“IMPACT OF STRESS ON WORK LIFE BALANCE WITH RESPECT TO BANK EMPLOYEES”

Research Guide:
Dr. Anitha R.Natekar.
Associate Professor,
Department of Management, K.S.A.W.U, Vijayapura.

Research Scholar:
Ms. Sharan Jyoti.
Research scholar,
Department of Management, K.S.A.W.U, Vijayapura.

ABSTRACT:
Impact of stress on work life balance is assessed in bank employees. Stress is getting more and more attention now-a-days, particularly in the financial sectors. Work stress has becomes a common problem that faced by employees in many organizations. Work-life balance and stress go hand in hand. There are various factors that cause of stress in the workplace including unwarranted demands and apparent pressures of the work situation and aptitude of the individuals to balance their professional and personal lives. The aim of this paper is to identify the causes of work stress along with studying the impact of stress in maintaining work life balance among bank employees. The study attempts to find out the issues related with managing professional and personal life by identifying the potential stressors of employees in banking sector. The employers needs to frame polices that would minimize the work load of employee without affecting the productivity of the organisation, for achieving successful worklife balance. Everyone in their work is exposed to tension and anxiety as they gets through the duties assigned to them. Work-force needs to be qualified, seasoned, sound mentally and physically, should take initiative, bear a team spirit, etc. But, most importantly it is the attitude and the enthusiasm that counts.

Key Words: Banking sector, Employees, Work Stress, Work-life balance
INTRODUCTION:
Work is a key factor from which many people derive satisfaction in life; equally they serve as a big source of stress in life. Many organizations continue to change themselves with their working environment, due to globalization of the world economy and economic rationalization, that drives to job restructuring, greater workload and job insecurity. Work related stress includes the effects on worker satisfaction, productivity of the organization, their mental and physical health, absenteeism and its economic cost, greater impact on family and finally affects the potential of the employee. Work life balance has always remained a reason for quality of working life and its relation to the quality of life. Today work life balance is in debate because in affluent societies the excessive demands of work are perceived to present a distinctive issue that needs to be addressed.

Achieving a balance between home life and work life is becoming increasingly a priority for many people. This implies that their primary career objective is to balance and integrate their personal needs, their family needs and the requirements of their career. A growing aspiration to balance work with other aspects of life can doubtlessly be linked to the long hours that many individuals have to devote to work. Young people wish to develop and manage their careers on their own terms, with an important part of this career individualism being the achievement of balance between the work and non work aspects of their lives. Work-life balance has been defined as satisfaction and good functioning at work and at home with a minimum conflict.

Stress
Stress can be defined as any type of change that causes physical, emotional, or psychological strain. Stress is your body's response to anything that requires attention or action. Everyone experiences stress to some degree. The way you respond to stress, however, makes a big difference to your overall well-being.

Sometimes, the best way to manage your stress involves changing your situation. At other times, the best strategy involves changing the way you respond to the situation. Developing a clear understanding of how stress impacts your physical and mental health is important. It's also important to recognize how your mental and physical health affects your stress level.

WORK LIFE BALANCE:
Work life balance is term used for the idea that you need time for both work and other aspects of life, whether those are family related or personal interest. The saying goes that all work and no play makes jack a dull boy. But work or at least some kind of contributory effort, whether paid or voluntary, is often recognized as being important for personal satisfaction, so it seems likely that all play would be dull too.

Work-life balance refers to the level of prioritization between personal and professional activities in an individual’s life and the level to which activities related to their job are present in the home.

The ideal work-life balance is open to discussion. Freethinker Paul Krasner said that anthropologists often define happiness as having little or no differentiation between an individual’s professional and personal lives.

Objectives:
1. To study the stress on work life balance of bank employees.
2. To access impact of stress on work life balance of the bank employees.
The signs of unhealthy work life balance for the employees:

1. Feeling like you have too much to do, all the time.
   You are probably trying to juggle all sorts of things right now; friends, family, hobbies, work. All of them are important to you but they are starting to slide underneath your feet. Take some time and think about what is the most important to you. Learn to say no to things – it’s okay if you cannot stay late at work because you’re playing tennis with a friend.

2. Feeling tired and/or sleeping less than seven hours per night
   Sleeping badly is a sign of stress. If you are struggling to get to sleep or to stay asleep, then it could be a sign that your work-life balance is out of check. Exercise is a great way to maintain a healthy sleeping pattern. Try and fit in a 20 minute walk each day to get your body moving. The fresh air will be great for you!

3. Perfectionism
   Of course, perfectionism can be great for getting us noticed at work but sometimes it’s for the wrong reasons. You may be so afraid of ‘failing’ that you try and get every detail correct and end up missing a deadline. In fact, mistakes can teach us some of the best lessons.

4. Feeling unable to spend time with your friends and family
   Your work-life balance is definitely out of touch if you have no time left over to spend with your loved ones. Think about it, does your laptop or phone see you more than your partner does? Reserve your bedroom for relaxation and fun. Don’t take any technology into the room with you – it’ll also help you to sleep better!

5. Feeling irritable
   When you do find time to spend time with your friends and family, do you feel unusually irritable? This might be because you’re not getting enough ‘me time’ as a result of your unhealthy work life balance. Reflect on your current priorities. Don’t just think about what you should be doing, but what you want to be doing. Use my day planner to plan out your ideal day. Balance work with your home life and try and stick to it for a week.

6. No time for self care
   Are you struggling to find the time to pamper yourself? No time for a hair cut? No time to have your nails done? No time even for a relaxing bath on a Sunday evening? Taking some time for yourself could make all the difference to your wellbeing. A little treat every month will give you something to look forward to and help you get through those more stressful days. Besides, with all of the hard work you’ve been doing I think you deserve a treat.

7. Struggling to focus
   Okay so this is a big one. You may be spending so much time working that you are actually hindering your productivity. There is only so much your mind can cope with in one day. Taking regular breaks will help you to work more efficiently and reduce your stress levels.
8. You can’t remember the last time you had fun

If you can’t even remember when you last took a holiday, then your work-life balance is definitely in trouble. Getting away can really help to give our mental wellbeing a big boost. It doesn’t even have to be expensive; you can go on a day trip to a local city, museum, beach and cinema. You don’t even have to leave your home. Rent a movie and have a glass of wine.

How to improve work life balance:

As work and personal life are equally important for you, it is highly important that you maintain a proper balance among them. You will require time to relax and to have a break for yourself. Otherwise, your productivity will decrease. But there has to be a line between work and personal life to be happy and leading a stress-free life. You will have to find out ways to connect and balance your work and personal life.

1) Set boundaries on daily basis based on priorities

On a daily basis set up the boundaries as to what extent you will be able to put into the work day, attending some personal work etc. If you have a very important work or function at home on a particular day, then it is always better to avoid any sensitive work that day at the office. When boundaries are set based on various responsibilities and priorities, you will be able to be in control and also take the proper decision that will be feasible. Also, make it a practice to begin discussing your boundaries with colleague and friends. So go forward and give yourself permission to set boundaries and to set the balance aside. Every week will look a bit different and you will be happy and surprised at the control and comfort that you will find when you try to gain the work life balance.

2) Be familiar with the role of work

Work plays the main role in your life. Hence you should be able to adopt the right mindset about the role of work you are into, understand, appreciate and enjoy all the work that leads to your income. By doing this you will be able to set the target to your work and enjoy the fruit of your labor instead of making you feel that your job is endless.

You should also be able to be familiar with the people who influence you in your work, meaning that who will appreciate and understand your dedication. Once you are able to identify your influencers, you should be in a position to make them understand that this is your place and you are looking for a long-term goal at this workplace.

3) Unplug at the right time

We live in a world that is connected endlessly. Breaking up the communication with the outside world now and then will give us time to come out of our stress we have and give us space to concentrate the activities at home. When the communication through technology is always on, then we might miss out on some other important activities. At times unplugging is very important by taking a vacation and shutting down work for a while.
4) Create a daily routine and follow it

By making a daily routine will help you to be on track to achieve what is required. You can start your daily routine by identifying the main critical tasks and then adding them to the list of activities that day. This daily action will have some positive impact on the work and personal life.

5) Have some time for yourself

Though your job is important for your livelihood, it should not take up the entire space in your life. You are an individual with a lot of passion and hobbies. You should spend time that makes you happy.

6) Be attentive

You have to be attentive for all activities at home, at work and for yourself. Being present will bring you a sense of satisfaction for yourself which will lead to a happy life. For many people maintaining a good work-life balance is a challenge that they face. Basically, it is like a rush that the things get done both at home and at the workplace. This will lead to stress which will impact the health of an individual. If this stress is handled in a balanced way it will help an individual to perform better in work and in personal life. A good work-life balance can be achieved if these following points are taken care at work and at home.

Steps to Achieving Work-Life Balance:

In today’s busy world, prioritizing between your work and your personal life can be a huge challenge. But studies show that a poor work-life balance can result in unhealthy levels of stress, unhappiness, and even reduced productivity.

Step 1: Set your priorities:

Figure out what you want your priorities to be, not what you think they should be. Ask yourself, “If I could only focus on one thing in my life, what would it be?”

Step 2: Track your time:

For one week, track how you spend your time. How much time do you spend doing things that don’t matter to you? Or that don’t align with your priorities? Eliminate these things from your life, or delegate them.

Step 3: Concentrate on one thing at a time:

Forget multi-tasking. It’s not possible to focus on two things at the same time. Instead, devote your full attention to the task at hand. When you are working, work. When you are spending time with your family, focus solely on them.

Step 4: Schedule one thing you look forward to each day:

Book some time to play tennis with a friend, go to an art museum, or have a massage. The activity doesn’t have to be time-consuming, complicated, or expensive. Put aside an hour on your schedule to read a book, take a walk, or just to be alone.
Step 5: Respect your private time:
An emergency would most likely have to come up before you’d reschedule an important work meeting. Give your own time the same respect. Once you’ve put private time on your schedule, protect it, unless there’s an emergency.

Step 6: Take a look at your personal habits and general lifestyle:
Lack of sleep, poor nutrition, and bad exercise habits can cause you to feel a lack of balance in your life, and can counteract any efforts you are making to achieve work-life balance.

Step 7: Take a vacation:
At the very least, take two weeks off from work per year. You don’t need to go far and you don’t need to spend lots of money, but you do need to recharge your batteries in order to be the most productive, creative, and happy person possible. Turn off your cell phone and computer, and enjoy.

Step 8: Ask for support:
Tell your boss, family, friends, colleagues, and anyone else involved in your life that you are seeking a better work-life balance. Tell them what your plan is, and ask them to respect it.

CONCLUSION:
This study help me to understand to manage career and personal life is tough task but organization and employees are concentrated and trying how to improve or handle the work life balance with stress we can get best result because of that many organization are focused on work life balance policies. Work stress in any organization has been increasing over the last few decades and has important implications for performances. Despite its importance, there has been a lack of proper stress management program. The revised are stated that the major factor affect the work life balance is work stress we can get high productivity low absenteeism, low labor turnover, reduced health problems, quality work life and good work life balance. So it is the responsibility of the employer and employee to contribute to the better work life balance for fruitful productivity.

REFERENCE:
https://www.marketing91.com/improve-work-life-balance/
https://www.denisechilton.co.uk/eight-signs-unhealthy-work-life-balance/
https://www.salary.com/articles/14-steps-to-achieving-work-life-balance/