



WORK-LIFE BALANCE AMONG WOMEN EMPLOYEES IN BANKING SECTOR

(A STUDY WITH REFERENCE TO SELECTED PUBLIC SECTOR BANKS IN

VISAKAHAPATNAM, ANDHRA PRADESH)

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ABSTRACT - The economic conditions and social demands has changed the role of the work drastically over the years. Initially, work was only meant for necessity and survival. The nature of employment and its relationship to life outside work was influenced greatly by social, political and economic fabric of societies. Today, work still is a necessity but it should be a source of personal satisfaction as well. work-life benefits and programs are one of the vehicles to help provide attainment to professional and personal goals. The term ‘work–life balance’ is used to describe the relation between responsibilities at work and outside the paid work; having a proper work–life balance means that the individual is in the equilibrium of the right position. There is no one-size-fits-all definition for work–life balance. Work life balance is a day to day efforts to make time for, friends, community participation, family, spirituality, personal growth, self-care, and other personal activities, in addition to the demands of the workplace.

Key words: Women employees, work-life balance, job satisfaction, family, self satisfaction, Indian banking sector.

I.INTRODUCTION

The word “balance” is a complex one in the English language with a different meanings. However, Work/Life Balance is a state of equilibrium in which the demands of both a person’s job and personal life are equal. Splitting the time and energy between work and the other important aspects of their lives is termed as a work life balance in simple terminology.

Need and Importance of Work Life Balance:

- a) **Changing Social Scene:** Employee's face a considerable challenge in present society to retain work life balance. They have noticed that the personal lives of the employees are getting effected because of lack of work life balance. Therefore, every individual is working hard to develop and balance between the two.
- b) **Changing work culture:** The proper organizational work culture provides flexible working hours, emphasis on results, recognition and achievements. This is making the employees to get moulded in the workplace more competitively to give their best.

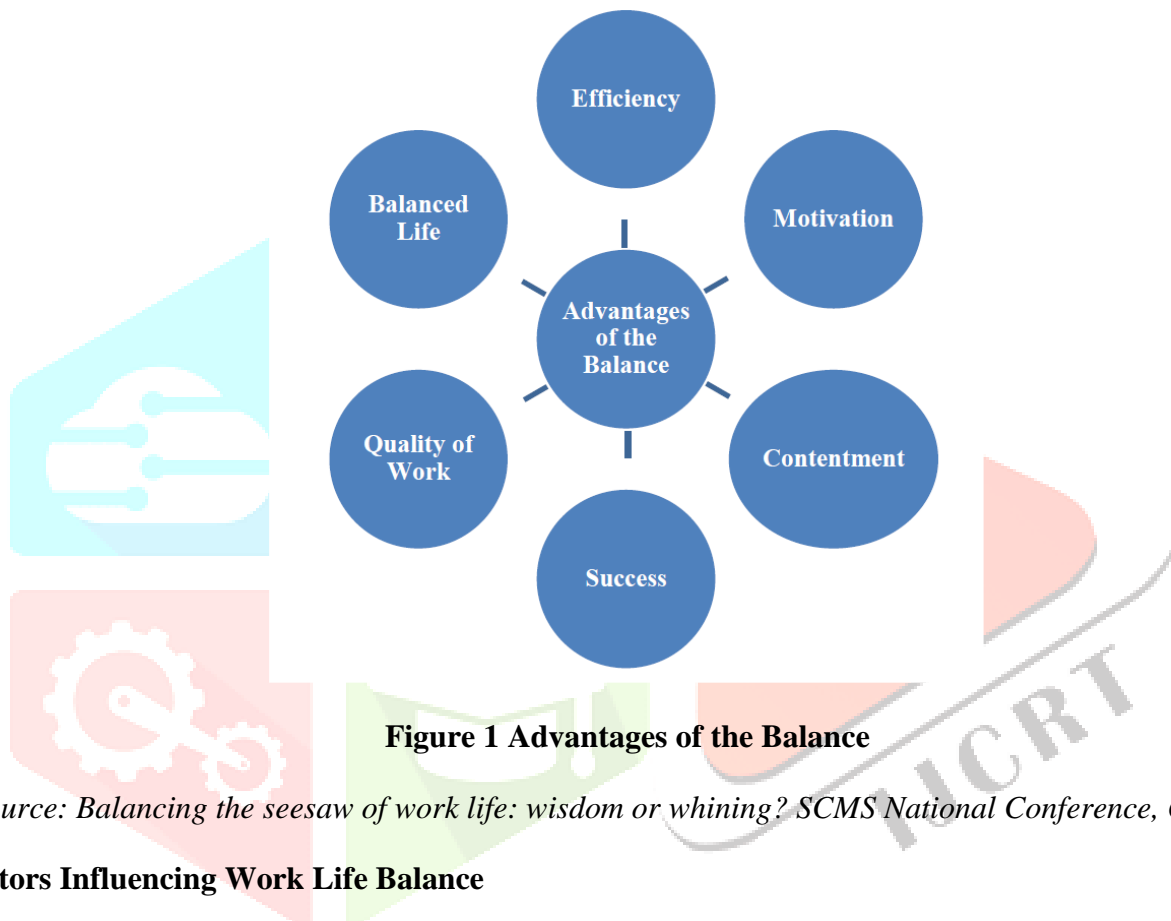


Figure 1 Advantages of the Balance

Source: *Balancing the seesaw of work life: wisdom or whining?* SCMS National Conference, Oct.2012

Factors Influencing Work Life Balance

- a) **Organizational Climate:** The organizational climate should be in such a way that the employees be provided with amenities that helps them towards the growth in their career, as well as to reach the goals of the organization and also to achieve the work life and personal life balance through job satisfaction.
- b) **Flexibility:** It means that their shouldn't supposed to be a stiff personal life so that even a few hours of overtime may cause havoc and disturbance, nor should your organisation life be inflexible that it creates devastation when you needed to leave before time.
- c) **Relationships:** There should be proper relationship with co-workers that creates a pleasant, healthy, valuable act. In the same way, having a huge group of friends is the major asset anyone can have in their life.

- d) **Job Satisfaction:** The basic constituent of employee job satisfaction is satisfaction in work and work environment. It plays a major pivotal role in employee's life. Job security, employee benefits, compensation, opportunities to use abilities and skills & feeling safe work environment are some of the considerable factors which causes job satisfaction to employees etc.
- e) **Family Support:** Family support is important for the employees who are working in the organizations in order to balance their roles when performing the individual as well as organizational goals.

Effects of Work-Life Balance

Personal ambition, and the anxiety of family obligations, increasing consumerism are the causes for work-life imbalance that accelerates the swiftness of technology, etc. Whatever the cause, its consequence extends ahead of the individual.

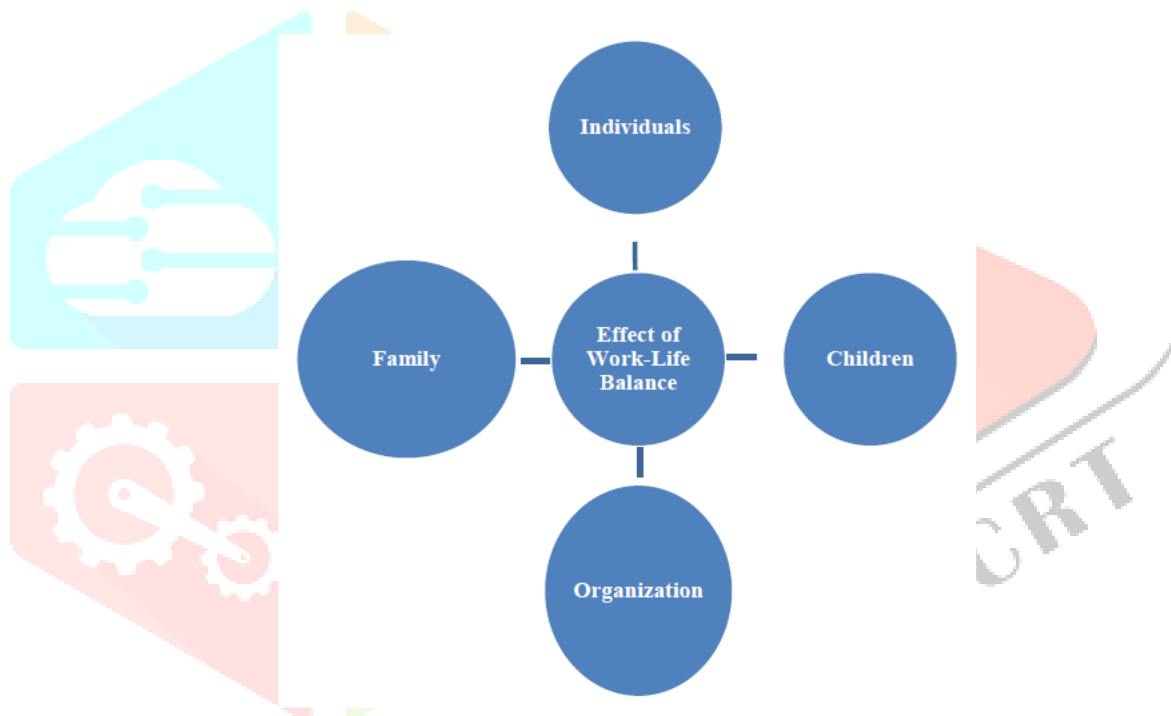


Figure 2 Effect of Work- Life Balance

Source: Balancing the seesaw of work life: wisdom or whining? SCMS National Conference, Oct.2012.

- a) **Effect on Individuals:** The absence of work-life balance at an individual level, results in stress that results in cardiovascular diseases, , a weaker immune system, repeated headaches, sexual health problems firm muscles or backache. Stress may also enable or lead to overdo eating, smoking, and alcohol consumption. Both physiologically and psychologically symptoms of stress are manifested. Poor coping skills, irritability, insecurity, exhaustion, and difficulty in concentrating can also be the results sometimes.
- b) **Effect on Children:** Children are coming home today and spending time with video games, television and the Internet, with less or no supervision. The thoroughly stressed out parents are coming home late, are hardly able to guide the child. They are allowing the child to go by their own choices, due to lack of energy and time. Independence, and ignorance, are considered as a

lethal combination, because of which the future generation of the society is having the highest threat.

- c) **Effect on Families:** Sparing more time in the office, meeting deadlines and goals, leaves an individual at least to participate in their basic household chores. There will be a disharmony in case of a working couple,. In addition if there are more challenges like one has kids or elderly parents/ in laws, financial or other troubles in the family personal life gets still more affected
- d) **Effect on Organization:** Health issues and stress levels in employees can effect in reduced productivity of employees. It can also create irritability, breeding of inter-personal problems and distressing the health of the organization.

The Indian Scenario

Work-life imbalance can create havoc to almost all professions . Today, employees of BPOs, IT companies are also facing lot of issues due to improper work life balance

Predetermined working hours, like 9-5 or 10-5 were there till a decade ago. Limited work hours to 7-8 hrs a day, with a 5 day week came into consideration even for private sector employees. However, At present, these employees spend 12-16 hrs at work, which is making the individuals tough to meet obligations of their personal lives. Because of this personal and spiritual development of individuals are getting hindered and impact society.

Globalization has significantly created an impact on the work-life balance. Employees currently work to the timings of foreign clients and markets even though working within the country, which has been a foremost disruptive factor distressing their personal lives and health. Employees are required to and are keen to move to far away locations within the country, as well as crossways continents, in search of worthwhile careers.

WORK LIFE BALANCE IN INDIAN BANKING SECTOR

The quality of life is deteriorating at a rapid speed in the Indian banking sector,. Concentrating on providing the best quality services to their customers by bank employees, in turn, leads them spending more time on work and less with their families. This leads to deterioration of their health and their performance at work. Unfortunately, the major issues placing the manpower of Indian banks today are the employee compensation package, skill sets, skewed age profile, restrictive deployment, performance management system are, somewhat at a disadvantage. There is a large demand of talented and trained bank employees with the rapidly increasing number of banks. Indian banking system lacks a professional human resource department system. .

There will even be more competitive situations that the bank employees may have to face with the development and adoption of latest technology,. In order to provide best quality services this continuous expectation of excelling in work performance has led to difficulty in putting the proper balance between work and life. The winners will be those who learn how to cope up with stress. Several banks are attempting various policies to reduce this imbalance in a variety of ways these days. The banks may

shape up in place far better from the current ones and many banks may resort to allow employees to work from home, or anywhere else, as against the current fixed location.

BANKING SECTOR IN INDIA

Macro economy is in one of the major areas of the financial sector, the soundness and efficiency of which is a vital element for economic growth. The revolutionary changes in service support, competencies and perspectives are resulted by the paradigm shift in the financial sector from being providers of ordinary financial services to that a wide variety of services. The reconfiguration and constant innovation of products and services lead to value creation and addition in the open market. The conventional definitions of banking, insurance and investment management are undergoing area change. Fierce competition has resulted in financial institutions and banks competing not just with similar institutions in their own segments. Today the banks do not confine themselves to the definition of personal or conventional banking activities. They are into merchant banking, mutual funds investment banking, life and non-life insurance on their own and through various modalities.

II. REVIEW OF LITERATURE

Kresna et.al., (2020) found that in pandemic conditions, achieving WLB conditions will have a positive impact on job satisfaction. The implementation of the RW system itself has a positive impact in helping to achieve the WLB conditions that are felt by banking workers in the Jabodetabek area, in contrast to the FWH system which does not have a similar effect on WLB. In addition, this study also provides an academic basis for the use of flexible working hour and remote working systems to increase job satisfaction, especially in the banking industry. **Khare and Kapoor (2019)** concluded that work-life balance is about creating a productive work culture where the potential for tensions between work and other parts of people's lives is minimized. If an organization takes into consideration the happiness quotient of its employee's domestic lives as well, it will directly result in better productivity and smooth flow of work throughout the organizations. With the Organization Comes First mantra outliving its utility, it is high time we realize that the focus is actually needed somewhere else. **Jayaraman (2018)** aimed to find out the level of work life balance of the automobile workers and the relationship between the Job factors and Work life balance of Automobile workers in Dindigul District. The maximum Automobile workers were generally satisfied with their jobs. The analytical procedure of multiple regressions was utilized to determine the predicting strength among Work life balance and the independent variables, the multiple regression analysis indicated that job factors were most strongly related to Work life balance. This study provides another view about the importance of Work life balance and job factors for organizational effectiveness and performance. **Swathi and Mohapatra(2017)** The present study makes an attempt to compare the Work-life Balance of women employees in Indian Public and Private sector organizations. **Tasnim, Hossain and Enam (2017)** aimed to find out the reasons, which create work-life imbalance. Since in perspective of Bangladesh, a female employee faces more difficulties to balance between work and life than a male employee, this study focuses on women working in different sectors. The finding of the study focuses on formulating a structured guideline for

the organizations so that the above mentioned reasons can be omitted and female employees can balance their professional and personal life and live in harmony

III. RESEARCH METHODOLOGY

Need for the study

Banking industry is an emerging industry in India, the entry of private sector and foreign banks have brought many strategic changes in the banking industry. The hazards of work- life imbalance are evident in banking industry. Employees in the banks take painful efforts to deliver the multiple needs of its customers. Work deadlines are getting tighter and the individual's jobs are loaded and added with quality output. Due to work pressure, it becomes exceedingly difficult to maintain balance between professional and family life. The output of the banking sector is dependent on the quality of human resources. The core function of human resource development is to facilitate performance improvement, measured in terms of finance indicators of operational efficiency and quality of financial services provided. The twin challenges faced by the banks' managements are that of retaining the existing employees and providing a satisfying work environment for all employees. The study endeavours to identify the issues associated with managing professional and personal life of employees in banking industry. The study has concluded that Work Life Balance has become a quest for professionals of banking industries and also that employees work better when they do make time for family and personal interests

Objectives of the study

1. To assess the contribution of factors of Work Life Balance to job satisfaction in the public sector banks.
2. To understand the perception of employees towards Work Life Balance and its importance of personal and professional performance.

METHODOLOGY

In pursuance of the above mentioned objectives and the hypotheses, the following methodology was adopted for conducting the study. The study is an empirical one based on both primary and secondary data. The objectives will be achieved through collection and analysis of primary data.

Primary data

The primary data for the study is collected by using a questionnaire for women employees who are working in various public sector banks in Visakhapatnam. The questionnaire was finalized on the basis of the experiences of the pilot study as many as 50 respondents were covered. In the light of the observations and experiences of the pilot survey, necessary changes were incorporated in the questionnaire.

Secondary data

The secondary data has been drawn from various publications and also from personal discussions with the officials of various banks. Various studies and publications where from secondary data have been taken are RBI reports, Banking Journals, Magazines and Dr.V.S.Krishna Library, Andhra University, Visakhapatnam. Research studies conducted in this and related areas in different universities, books and journals dealing with the subject and various reports published by agencies working in this field also form the sources of secondary data.

Sampling:

S.No	Name of the bank	Sample
1	State Bank of India (SBI)	30
2	Punjab National Bank (With Merger of Oriental Bank of Commerce and United Bank of India)	30
3	Bank of Baroda	30
4	Canara Bank (With Merger of Syndicate Bank)	30
5	Union Bank of India (With Merger of Andhra Bank and Corporation Bank)	30
6	Bank of India	30
7	Indian Bank (With Merger of Allahabad Bank)	30
8	Central Bank of India	30
9	Indian Overseas Bank	30
10	UCO Bank	30
	Total	300

Sample selection procedure is done by the following procedure.

Women Employees who are working in various banks in Visakhapatnam have been taken into consideration for the present study. A total 300 sample respondents have been chosen by using quota sampling technique. From each bank the researcher has taken 30 respondents. Majority of respondents were highly-educated and qualified. On the other hand, they were cooperative and ready to spend time to respond to the study. This made the researcher gives flexibility to approach, only those who are ready to spend time and respond to the questionnaire.

Statistical tools used

The primary data have been interpreted with the help of simple statistical tool such as percentages.

Limitations of the study

The concept of work life balance being in its nascent stage in Indian banking scenario, women employees' opinions were subjective. Time and financial constraints have restricted the researcher to select a larger sample.

IV. DATA ANALYSIS AND INTERPRETATION

Data analysis is done using the statistical tool such as percentages and later interpreted.

Table 1. Respondents' opinion on work life balance

S.No	Statement	SDA	D	N	A	SA	Total
1	After coming from office, I can give quality time to my children/family.	21 (7.0)	57 (19.0)	82 (27.3)	109 (36.3)	31 (10.3)	300 (100.0)
2	I have to make sacrifice on the ground of family due to my office work.	11 (3.7)	80 (26.7)	71 (23.7)	107 (35.7)	31 (10.3)	300 (100.0)
3	My children are happy because I can give them sufficient time in helping them in their studies after my office.	21 (7.0)	78 (26.0)	96 (32.0)	79 (26.3)	26 (8.7)	300 (100.0)
4	My family members are happy that I have sufficient time to sort out their problems.	21 (7.0)	72 (24.0)	80 (26.7)	116 (38.7)	11 (3.7)	300 (100.0)
5	Due to my office working hours I am unable to get sufficient time for socializing.	22 (7.3)	101 (33.7)	68 (22.7)	52 (17.3)	57 (19.0)	300 (100.0)
6	My office working hours gives me sufficient time to attend functions festivals and others social activities.	63 (21.0)	39 (13.0)	81 (27.0)	79 (26.3)	38 (12.7)	300 (100.0)

(SD-Strongly Disagree, D-Disagree, N-Neutral, A-Agree, SA-Strongly Agree)

1. Respondents' opinion on work life balance is presented in table 1. Regarding after coming from office respondents can give quality time to their children /family, 36.3 per cent of the respondents have agreed, followed by 27.3 per cent of the respondents are not revealed their opinion, 19.0 per cent of the respondents have disagreed, 10.3 per cent of the respondents have strongly agreed and the remaining 7.0 per cent of the respondents have strongly disagreed.

2. Regarding respondents have to make sacrifice on the ground of family due to the office work, 35.7 per cent of the respondents have agreed, followed by 26.7 per cent of the respondents have disagreed, 23.7 per cent of the respondents have not revealed their opinion, 10.7 per cent of the respondents have strongly agreed and the remaining 3.7 per cent of the respondents have strongly disagreed.

3. Regarding children are happy because respondents can give them sufficient time in helping in their studies after the office, 32.0 per cent of the respondents have not revealed their opinion, followed by 26.3 per cent of the respondents have agreed, 26.0 per cent of the respondents have disagreed, 8.7 per cent of the respondents have strongly agreed and the remaining 7.0 per cent of the respondents have strongly disagreed.

4. For family members are happy that respondents have sufficient time to sort out their problems, 38.7 per cent of the respondents have agreed, followed by 26.7 per cent of the respondents have not revealed their opinion, 24.0 per cent of the respondents have disagreed, 7.0 per cent of the respondents have strongly disagreed and a least percentage (i.e., 3.7 per cent) of the respondents have strongly agreed.

5. Regarding due to the office working hours respondents unable to get sufficient time for socializing, 33.7 per cent of the respondents have disagreed, followed by 22.7 per cent of the respondents have not revealed their opinion, 19.0 per cent of the respondents have strongly agreed, 17.3 per cent of the respondents have agreed and the remaining 7.3 per cent of the respondents have strongly disagreed.

6. Regarding the office working hours gives sufficient time to attend functions, festivals and others social activities, 27.0 per cent of the respondents have not revealed their opinion, followed by 26.3 per cent of the respondents have agreed, 21.0 per cent of the respondents have strongly disagreed, 31.0 per cent of the respondents have disagreed and the remaining 12.7 per cent of the respondents have strongly agreed.

Table 2. Respondents' satisfaction on their work.

S.No	Statement	HDS	DS	N	S	HS	Total
1	Financial security	11 (3.7)	18 (6.0)	41 (13.7)	179 (59.7)	51 (17.0)	300 (100.0)
2	Salary according to my designation	9 (3.0)	31 (10.3)	70 (23.3)	171 (57.0)	19 (6.3)	300 (100.0)
3	Perks and benefits	11 (3.7)	51 (17.0)	108 (36.0)	121 (40.3)	9 (3.0)	300 (100.0)
4	Working environment at my office	9 (3.0)	32 (10.7)	100 (33.3)	129 (43.0)	30 (10.0)	300 (100.0)
5	Inter-personal relationships (between colleagues and boss) at my office	18 (6.0)	41 (13.7)	71 (23.7)	122 (40.7)	48 (16.0)	300 (100.0)
6	Performance appraisal	9 (3.0)	19 (6.3)	91 (30.3)	172 (57.3)	9 (3.0)	300 (100.0)
7	Reward and Recognition for performance	22 (7.3)	59 (19.7)	48 (16.0)	132 (44.0)	39 (13.0)	300 (100.0)
8	Stress free working <i>i.e.</i> Work load is bearable	31 (10.3)	61 (20.3)	129 (43.0)	56 (18.7)	23 (7.7)	300 (100.0)
9	Office hours	28 (9.3)	74 (24.7)	83 (27.7)	93 (31.0)	22 (7.3)	300 (100.0)
10	Human Resource policies	11 (3.7)	37 (12.3)	112 (37.3)	116 (38.7)	24 (8.0)	300 (100.0)

(HDS-Highly Dissatisfied, DS-Dissatisfied, N-Neutral, S- Satisfied, HS-Highly Satisfied)

1. Respondents' satisfaction on their work is presented in table 2. Regarding financial security, 59.7 per cent of the respondents have satisfied, followed by 17.0 per cent of the respondents have highly satisfied, 13.7 per cent of the respondents have not revealed their opinion, 6.0 per cent of the respondents have dissatisfied and the remaining 3.7 per cent of the respondents have highly dissatisfied.

2. Regarding salary according to the designation, 57.0 per cent of the respondents have satisfied, followed by 23.3 per cent of the respondents have not revealed their opinion, 10.3 per cent of the respondents have dissatisfied, 6.3 per cent of the respondents have highly satisfied and the remaining 3.0 per cent of the respondents have highly dissatisfied.

3. Regarding perks and benefits, 40.3 per cent of the respondents have satisfied, followed by 36.0 per cent of the respondents have not revealed their opinion, 17.0 per cent of the respondents have dissatisfied, 3.7 per cent of the respondents have highly dissatisfied and the remaining 3.0 per cent of the respondents have highly satisfied.

4. Regarding working environment at the office, 43.0 per cent of the respondents have satisfied, followed by 33.3 per cent of the respondents have not revealed their opinion, 10.7 per cent of the respondents have dissatisfied, 10.0 per cent of the respondents have highly satisfied and the remaining 3.0 per cent of the respondents have highly dissatisfied.

5. Regarding inter-personal relationships (between colleagues and boss) at the office, 40.7 per cent of the respondents have satisfied, followed by 23.7 per cent of the respondents have not revealed their opinion, 16.0 per cent of the respondents have highly satisfied, 13.7 per cent of the respondents have dissatisfied and the remaining 6.0 per cent of the respondents have highly dissatisfied.

6. Regarding performance appraisal method followed in the organisation, 57.3 per cent of the respondents have satisfied, followed by 30.3 per cent of the respondents have not revealed their opinion, 6.3 per cent of the respondents have dissatisfied and an equal percentage (i.e., 3.0 per cent) of the respondents have highly dissatisfied and highly satisfied respectively.

7. Regarding reward and recognition for performance of the employee, 44.0 per cent of the respondents have satisfied, followed by 19.7 per cent of the respondents have dissatisfied, 16.0 per cent of the respondents have not revealed their opinion, 13.0 per cent of the respondents have highly satisfied and the remaining 7.3 per cent of the respondents have highly dissatisfied.

8. Regarding stress free working i.e., work load is bearable, 43.0 per cent of the respondents have not revealed their opinion, followed by 20.3 per cent of the respondents have dissatisfied, 18.7 per cent of the respondents have satisfied, 10.3 per cent of the respondents have highly dissatisfied and the remaining 7.7 per cent of the respondents have highly satisfied.

9. Regarding office hours, 31.0 per cent of the respondents have satisfied, followed by 27.7 per cent of the respondents have not revealed their opinion, 24.7 per cent of the respondents have dissatisfied, 9.3 per cent of the respondents have highly dissatisfied and the remaining 7.3 per cent of the respondents have highly satisfied.

10. Regarding human resource policies, 38.7 per cent of the respondents have satisfied, followed by 37.3 per cent of the respondents have not revealed their opinion, 12.3 per cent of the respondents have dissatisfied, 8.0 per cent of the respondents have highly satisfied, 3.7 per cent of the respondents have highly dissatisfied.

V.FINDINGS AND SUGGESTIONS

Findings of the study

1. Most of the respondents (i.e., 46.6 per cent) respondents stated that they are giving quality time to their children and family after coming from the office, whereas 26.0 per cent of the respondents are stated they are not giving quality time to their children and family.

2. Out of the total sample respondent, 46.0 per cent of the respondents stated that they have to make sacrifice on the ground of family due to the office work, whereas 30.4 per cent of the respondents are stated they are not sacrifice on the ground of family due to the office work.

3. 35% of the respondents' kids are cheerful, on the grounds that respondents are giving them adequate time in aiding in their studies later the workplace, while 33.0 percent of the respondents' kids are upset, since respondents are not giving them adequate time in aiding in their studies later the workplace

4. 42.4 percent of the respondents expressed that their relatives are glad that respondents have adequate opportunity to figure out their concerns, though 31.0 percent of the respondents expressed their relatives are not happy that respondents are don't not have adequate chance to figure out their concerns.

5. 41.0 percent of the respondents stated that they are getting sufficient time for socializing after office working hours, whereas 36.3 percent of the respondents stated they are unable to get sufficient time for socializing due to the office working hours.

6. 39.0 percent of the respondents stated that their office working hours gives sufficient time to attend functions, festivals and others social activities, whereas 34.0 percent of the respondents stated they don't have sufficient time to attend functions, festivals and other social activities due to office working hours.

7. Regarding respondents' satisfaction on their work, a whopping percentage of the respondents are satisfied with their financial security (76.7 percent), 63.3 per cent of the respondents have satisfied with their salary and they felt they are getting their salary according their designation, 43.3 per cent of the respondents have satisfied with the perks and benefits provided by their organisation, whereas it is very interesting to note that, 36.0 0 per cent of the respondents have not revealed their opinion on perks and benefits, 53.0 percent of the respondents have satisfied with their office working environment, whereas about 41 percent of the respondents have not revealed their opinion on their office working environment, About 57.0 percent of the respondents are satisfied with the inter-personal relationships (between colleagues and boss) at the office, Majority of the respondents are satisfied with the performance appraisal system followed in the organisation (i.e., 60.3 percent), 38.3 percent of the respondents have satisfied with the office hours, whereas 34.0 percent of the respondents are dissatisfied with the office hours, 46.7 per cent of the respondents have satisfied with the organisations' human resource policies.

Suggestions of the study:

1. Banks are advised to establish a work life balance cell within their departments in order to determine the degree of expectations and comprehension of the work life balance concept of their employees. Since then, should they guarantee the well-being of their employees and seek to increase the happiness of their staff. While banks have strong rivalry in the banking industry in order to improve the efficiency and confidence of employees, it is advised that the banking authorities concentrate on the main aspects of the work-life balance.

Flexible work timings, with scheduled job rotation among the employees on the basis of their designation, to be applied in order to balance the work and life for banking sector employees.

3. The standard working hours and reduction of work pressure at work place will help the employees to balance their work and life which ultimately results in enhancing the productivity.
4. The individual employee should have their own responsibility in managing work life issue. They can manage time distribution between the personal and professional life. The distribution should be done in such a way so that there should not be any interfering of work into personal life and the personal into work life.
5. The study reveals that colleague and manager support is important to balance between work and personal lives. Arrangement of trips yearly once may enhance the relationship among the colleague as well as manager.
6. To develop the supportive work environment and to increase the team spirit sports activities and other entertainment activities should be conducted.
7. Regular health check-up for the employees could be planned by the companies to ensure the physical well-being. Process of learning contributes the employees to acquire knowledge which will improve the psychological well-being.
8. Self-awareness and self-development training program should be given which will help the employees too cognizant about of their feelings at different circumstances in life and help to cope up with the situation which will help them to lessen the stress and increase the work life balance.

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