high level of fluctuations in responses is not identified. Every woman gives response according to their personal experience and skills. Thus, it is difficult for the researcher to judge the exact use of work-life balance in private and public, cooperative sector banks.

Hypothesis test and data collected are also related to each other. It is concluded that hypothesis of attrition rate is rejected and most of the women employees are influential with this. Therefore, it is concluded that still, banks are facing the problem of the attrition rate. It is because South East Rajasthan does not have proper facilities which change the behavior of employees and force them to move towards developed cities. At the same time, most of the women believe that private sector banks are able to overcome the problem of attrition in their banks. It is also difficult for the researcher to collect data from different private and public, co-op. Sector banks.

In second hypothesis it is rejected that work-life balance changes the attitude and perception of women employees. At the same time, a large number of women has strongly agreed that work-life balance requires high skills of women so that they can change their attitude and percent towards work. Thus, it is proved that women skills play an important role in changing behavior and attitude. Due to this reason, this hypothesis has been rejected. In hypothesis, it is also proved that work-life balance improves the performance of women employees in their personal and professional life.

At the same time, 90 percent women are highly influential that work-life balance is useful in increasing turnover of the Organizations and improve the performance of employees. Therefore, it is also proved that collected data and hypothesis are related to each other. Another hypothesis is also proved because it stated that work-life balance motivates the women employees.

Moreover, 67 women employees have also agreed that work-life balance is useful in motivating the women employees to focus towards their career development. Thus, the researcher has related the hypothesis test and collected data.

The researcher has also taken the response from different working women and analyzed their problem areas. It is also useful in getting information about the working structure of different banks. Most of the women employees have to understand the problem areas so that they can efficiently handle the problems in Organizations. Tables used in the research methodology concluded the overall weight age of every factor in collecting the data from different areas. On the basis of this, it is also concluded that which factor plays an important role in improving the work-life balance of different Organizations.

Chapter

7

SUGGESTIONS

7.1 General Suggestions

- 7.1.1 Evolvement of interpersonal skills and relationships:** Face to face work group relations, workers cardinal relation with their supervisors. Cardinal union management relations are the essence of social relation in an organization. Arranging tours and get togetherness provide more opportunities for the employees to know each other. Hence, developing a good support between the employees at all levels.
- 7.1.2 Pliable work arrangements:** Bank should provide to women employees flexible work arrangements either on the basis of time include daily and traditional flexi time, compressed work weeks.
- 7.1.3 Training and development:** Employer need to establish training programs for women, such as mentorships, career guidance and leadership development, train managers and the staff in the use of work life balance policies.
- 7.1.4 Planning the Work:** For working women, getting caught in the work/life balance trap will continue to be an ongoing challenge. Careful planning and personal effort is the advice from those who have found balance in both career and home life.
- 7.1.5 Self Regimentation:** A Women employee is to determine when and where the work should be done. The work should be done during the working hours. If works spills-over, one should have the self discipline and they should know their boundaries.

7.1.6 Rethink errands: women employees should use outsourcing facility to manage personal and professional life. Even if you're on a tight budget, you may discover that the time you'll save will make it worth it.

7.2 Suggestions based on Findings

7.2.1 Research study suggests that banks should improve the structure of WLB and also improve the selection criteria and responsibility for women employees, give chance to show their talent and explore their knowledge and experience.

7.2.2 Research study suggests that banks should make strong policies for betterment of women employees professional and personal life balance, because women are facing the problem to manage their WLB management.

7.2.3 Research study suggests that banks should find out the weakness of WLB and convert these weaknesses into strength and these strength will be strong pillar of WLB and make more profit for organization.

7.2.4 Research study suggests that banks should conduct training program seminars and practical training for improve skills and knowledge of women employees and provide motivational and inspirational programmed for change their attitude and behavior towards work and life.

7.2.5 Research study suggests that banks have to change perception of people towards banking jobs. Banks have to create positive environment to participate and make strong strategy similar to international level strategy to change the banking scenario.

7.2.6 Work life balance or imbalance is likely to affect the overall performance of women employees as well as the overall performance of organization.

7.3 Suggested Model

The Suggested framework for effective WLB if adopted by banking sector would be able to improve the WLB of the organizations. The model is standard and can be customized according to the environment of the concern organization.

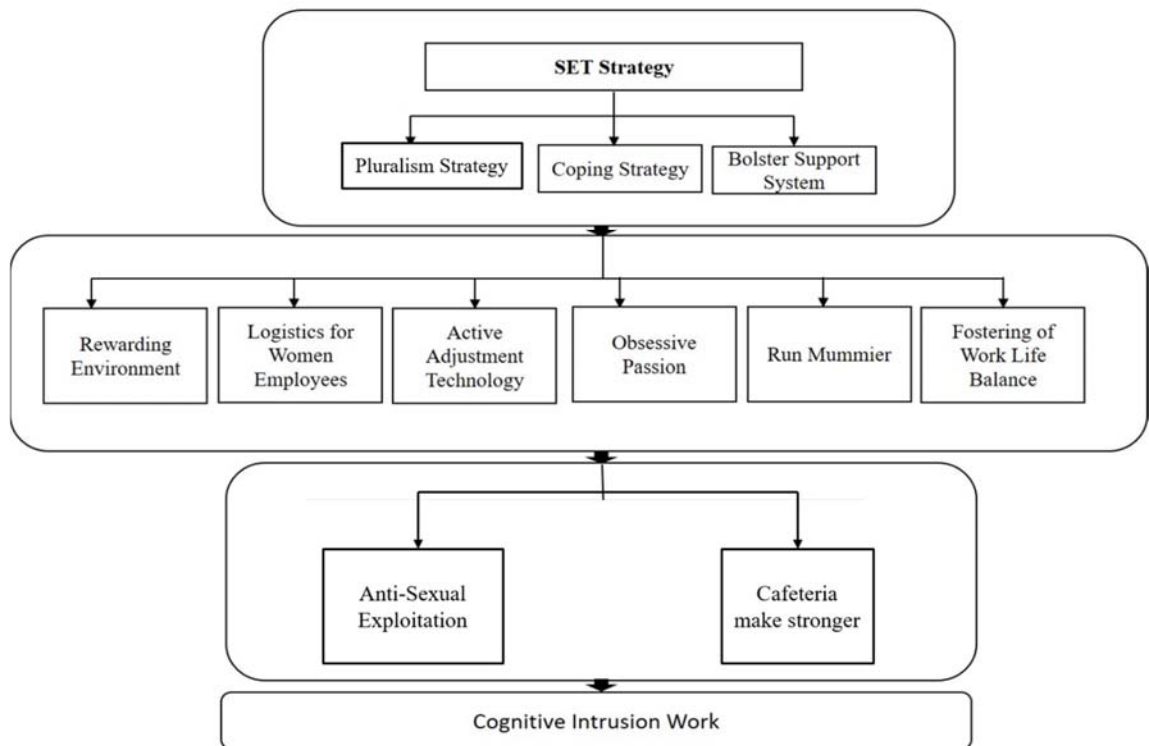


Fig: 7.1 Suggested Model

- **Set Strategy:** A framework of WLB model has been divides it is suggested that if organizations adopt this standard model than they would be able to maintain WLB among the employees in their respective organizations. It is to be noted that, the suggestive model implementation of standard model will depend upon the different factors will very organization to organization therefore it suggested that the model can be adopted in standard form by the organization and then customized based on the requirements.
- **Pluralism Strategy:** With the help of pluralism strategy, organization motivates employees to unlearn their own culture and adopt organizational culture, so that they can effectively coordinate with other employees and can support in the growth of the organization. At the same time, pluralism support organization to adopt the new culture and values in the organization that are beneficial and suitable for the future growth.

- **Coping Strategy:** Banks should adopt this strategy to maintain the balance between their professional and personal life of women employees because strategy provide some techniques like meditation and hobbies to reduce stress, to maintain their health fitness.
- **Bolster support system:** Bank should protect women employees in 360 Degree support system like safety, security etc.
- **Rewarding environment:** Banks should organize various reward programs for the innovation, creativity of new ideas along with individual contributions for growth of women employees with high performance and organize child psychology workshop to help build a bond with families of employees.
- **Logistic for women employees:** Banks should provide transport facilities to women employee for their safety and security.
- **Active adjustment techniques:** bank should adopt this technique for the adjustment of women employees in order to maintain the balance between both work and family life. Some of the very common adjustments like leaving office at the appropriately right time and other responsibilities at home like children's education/exams.
- **Obsessive passion:** Bank should control on obsessive passion to set the time table and set priority of work of women employees to reduce the conflict between personal and professional life.
- **Run Mummier:** It is a maternity return program that focuses on ensuring the return of a female employee after her maternity leave as smooth as possible. 'Part work from home' after the birth of a child implies that male employees, apart from paternity leave, have the flexibility to work for four hours at office and the rest from home.
- **Fostering of WLB:** Bank should promote career development programs for women employees to create positive work life balance environment.
- **Anti sexual exploitation:** bank should make committee and guidelines for sexual exploitation for women employees and provide safe and healthy environment.

- **Cafeteria make stronger:** bank should provide cafeteria facility with cleanliness and reasonable prices in organization.
- **Cognitive intrusion of work:** Bank should be given the responsibility to check the work life balance of women employees should be strictly observed that no interference of work related thoughts and no any calls or communications after working hours.

7.4 Future Scope of the Study

The undertaken research is only related to work life balance issues of female employees employed in the banking sectors only. It excludes the females who are employees in other sectors viz academic or agricultural sector. It also excludes the research regarding male employees working in the same or other organizations. The study is with reference to women employees in Hadoti region only .There is future scope for doing a research on wider basis viz for whole state of Rajasthan or India or at international level. Future research must focus on a wider sample in order to get more generalized results. Moreover, it must be directed at understanding individual differences so that employee specific initiatives to improve work life balance could be initiated by organizations. This study has also given some contributions for the scholars and readers that are useful for them in enhancing their knowledge and skills related to the research topic.

A research study has also given some practical contribution for the organization. Through this study, the company can frame their policies and strategies according to work-life balance for women employees. Moreover, an organization can increase their productivity and profitability through the work-life balance. This research study is also beneficial for the new entrants in order to grab the new employees for their organizations and provide better opportunities to women employees. This research study suggested that delivering benefits and rewards through women employees are helpful in understanding the behaviour of employees for the banking related organizations. The different organization can make use of work-life balance in order to motivate the women to participate in organizations and manage their personal and professional life.

In addition to this, present research study is also useful in analysing the problem areas, and accordingly, they can make changes in their working structure.

Moreover, public sector and cooperative sector banks have also started taking corrective actions to maintain their sound position. It is identified that due to the slow working of public and cooperative sector banks, private sector banks have captured the large part of the market area. Due to this reason, the business of public and cooperative sector banks have reduced, and private sector banks are attracting and retaining the customers for the long term. It is also identified that this research study has contributed in determining the overall ratio of private, public, and cooperative sector banks that are using work-life balance.

With the help of this research study, the researcher is also able to identify that how the women employees can manage their personal as well as professional life. It is also identified that women have also started using work-life balance concept in their homes so that they can efficiently understand the requirement of their employees. It has also contributed to guiding the private, public, and cooperative sector banks in retaining their customers for the long term. It is also useful in making the women employees highly skilled about the different types of work-life balance concepts such as time management and change management.

Summary

Chapter I

Introduction

In the first chapter of an overview of work life balance and its relation with the women employees are introduced.

The recent history is a witness of a major change in Indian workplaces and families, and therefore, also led to significant changes in the relation of work and life of an employee, which is also called work-life balance change. Work, social life and personal life are interrelated and interdependent such as, spending more time in the office, dealing with clients and the insurances of the job may interfere and affect the personal life, and even sometimes making it impossible to complete the household chores. The work life balance expression was first used in United Kingdom in 1970. People have used this term to maintain proper separation between work and performance. It deals with an employee's ability to properly passionate between work and his or her social life, health, family, etc. and it was suggested that the proper balance between work and personal life of an employee plays a noticeable role in deciding bank's growth. For instance, if an employee is not able to fulfill any of these factors then employee has to face the conflict between work and family. It is the type of conflict which occurs when employee is not able to maintain compatibility between the demand of work and family roles. Moreover, it is difficult for the employees to participate in both roles in effective manner. This type of situation creates problem among employees and led to the situation of quitting intentions, job stress and decreased job performance. Although, the origin of the term work-life balance is fiercely contested, although, it can be argued that the study of contemporary work life balance can be traced to work-life conflicts, or problem workers experience in trying to find a sense of balance within and outside the work setting. The work life notion posits that most individuals perform multiple roles to the extent that the notion of work life balance is aimed at minimizing the work life conflict.

Everything is changed; both the genders (i.e. men and women) have equal responsibility for their work and family. In general, the fast developing knowledge economy has given place for more number of women to be enlightened by higher education and also has given them robust careers. Most of the women are engaged in working somewhere in organizations. Purposeful human activity is directed toward the satisfaction of human needs and desires, State of balance in which

the demand of both professional and personal life is equal and each role having different set of demands, when such role demands overlap.

However, an increasing number of women employees, participating in the workplace have brought about diversity in the workforce and consequently a greater need for balancing the work and life of employees belonging to both the genders. There was a time when work and home were separate domains and employees had fixed working hours (such as 9am to 5pm job) in the weekdays. Gradually this boundary became blurred and finally it seems disappeared as the wave of privatization, liberalization and globalization swept through the country. Instead of a 8 or 9 hour working day, people started spending as much as 12 to 16 hours working in the office. The result is reduction in the time available for family and personal life related activities. The technological blessings – internet, mobile and laptops began invading the personal space of the individuals. However, with this came the incessant pressures of achieving targets, meeting deadlines and surpassing competition.

In the modern era, the phenomenon of women in the work place is closely tied to economic and social trends. Due to this reason, overall working environment of poor states of India such as “Rajasthan” is different, compared to the other parts of India. In general, the major parts of Rajasthan are rural areas. The, work life and social life of women in rural area is significantly different compared to the women belong to the urban areas. Therefore, the present study aims to study the quality of work life of banking sectors of south-east Rajasthan which is also called “Hadoti” region (i.e. a combined region of Kota, Bundi, Baran and Jhalawar cities). Banking sectors of Rajasthan are suffering from many problems. The Poor Quality of Work Life may be a major cause for inefficient functioning of the banking sector in Rajasthan.

Chapter II

Industry Profile

In order to complete the research study, researcher has taken banking sector industry for analyzing the use of work life balance. It is identified that work life balance is using in almost every type of industry. Apart from banking industry, it is also used in service industry, healthcare industry and education industry. These types of industries are more popularized in Kota region of Rajasthan. In order to maintain the sound position of industries, it is important for the companies to provide work life balance facilities to women employees. Therefore, it is important to have complete research on different industries and their method of work life balance.

In Rajasthan, banking industry is highly developing and people have started making more use of banking services. In addition to this, it is also identified that banks have also started providing opportunities to the women employees in order to participate in the working structure. Public sector banks are providing better facilities to the women employees in comparison to private sector banks. Public sector banks provide maternity leaves to women employees. It is important for the women employees to have flexibility in their work life balance, so that they are able to manage their personal and professional life.

There are various banks such as SBI, Punjab National Bank etc. that are highly involved in work life balance activities. State Bank of India provides training facilities to their employees, so that they develop their skills of how they can manage their life in effective manner. State Bank of India is also conducting market research for analyzing the overall position of its industry and accordingly makes changes in its facilities. At the same time, this bank also provides appropriate facilities to the women employees. Among all different industries, banking industry is making huge efforts for improving the working level of women employees.

In case of banking sector, women employees do not have much pressure of work because in Rajasthan, Banks do not make any transactions after 4 o'clock. This process is useful in managing all their daily working activities within office hours. This concept is useful for women employees in managing their personal life. Female employees can complete their pending works on Saturday. Banking industry should also start five days working, so that employees are motivated to work hard. They work efficiently in order to perform their activities within 5 days. Banking industry still has to make changes in their working structure according to the changes in external market conditions.

Employees in public sector banks in India are not interested in making some innovations in their services possibly because of unawareness about the work life balance. They are following the previous methods and doing 10am to 5pm job. Moreover, employees do not provide effective training to women employees about how; they can manage their personal and professional life. On the basis of market research, women stated that they are having problems in their work place. Traditionally, Indian banks had offered mass banking products such as Savings Bank, Current Account, Term Deposit (TD) and lending products at rates fixed by the Reserve Bank of India (RBI) and remittance instruments in the form of Drafts, Bankers Cheques, Internal Transfer of funds and Telegraphic Transfers.

However, the developments made in the 1990s changed the entire structure of banking sector. The banking sector was deregulated, new players stiffened competition and the Information Technology (IT) revolution eased customer operations. The information explosion caused by access to internet, resulted in both individual and corporate customers demanding a wider variety of products and better services. On one hand it resulted in faster communication, easy access to information and on the other it led to tighter schedules and ever-escalating corporate targets. The market focus was shifting from mass banking products to class banking with introduction of value added and customized products. While even the private sector has seen changes in the past few years, these changes have been more pronounced and comprehensive in case of the public sector banks. To be able to cope with the ever increasing competition, the public sector banks were forced to match steps with the private sector banks and this meant an attitudinal change for the public sector employees. This has not been a simple situation for the public sector employees, who have been faced with new pressures and realities coupled with a huge pile of inconsistencies. This study was undertaken how the current realities have affected the personnel of the public and private banking sector in the India.

Chapter III

Literature Review

This chapter presents the analysis of different articles, journals, periodicals, web sites and textbooks that are related to the work life balance. This chapter also helps to develop the basic concept of work life balance in order to increase the human productivity. This chapter also identifies the factors that are affecting work life balance and its importance in managing women employees. With the help of this individuals and various organization can analyze the use of work life balance program for managing the human resource within organization. This chapter further explains the role of working women in an organization and its impact on work life balance.

Through this chapter researcher found that work life balance is very much important for the organization. Human resource is an important part for every business organization apart from raw materials, machinery and capital. Individuals from different background have different perceptions and opinions that are beneficial in implementing innovative ideas in the business firms. This chapter also gives description that work life balance is connected with the organizational performance. This chapter has explained that work life balance plays a significant

role in making the environment healthy and cooperative. This chapter also explains the importance of work life balance for men and women in the organization.

Work life balance is very much important for the organization in order to sustain in the competitive international market. Globalization has created the rapid changes in technologies that require the creative skills, which can be fulfilled through diversified manpower. This chapter has also explained the key practices adopted by the organization for work life balance. Some strategies are also discussed which is helpful in implementing the work life balance program effectively. Researcher has also discussed some drawbacks of the work life balance.

Chapter IV

Research Methodology

To attain the goal and objectives of the research this chapter examines the ways to conduct the study more effectively and efficiently. Selection of appropriate research methodology develops a relationship between research question and objective. Research methodology refers a systematic process that is used by the researcher to collect valid and reliable data. In this chapter, researcher discusses different research philosophies, approaches, strategies, and data collection methods that are used by the researcher to collect data and information related to research issue. For conducting the research study, the researcher has used the questionnaire method. Along with this, the researcher also explains about different reasons behind using a particular research methodology over others.

Research methodology refers a systematic process that is used by the researcher in order to collect valid and reliable data. In this chapter, researcher discusses about different research philosophies, approaches, strategies and data collection methods that are used by the researcher to collect data and information related to research issue. For conducting the research study, researcher has used the questionnaire method. Along with this, researcher also explains about different reasons behind using a particular research methodology over others.

To conduct the research effectively, researcher uses appropriate research strategies. Different types of research strategies are there such as case study analysis, interview, survey, observation and literature review analysis that help the researcher to collect data effectively. Under this research, researcher has used different strategies such as literature review analysis and survey through questionnaire in order to collect reliable and valid data.

For this research, researcher has used both qualitative and quantitative research design in order to attain all research objectives. Researcher followed a mixed approach because he is interested to get in-depth understanding over the issue role of working women in an organisation and its impact on their work life balance and at the same time, he is also interested to build and test theories. Along with this, researcher has analyzed the data with the use of statics tools that is also associated with use of quantitative research design.

In the research study, it is identified that women employees plays an important role in achieveing the aims and objectives of the organziations in effective manner. After the globalization, it is necessary for the companies to provide equal opprotunity to the male and female employees. It is also identified that managing the women employees is difficult for the organziations. It is important for the companies to include various strategies and extra benefits for women employees. This strategy will be helpful in motivating the women employees to work hard for the organziation and improve their overall performance.

This chapter has provided a comprehensive overview about all research methodologies that are used by the researcher to complete this study effectively. Researcher has discussed why a particular research methodology over other methodologies has been selected for this study. Researcher has used both primary and secondary data collection method in order to collect accurate data, up-to-date data and authentic information about the research study. Researcher has also used both qualitative and quantitative research design under this study. Similarly, researcher has also used deductive research approach along with positivism research philosophy in order to collect data, build hypothesis and test hypothesis. This chapter of dissertation plays a crucial role in order to ensure the successful completion of research study because in this chapter researcher has discussed about different methodologies that are suitable in order to collect right data and information.

Chapter V

Data Analysis and Interpretation

The process of converting raw data into information starts with data processing and continoues to data analysis. The analysis involves using statistical techniques to order data with objective of obtaining answers to research questions.

Data analysis of interpretation of the research which was collected by a well structured and tested instrument is being presented.

The findings revealed will be the basis of evaluating the impact of work life balance in the working behaviour of women employees. It is also the tool through which the aims and objectives of the research study are achieved.

Hypothesis Testing

Chi- Square Test – The chi-square test represented by the symbol of χ^2 and owes its origin to greek letter “chi”. This test was first used by karl pearson is one of the most widely used test today. Mathematically it is defined as follows:

$$\chi^2 = \sum \frac{(O-E)^2}{E}$$

ANOVA- Analysis of variance or ANOVA uses the underlying assumption that several sample means were obtained from normally distributed population having same. ANOVA involves classifying and cross-classifying data and then testing if the mean of a specified classification differ significantly.

Hypothesis:

H1: Work life balance significantly affects the performance of employees.

H2: Work life balance affects the attrition rate.

H3: Work life balance significantly affects the organization’s turnover.

H4: Work life balance significantly affects the behavior and attitudes of women employees.

H5: Work life balance affects the work and life of employees.

Chapter VI

Findings and conclusions

The overall conclusion that is related to the role of women in the organization and its impact on their work-life balance. This section provides a summary of the research study and maintains relationship between findings and objectives of the research. The suitable relationship between

outcomes and objectives enables the researcher to achieve research aims and objectives. Through this chapter, the researcher also scrutinizes the findings that have been conducted in a research study. The researcher has also focused the overall contribution of the research study. Apart from this, various limitations have also been identified in the research study.

Chapter VII

Suggestions

The Indian scenario has changed the role of women from merely a homemaker to a dynamic multifaceted personality. Women employees has capable of balancing work an family responsibilities and care giving number of role juggling incidents per day as well as daily hassles per day and perceived level of spousal and peer support women feel their employer could improve balance, lessen overload and use effective coping.

General Suggestions

- Evolvement of interpersonal skills and relationships
- Pliable work arrangements
- Training and development
- Planning the Work
- Self-Regimentation
- Rethink errands

Suggestions based on Findings

- Research study suggests that banks should improve the structure of WLB and also improve the selection criteria and responsibility for women employees, give chance to show their talent and explore their knowledge and experience.
- Research study suggests that banks have to change perception of people towards banking jobs. Banks have to create positive environment to participate and make strong strategy similar to international level strategy to change the banking scenario.

- Work life balance or imbalance is likely to affect the overall performance of women employees as well as the overall performance of organization.

Based on Critical Analysis

- Coping Strategy
- Rewarding environment
- Adopt Pluralism Strategy
- Logistic for women employees
- Active adjustment techniques
- Anti-sexual exploitation
- Cafeteria make stronger
- Obsessive passion
- Run Mummier
- Fostering of WLB
- Bolster support system
- Cognitive intrusion of work

Future Scope of the study

- WLB of women employees with new technologies in banks like Digital networking in cooperative banks, uses of ERP etc.
- Scope in making the women employees highly skilled about the different types.
- A priority has been taken in research work can further expanded to time management and change management.

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(Signature)
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WORK - LIFE BALANCE : WOMEN EMPLOYEES WORKING IN BANKING SECTOR OF INDIA

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ABSTRACT

Work, life and personal life are two sides of the mint. Creating and managing a balance between the work and personal life is considered to be a work life balance issues. 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. This study is a specific study of private and public, Co-Operative sector banks of Kota City Rajasthan, India. The study endeavors to explore the challenges associated with managing professional and personal life of women employees of the banking sector. These days, the corporate world is exceedingly demanding in India and work deadlines are getting tighter and Due to this work pressure, it becomes exceedingly difficult to maintain a work - family life balance for women employees. It also tries to find causes and consequences of imbalance on the basis of gender, demographics, level of the hierarchy at the organizational level, welfare policies, growth pattern, family and societal commitments. The study concluded that work life balance has become a quest for professionals of banking industries and also that women employee's work better when they do make time for family and personal interests.

Keywords: *Banking; Women Employees; Cooperative Bank; India*

I. INTRODUCTION

The essential for balancing work-family of working women is important. In past days man was considered as breadwinner and women were considered as a homemaker, but today everything was changed both men and women have equal responsibility in work and family (Marchand and Runyan 2000). The Conditions for a new critique began with the rapid proliferation studies about Women and work (Acker 1989). In order to balance work and family the women have to plan their career effectively in the banking sector. Impetus for the debate stems from the other social changes thought to impact upon the way man and women organize their household responsibilities (Baxter 2002). The good work-family balances includes the priorities fixing by working women, awareness of current working position and environment, update latest technology, fix schedule such a manner that sufficient time with family, monitoring self-performance and improve the area when and where required.

As Budd and Mumford (2006) make clear, firms can 'provide' such benefits but actually discourage their use. Thus, it is insufficient simply to measure if such benefits exist in the books.

Instead, we build on Budd and Mumford (2006) by first investigating the managerial practices associated with workers claiming that their workplace makes a commitment (implicit or explicit) to provide family friendly work practices, and second identifying the characteristics associated with workers claiming that their workplaces keep these commitments once made. This two-step process fits with Budd and Mumford's (2006)

insight that many family friendly practices exist but are not meaningful, and it allows an exploration of the hypothesis that an essential element of successful management is mutual commitment.

Work, life and personal life are interrelated and interdependent. Spending more time in the office, dealing with clients and the insurances of the job can interfere and Affect the personal life, sometimes making it impossible to even complete the household chores. Although sexual orientation has a significant influence on income (Franzway2001). 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 Focused at work.

Many times, successful people, in the pursuit for arrival the top, work so hard, that they miss out on the real delights of life. Working-Class households were commonly crowded and economically precarious (Gilding1991). While it is absolutely great to have a prosperous career, it is equally imperative to have a life outside work. Work-personal life conflict happens when the encumbrance, obligations and duties Work and family roles become out of keeping. Obligation of one can force an individual to ignore the other.

The term Work Life Balance (WLB) is appealed by all including the individuals and Corporate all over the world. Though many have suggested various definitions, there is no accepted definition for this term. Work Life Balance (WLB) is defined as a satisfactory level of involvement between the multiple roles of a person's life. It is a person's control over the responsibilities between their workplace, family, friends and self. It is a prosperous state of equilibrium achieved between an employee's primary priority in their workplace and in their individual life. There are various people like family members, friends, supervisors, peer group and others involved in every person's life. The support gained from them will play a key role in leading a prosperous life journey.

II. LITERATURE REVIEW

Various research studies were conducted on WorkLife Balance especially on Women who were working in different sectors in India as well as in the other parts of the world. Supriya (2010) has spotlighted worklife balance across genders and found that both men and women are experiencing worklife imbalance. Though after Liberalization, many Indian organizations have been presenting various work life balance practices like Flexi times, part time work, and provision of child care facilities which are facilitated in various developed countries. It is found that imbalance still exist among men and women in every organization.

Samuel and Vivienne (1996) studies revealed that women balance their work and family identities by trading-off one role for the other. In contrast, men are able to simultaneously identify with work and family roles. Elizabeth et.al (2005) investigated the influence of gender and tenure status in balancing parenthood and career and results revealed that women reported greater career and family stress and perceptions of less institutional support for balance of work and family.

Halpern (2005) highlights that despite changes in the workforce, the world of work is still largely organized for a family model that is increasingly rare one with a stay-at-home care-giver be it for child care or younger children or older relatives. Therefore, he makes the case to align the needs of working families and employers. Building on past research, the theory of reasoned action and expectancy theory and a survey of 1972 managers in a large government agency.

Krishna Reddy et al. (2010) found that the number of hours worked per week, the amount and frequency of overtime, inflexible work schedule, unsupportive supervisor and an inhospitable work culture increases the likelihood of women employees to experience conflict between their work and family roles.

Johnson Roxanna(2008)in his research on “An analysis of equity perception related to family-friendly, work-life balance of female employees without dependents” finds companies have initiated family-friendly, work-life balance programs to improve retention, recruitment, job satisfaction, and productivity, and to reduce absenteeism and stress of employees with dependents. The results of this study suggest that developing work-life balance programs that are more equitable for all employees will increase perceptions of organizational justice, thereby increasing perceptions of value to the organization for employees without dependents. Industrial/Organizational psychologists who work for, or with, organizations and others in leadership positions may want to more closely attend to the equity of work-life balance programs. Ideas are provided based on suggestions; participants gave for making work-life balance programs more equal for all employees.

III. SCOPE OF THE STUDY

The Private Sector and public sector Banks which pool under the services sector are the main drivers of economic growth in India and it forms the largest Component of the company too. This service sector heavily depends on people who are capable of handling it and as a consequence of this person from the Basic asset of this sector. Employees working in this sector are young, view their careers as supreme and have a different mindset relating to social norms life Balance etc. These employees typically work in intensifiers result-driven culture. They work long hours and often must accommodate their working hours the time zones of major financial hubs. With many banks extending operating hours there is a need for work, life practices as well. In work life, the life describes a person's or group's standard of living environment, public health, safety and general surroundings while work life encompasses things that affect their wellbeing such as salary and benefits. Significant work life programs for banks include part-time work, telecommuting and flexible benefits. Workplace life is increasingly a significant part of the total benefits package.

The study is carried out in organized public sector and private sector banks. The study confines its scope to recognize the various factors involved in the Work Life of women employees more specifically in banking sectors.

IV. WOMEN WORK LIFE IN BANKS

Due to a bank's wide spectrum of exposure across industries, their performance is considered as a proxy for the economy as a whole.

Unfortunately for India, the banking sector has historically remained under the impact of non-competitiveness, poor technology integration, high NPAs and grossly under productive manpower (Sabarirajan and Geethanjali 2011).

Banking sector in India has a wide mix, comprising of joint sector, nationalized sector, specialized corporate financial institutions, co-operative sector and foreign sector (Bagga et al. 2008). It is expected to be financial one stop shop- advice customers, manage their wealth, look after corporate and provide best possible services, look at various delivery channels and adopt the ones customers want, undertake fee-based services,

meetnationaland international standards given in the internet economy and all these without complaining and attracting the ire of customers, possibly make available its services on 24 hour basis. It is perhaps the toughest job in the world – a true tightrope act- on the one hand provide the maximum, crummiest services to customers and on the other, ensure cost- effective operations and employee satisfaction while being compliant with all regulations and standards! It is this situation the banking industry faces every single day!! Therefore, the Human Resource Development in the banks is in Need to act as an important instrument to encourage employees to show creativity, to reach for excellence and finally to render better customer service.

V. OBJECTIVES OF THE STUDY

1. The study aims to explore and gainbetter understandingof women employees Worklife ofPrivate sector and the public sector Bank in Kota city.
2. The contribution of this study is to examine the various factors influencing the women employees of Work Life of Bank.
3. Thispaper aims to study the good faith of various key factors to the work life of bank women employees.

VI. RESEARCH METHODOLOGY

6.1 Area under study

The sample was taken from private and public, Co-operative sector banks, Rajasthan State co-operative bank, the Kota central co-operative bank of Kota city, which includes State Bank of India, Punjab National Bank and Allahabad bank among Public Sector banks and HDFC Bank, ICICI Bank, and AXIS Bank among Private Sector banks.

6.2 Data Collection Tools

6.2.1. Primary Data

Asetof questionnaire was developed tocollect the responses from the employees of the banking sector to perceptualize the opportunities, scope and constraints and greyareas with regard to comparative study of employees of private and public, Co-operative sector banks of Kota city. Information on geographic, sociocultural and psychological perspectives of the study area has been collected for preparing this questionnaire.

The major dimensions which have been used to measure Work Life Balance (WLB) are namely- gender bias, demographic structures of families of employees, level of hierarchy in the organization, welfare policies of the organization and family and societal commitments of the employees.

6.2.2. Secondary Data

For requisite details on planning and policies ofgovernment and other geographical and socio-cultural perspective of the study area was collected from authentic resources such as books and journals, research papers, Project readings, unpublished reportsof government departments and other reliable sources of information broadcast.

VII. SAMPLING TECHNIQUE

The Stratified Random Sampling Technique has been used in order to collect the primary data.

7.1 Sample Size

300 samples have been taken from private and public, Co-operative sector banks of Kota city. Sample comprises of supervisory and subordinate staff of public sector banks and Co-operative sector banks managerial and executive staff of private sector banks. Samples has been taken from the and public, Co-operative sector banks with the specific study of State Bank of India, Punjab National Bank, Allahabad Bank among public sector banks and Co-operative sector banks Co-operative sector banks, Rajasthan State co-operative bank, the Kota central and HDFC bank, ICICI Bank, and AXIS Bank among private sector banks.

VIII. RESULTS AND DISCUSSION

The qualitative and quantitative analysis of work-Life balance of employees in banking sector was one on the basis of interpretation derived out of the specially framed questionnaire with the help of tabulation of data (Table 1). Major findings of the study have been summarized in Table 1 below.

The study polled 200 banking employees from the private and the public, Co-operative sector banks located in Kota city which included Rajasthan State Co-operative bank, the Kota central Co-operative bank from Co-operative sector banks, State Bank of India, Punjab National bank, Allahabad Bank from the public sector and HDFC bank, ICICI bank, AXIS bank amongst the private sector banks.

Only 48 % people in the public sector banks accepted that they do not feel happy in their work place while 29 % private sector and 24 % employees responded favorably accepting that they feel happy at their work place. About 56 % public sector employees were dissatisfied with the policies/facilities regarding time off for family engagements whereas the private and Co-operative sector bank employees also followed the same trend with 59 % and 71 % of their employees. Majority of the employees with 78% amongst the public sector and 93 % and 89% of amongst the private sector and Co-operative sector realized that women employees cannot pursue their career with same velocity after marriage and child break. Mixed kind of responses drawn from the employees revealed that married and working couples appear to manage work life better. Amongst public sector about 44 % of the employees polled in favour whereas amongst the private sector 54 % and Co-Operative sector 52% polled in favour.

Working in odd shifts /after work hours influences marital relationships was accepted by 71 % employees in the public sector while it was leading with 70% in Co-Operative and 72 % in the private sector banks.

The study reveals that as high as 85 % of the employees in the public sector and 86 % of private sector and 84% in Co-operative sector found it difficult to maintain work life balance after a child break. Hardly 39 % of the employees amongst the public sector and 49% Co-operative sector and 48% amongst the private sector could agree on that men equally share households and childrearing responsibilities. However the employees around 66 % from public sector and 60% in Co-operative sector and 62 % of from private sector had agreement on that their organization exercised parenting-family as well as child care programmes to help balance their work-life. Approximately 57 % of public sector employees and 66% in Co-operative sector and 64% employees

of private sector feel that they can earn enough to take care of their spouse and children. However is alarming that approx 70 % of the public sector and 75% in Co-operative sector and 72 % of the private sector felt themselves stressed out most of the time because of their work related pressure.

Despite of liberalisation and globalization in the Indian banking industry the element of gender bias has been felt by almost 69 % in the public sector and 64 % in Co-operative sector and 63% in privates sector. There has been greater satisfaction amongst the public sector banks leading with 68 %with regard to the amount of the time they were able to spend with their families as compared to employees in the Co-operative sector33% and private sector with just 49%. Approximately 51 % amongst public sector feel that increase in hierarchy level of an individual does have important act of over work-life balance while Co-operative sector 54% and 55% of amongst the private also feels so. Increase in age and societal commitments may have hindrance in maintaining once work-life balance was accepted by a majority of 77 % amongst public sector and 74% in Co-operative sector and 77 % amongst the private sector.

Approximately 61 % of employees in the public sector and approximately 49% of employees amongst Co-operative sector and 53 % of employees amongst private sector feels that careers in banking are compatible with work-life balance.

IX. SUGGESTIONS AND RECOMMENDATIONS

The following suggestions can be given to the executives to manage the work life balance:

- One of the best solutions is time management. Which can help to reduce the imbalance between the personal and the work life of the Women employees.
- Planning the activities and prioritizing the tasks can help to take out some free time which can be utilized for other purposes.
- Taking some time out for hobbies and leisure activities, spending time with loved ones can help to beat the stress.
- Work life balance will helpful to manage the responsibilities and sharing.
- Utilizing the 'flexible working hours' option of the organizations to get some free time.

X. CONCLUSION AND FUTURE PROSPECTUS

It is manifest from the above study that women employees working in the banking industry to maintain a balance of work can have serious implications on the life of an individual. Work and personal life conflict occur when the burden, obligations and responsibilities of work and family roles become incompatible, it is very difficult to balance home life and work life. In other words women employees of public sector banks are performing well on job knowledge, interpersonal relationship and women employees of Cooperative Sector loyalty and commitment, while women employees of private sector banks are having an edge over their public sector counterparts in parameters like attitude towards work and ambition for career growth. The study concluded that the work life balance has become a quest for professionals of banking industry both in private and public, Co-operative sector of Kota City and also that employee's work better when they do make time for family and personal interests.

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Appendix A

Table 1: Findings of the study (Figures are percentage of women employees)

Statements	Public		Private		Co-operative	
	YES	NO	YES	NO	YES	NO
I feel happy at my work place.	48	52	29	71	24	76
My organisation has time off facility for family engagements	44	56	41	59	29	71
Women employees feel that they can't pursue their career with the same velocity after marriage and child break	78	22	93	7	89	11
Married and working couples appear to manage work life better	44	56	54	46	52	48
Working in odd shifts/after work hours influences marital relationships	71	29	72	25	70	30
After child break women employees find it difficult to join the workforce and maintain work life balance	85	15	86	14	84	16
Men equally share household and child rearing responsibilities	39	61	48	58	49	51
My organisation has parenting, family as well as child care programmes to help balance my work life	66	34	62	38	60	40
I feel I earn enough to take care of my spouse and children	57	43	64	36	66	34
I feel stressed out most of the time because of my work pressure	70	30	72	28	75	25
I almost always feel the element of gender bias in my work as well as my family life	69	31	63	37	64	36
I'm satisfied with the amount of time I spend with my family	68	32	49	51	33	67
I feel the increase in the hierarchy level of an individual does have a positive impact over WLB	51	49	55	45	54	46
Increase in age and societal commitments may have hindrance in maintaining one's WLB	77	23	76	24	74	26
Careers in banking are compatible with WLB	61	39	53	47	49	51

EMPLOYEE RETENTION STRATEGIES: - FACTOR AFFECTING THE WOMEN EMPLOYEES OF PRIVATE ORGANIZATIONS

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ABSTRACT

In general, employee retention is the key point of human resource management. The main reason of retention is negative work environment, unfair treatment, work pressure. The main major strategies for banking sector for more women employee retention of the workforce are attractive rewards and recognition, annual performance appraisal and training opportunities.

Keywords: Employee Retention, Performance appraisal, Rewards, Working Environment.

I. INTRODUCTION

Today, behavior of women employees has changed the environment of the private organization. Young women employees always ready to switch over whenever she dissatisfied with any reason in the job. Retention strategy is a powerful recruitment tool. Private organizational issues matters as lost knowledge and training time. HR managers should identify the needs of the women employee and then devise the retention strategies. As different individuals have different priorities does not fit one strategy. HR professionals face the vital challenge to retain talented women employees. Retention strategies fall into four categories-job enrichment, salary, working conditions and education. Addressing these issues demands a specialized approach in developing retention strategies.

1.1 Women Employee Retention Development

Most of the private organizations in the corporate sector often worry about retention. Retention involves three basic elements economics which includes the cost of retaining women employees, supply chain and the workforce. Four R's of women employee retention to keep employees and keep satisfaction high, you need to implement each of the three R's of women employees retention- respect, recognition, rewards and resilience.

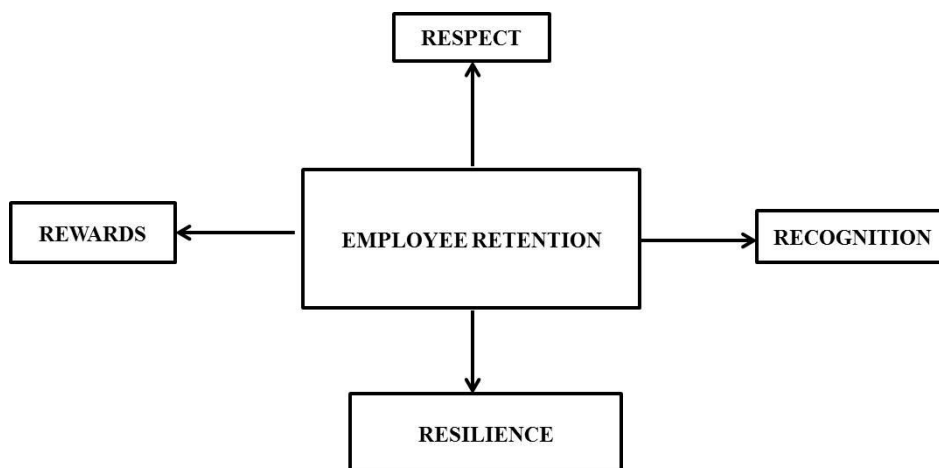


Fig.1. Implementation of R's

- 1.1.1. Respect:** It is the esteem, Special regard, or particular consideration given to people. This diagram shows respect is the foundation of keeping employees. In order to promote and sustain a workplace where all women employees are treated with respect and dignity, regardless of their status or position, each women employee is expected to abide by these values and standards of interpersonal behavior, communication and professionalism.
- 1.1.2. Recognition:** It can be defined as the special notice or attention. Problem with retention occur because management is not playing attention to women employees. Every generation desires recognition. However, each generation has different expectations as to what, when and how often they are recognized. If women employees see that hardwork and superior performance are recognized by the organization, they will expect such relationship to continue in the future. In order to engage and motivate women employees of all generations, employee recognition program should be comprehensive and flexible enough to address diverse needs. What motivates and appeals to one generation may not motivate or appeal another. Conducting an employee survey can help to learn what is working and what areas of development they have within their current recognition program. It will also be helpful to understand which recognitions are most valuable to particular women employees.
- 1.1.3. Rewards:** Various studies suggest that, women employees get motivated to perform better when their past performance is rewarded adequately. Women employees set expectations about rewards and compensation to be received, if certain levels of performance are achieved. These expectations determine goals or levels of performance for the future. These are the extra perks offered beyond. Examples of such rewards include merit pay increase, promotions, and non-financial rewards such as increased status. Therefore, organization should value women employee input and select rewards accordingly. Women employees who see the rewards as worth the effort will be more motivated to work hard to obtain them.
- 1.1.4. Resilience:** It can be defined as ability to make the best of changing conditions to bounce back after a defeat, loss, or setback to survive tough times rather than being overcome by them. It means knowing how to cope with problems and difficulties, and how to turn them into opportunities. Studies indicate that resilience is one of the best predictors of an employee's capacity to be an effective contributor and to add value to an organization. In one study, 2/3 of all new hires failed within 2 years due to the lack of resilience. Some of those failures were obvious and outward (the employee was terminated or chose to

leave the organization to avoid termination). Others were more subtle (lessened productivity, negative impact on women employee morale, resistance to change, cultivation of an entitlement mentality).

II. OBJECTIVES OF STUDY

- To study the benefits and compensation to the women employees.
- To find out the problem of women employees.
- To study the women employee retention strategies.
- To offer suggestions based on the study.

III. WOMEN EMPLOYEE RETENTION STRATEGIES

Some important strategies are given below:-

The human resource department must ensure that it is hiring the right candidate.

1. Constant disputes among women employees encourage them to go for a change.
2. Delegate the responsibilities according to the individual's specializations and interests.
3. Performance appraisal is the important factors which go a long way in retaining women employees.
4. Organization's rules and regulations should be made to benefit the women employees

3.1 Conceptual Frame Work

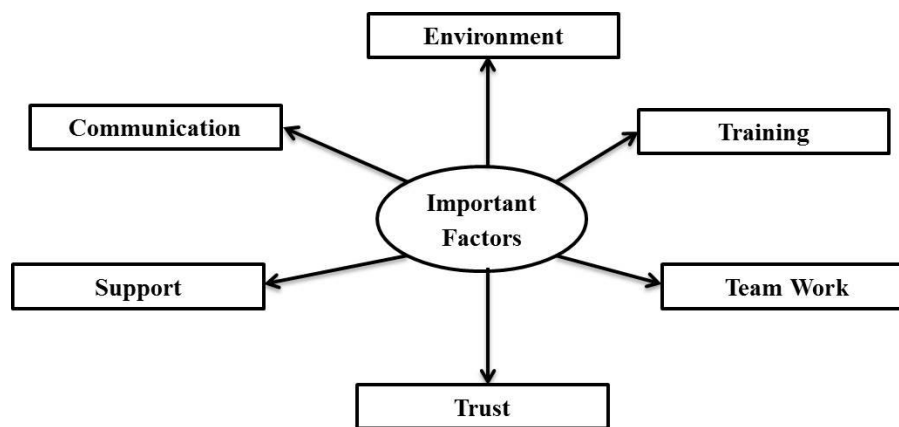


Fig.2.Retention Factors

The important factors that are to be considered for the retention of women employees are:

- Job satisfactions
- Flexible work environment
- Support and facilities
- Training Program
- Bonuses and rewards
- Employee communication
- Trust of the employees with the organization
- Team work

IV. BENEFITS AND COMPENSATION OF WOMEN EMPLOYEES

Compensation is a payment, to an employee, in return for their contribution to the private organization. The most common forms of employee's compensation are wages, salaries and other benefits.

Some benefits of the women employees are given below:

1. Wellness Programmed for the women employees
2. Medical benefits- Benefits pay necessary medical care to treat your work-related injury or illness.
3. Death benefits - Replace a portion of lost family income for eligible family members of women employees killed on the job.
4. Retirement benefits- Retirement benefits are funds set aside to provide people with an income or pension when they end their careers.
5. Child Care Plans.

V. WOMEN EMPLOYEE PROBLEMS

The main issues of employees are given below:

1. Poor Communication
2. Disputes with colleagues
3. Working environment
4. Insufficient training to carry out task
5. Lack of support
6. Payment issues where employees are not paid on time or not paid at all
7. Salary increment

Women employee problems can be personality conflicts, supervisor issues and communication problem between the employees of the private organization. Simple employee or team issues can quickly expand to your total private organization if you don't take immediate corrective action. You must avoid this situation at all costs, as it often results in your staff forming two groups, both at odds with each other. Should all your avoidance actions fail, be ready to take much more dramatic corrective measures.

Women employees must prevent these problems from negatively changing the corporate culture. It has to be carefully cultivated to make private organization and workplace a high performing entity.

5.1 Insufficient Maternity Leaves

Insufficient maternity leave is another major issue that is faced by a working mother. This not only affects the performance of women employees at work, but is also detrimental to their personal lives.

5.2 Sexual Harassment

It is a major issue that women face at their workplace and many women fall victim of sexual harassment at workplace. At times employers try to take sexual favors from women employee in return of other benefits and promotions. It can be classified into various categories like:

- Physical contact and advances
- Showing pornography
- A demand or request for sexual favors

- Any other unwelcome physical, verbal or non-verbal activities (like whistling, obscene jokes, comments about physical appearances, threats, innuendos, gender based derogatory remarks etc.)

5.3 Lack of Family Support

Lack of proper family support is another issue that working women suffers from. At times, the family doesn't support women to leave the household work and go to office. They also resist for women working till late in office which also hampers the performance of the women and this also affects their promotion.

VI. LITERATURE REVIEW

Studies have indicated that retention is driven by several key factors, which ought to be managed congruently organizational culture, flexible working environment, career development system (Logan, 2000). Job satisfaction is a general attitude toward an individual current job and organization that encompasses the feeling, beliefs and thoughts about the job (Bitsch and Hogberg, 2004, p.2).

Frederick Herzberg propounded a motivation-hygiene theory, achievements, recognition, work itself, responsibility, advancement and growth are motivators relationship with supervisor, working conditions, salary, relationship with peers, security are hygiene factors (Robbins and Coulter, 2006, p.395).

Victor Vroom's Expectancy theory suggests that motivation depends on two things how much we want something. The following diagram summarizes the basic expectancy model (Griffin, 2000, p.484).

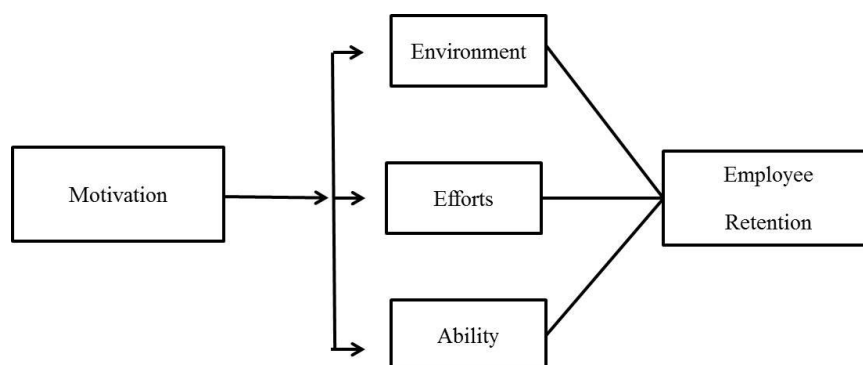


Fig.3. Motivation Theory

VII. SUGGESTIONS

1. Get the employee's feedback forms
2. Welfare facility to give women employees
3. Women Employee's interview
4. Create opportunities for people to connect with each other for support and to improve communication in work teams
5. Family support
6. Women Employee satisfaction (Motivation)
7. Making those strategies which are in favor of women employees

VIII. CONCLUSIONS

Women Employee retention is the key fact of critical to the long-term health and success of any private organization. Quality work is the women employee's performance is linked directly to employee satisfaction and offer flexible work scheduling and sufficient leaves to their women employees. Policies and legal mechanisms alone cannot help in curbing the problems faced by women at work place - the overall attitude and acceptance level of the people of needs to change.

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IMPACT OF WORK LIFE BALANCE AND STRESS MANAGEMENT ON JOB SATISFACTION AMONG THE WORKING WOMEN IN PRIVATE SECTOR BANKS OF RAJASTHAN

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ABSTRACT

Stress of work life balance is seen in every corner of the world. Stress management and work life balance for women employees is highly desirable and if there is no job satisfaction and regularity in life. it create a problem for working women. It has changed throughout the world due to economic conditions and social demands. Stability requires professional and personal work, so that it reduces friction between official and domestic life. Some factor affect to the work life balance such as encouraging social groups, accommodating working conditions, mentally challenging work, impartial rewards and productivity, employee oriented policies.

Keywords: *Employee's Satisfaction; Stress; Performance; Productivity And Rewards Etc.*

I. INTRODUCTION

The fast developing knowledge economy has given place for more number of women to be enlightened by higher education. And also has given them robust careers. Most of the women is engaged in working somewhere in organizations. Purposeful human activity is directed toward the satisfaction of human needs and desires, State of balance in which the demand of both professional and personal life is equal and each role having different set of demands, when such role demands overlap. The causes of stress are known as stressors and there are exactly hundreds of different types of stressors. Women life that finds threatening, difficult to cope with or causes excess pressure can be potential cause of stress and work over-lap and facilitate stress. A problem reduces stress related productivity and morale. The other hand if there is no job satisfaction for women employees it cause heavy stress and work life imbalance.

In job satisfaction affects these factors are shows in diagram:-

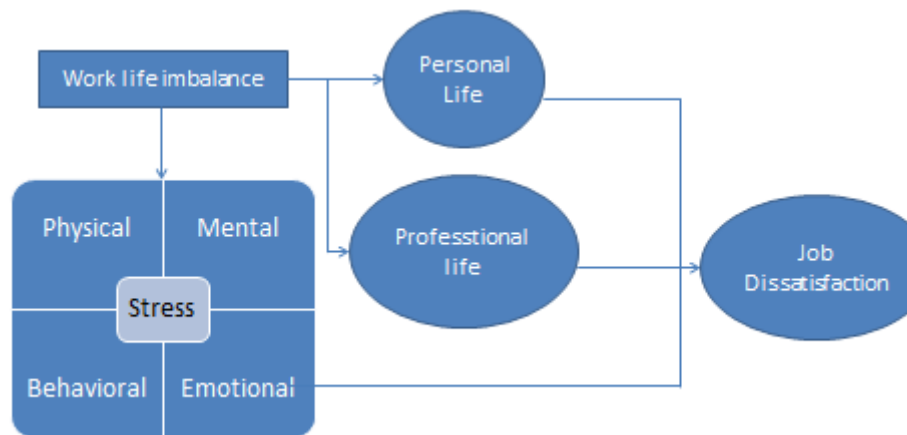


Fig.1.1 Relationship among work life imbalance Stress, Job Dissatisfaction

Women employees are greatest resource of an organization. When it comes to human environment, it focuses on human aspects that influence an employee's performance and job satisfaction. It creates innovative ideas among the employees. Individuals may become more loyal towards the organization.

Women employees will be more satisfied if they get what they expected with efficient work life balance and stress management policies. Bank administrations must be able to manage their female staff while formulating their policies. In fact banks will be facing a strict shortage worker who shows the maximum effectiveness and efficiency in his work.

II. OBJECTIVES

The main objectives are given below:-

- To study the extent to which various factors like hours worked, work involvement and family responsibilities.
- To study the work life balance women problems.
- To study women Employees job satisfaction in banks
- To study work place culture and climates that reflects to the employees.

III. WORK LIFE BALANCE AND STRESS WITH JOBSATISFACTION TO THE WOMEN EMPLOYEES

Work life balance of women employees and stress met with the job performance then job dissatisfaction comes as an outcome. Different stages of life and career have different stress, work life balances and satisfaction needs. Richard Welford (2008) in his survey results on work life balance in Hong Kong quotes that there is an alarmingly high percentage of respondents who feel that work is the cause of health problems, stress and lack of exercise. Health problem are likely lead to lower productivity and effectiveness of workers. This paper focuses on the tough life of married working women of Rajasthan in their battle strikes a balance between work and family life.

The family becomes an organizational stakeholder and this powerful social trend marked the beginning of the work/life balance paradigm shift. (Denise Horner Mitnick,2007).

Women employees lead to mental stress, physical stress and cause ill health, headache, body ache, demotivation etc. or blood pressure and low job performance. These problems generate work life conflict but it does take some consistent effort and reevaluation on an ongoing basis.

women employees affects variety of factors that feel positive or negative about their job. Few aspects of their work but dissatisfied with all other aspects. Factors that lead to positive or negative perceptions of work life imbalance and stress have their own impact on job satisfaction.

Banks can implement the necessary measures to create healthy work environment and work life management. Some stress events or programs by effectively assessing stressors, causes for work life imbalance. There are many causes for stress in the workplace and the possibility for eliminating all of them is impossible. Sometimes its provide positive outcomes can motivate and refresh and enable people to achieve more, it can help to women employees by implementing organizational strategies to control or reduce some of the major causes of stress.

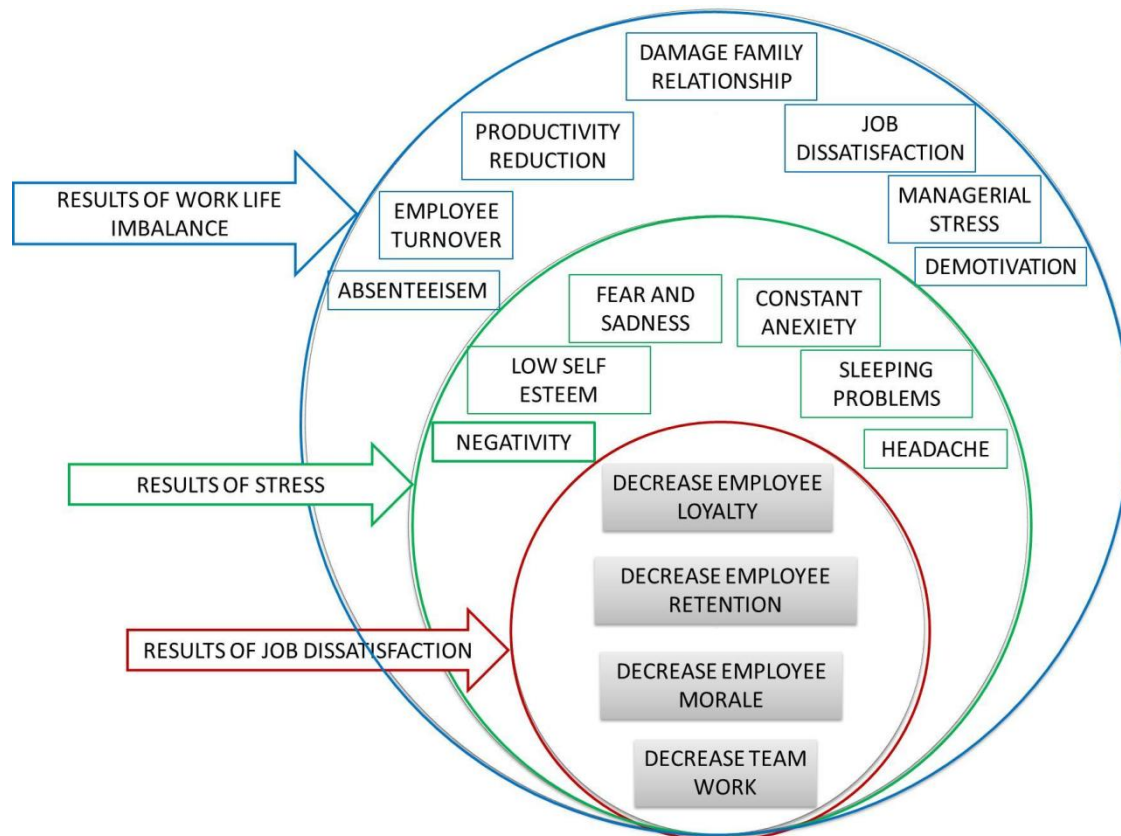


Fig.3.1 Outcomes of work life imbalance Stress, Job Dissatisfaction

IV. IMPACT OF WORK LIFE BALANCE AND STRESS ON JOB SATISFACTION

- Promotion facilitates mental satisfaction. It refers to designate an actual change in upward direction in job status. The promotion to the next level will result in positive changes such as pay, autonomy and supervision etc.
- Women Employees problems reflected negatively on private banks turnover, operating profit and balance sheet.

- Specially, Women employee is monthly salary or pay. These are the proper way of events in which compensation plays a major role. There is no doubt that monetary rewards may play a very effective role in determining job satisfaction. If salary is not market oriented, this can lead to dissatisfaction.
- Women employees facilitate stress on interpersonal relationship within the majority with the females' colleagues. It involves relationship with superiors, subordinates and peers or colleague. If the healthy relationships to the superiors, subordinates and peers or colleague. If the employee experiences the healthy relationship with others within the organization, it will boost the satisfaction towards the job and lead to the higher productivity.

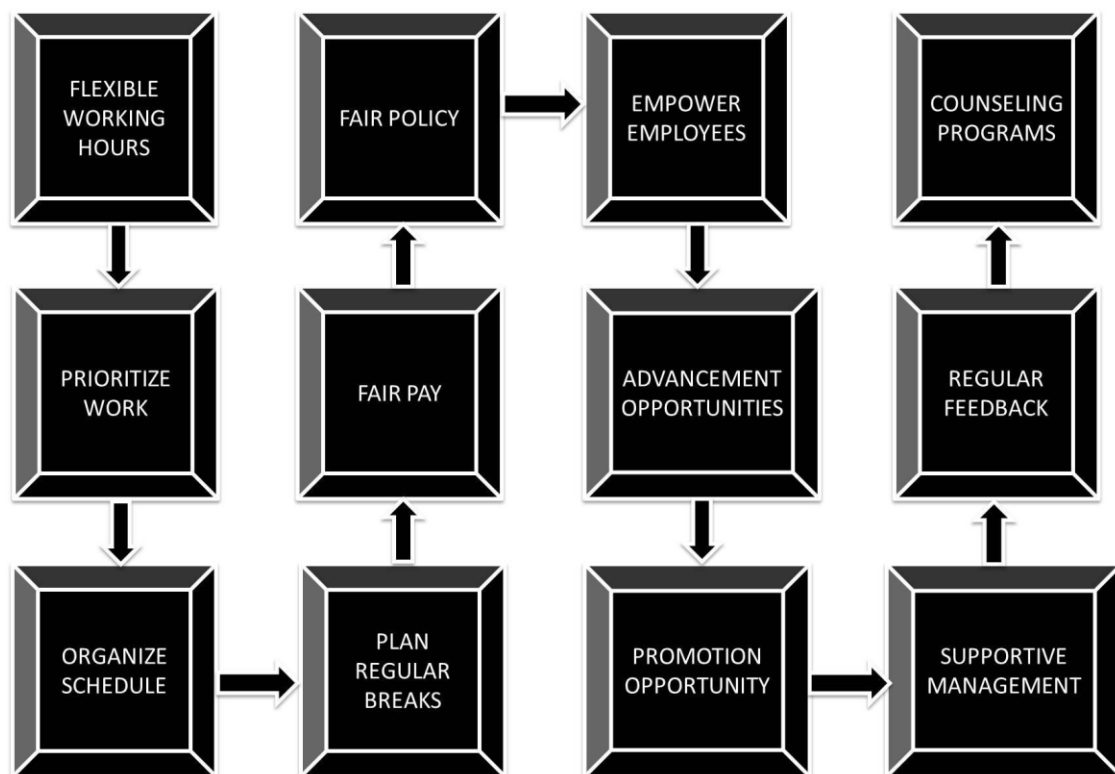


Fig.4.1 Approaches to Manage Work-life balance and Stress, Job Dissatisfaction

V. CONCLUSIONS& RECOMMENDATIONS

- All types of professions demonstrating that there is no gender difference in work women employees play vital role in uplifting the organization.
- According to the studies, it has been found that such situation affects person's health both physiologically and psychologically women employees maintain healthy balance between work and other private lives with less stress and high degree of job satisfaction.
- Women manage home and work life, today with increasing demands at work place, the interface between work life and personal life assumed significance which demands at work place, the interface between work life and personal life can lead to stress. Positivity is key to success.
- Job satisfaction is related to a number of variables such as age, occupation etc. educational and economic background, size of the family and affect to working women.

- Job satisfaction affect to the motivation at work and career decisions, relationship with others and personal health.

Management must provide continuous learning, mentoring, coaching, and opportunities for self-development and time management to handle their responsibility at home along with office to encourage them which would help to overcome the mental harassment at their work place.

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