



WORK LIFE BALANCE: BIGGEST CHALLENGE OF MODERN DAY WORKING
WOMEN IN PUNJAB

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Abstract

Work life and personal life in any profession is almost interconnected and interdependent. WLB does not mean equal balance between personal life and work life. It refers to individual's ability to maintain correct balance and equilibrium state of work and personal responsibilities. Work-life balance is generally referred to as equilibrium between the amount of time and effort allocated to work and personal activities for maintaining an overall sense of harmony in life. It is well said that a healthy balance between work and life is supposed to exist only if proper functioning of work at professional front and at home exist with minimum role conflicts.

The changes in the economic as well as social environment of the society have influenced the nature of employment globally. WLB is an emerging concept in HR in the context of modern organizations. The top management of the Banking sector has a general perception that women are better qualified, hard working and more committed toward the achievement of goals. They are more diligent towards their duty and possibility for occurrence of corruption and fraudulent activities are nil or very less. Women also prefer employment in banking sector because of regular working hours, stability, secured work environment, lesser time to travel.

Work life balance is one of the critical and upcoming issues in the environment of Indian employment due to increase in the competition. In the earlier days, men were the breadwinners and women used to take care of all types of household works.

Keywords: Work life balance, working women, Banking and Insurance

I. INTRODUCTION

The economic growth of a nation is based on the increase in production of industrial products, agricultural products and the service sector. This economic growth affects the standard of living of people and their per capita income. This further leads to economic development of a country. The service sector consists of banking, insurance, trade, transport, etc. The banks have a very significant role to play in the economy as it extends loans to industrialist for industrial production, investors to purchase heavy machines. They provide finance to facilitate cross border trade and small scale industries.



Over the last few decades, Punjab has been a part of rapid growth in industrialization and urbanization. Due to rapid change in the socio cultural environment, there is an increase in educational opportunities. Several schemes and government policies regarding the upliftment of women, has helped women in recognizing their hidden talents. Thus, encouraging them to travel outside their home and work in cities to earn their living. Old traditions, values and norms of gender division of women, that women is a homemaker and taking care of the family, and on the contrary, husband playing the role of earning bread and butter is an old story in the rural couples. Although the society, government, spouse and family are supporting the working of women outside homes, still women have a several roles to play. They are forced to juggle throughout their lives; caring out the societal, family and professional duties at the same time leading to overburdening themselves. This lead to the necessity and need to understand the various factors which are creating difficulty in making a right balance in their work and personal life. WLB (Work Life Balance) is a state of equilibrium in which the demands of both a person's job and personal life are equal. Finding an optimum balance in itself is a very challenging job.

This research study aims to figure out the key issues responsible for the imbalance in the work life balance of women and the various strategies and policies that can be drafted by the to facilitate betterment in their lives without the compromising societal and cultural obligations of such Punjabi women. In addition the project will intermix the concepts of management with the concept of sociology, psychology and economics. It is an attempt to explore the proponents of women in the field of WLB concept in order to educate the society as a whole about the dual responsibilities of women. Therefore, the concept of WLB, along with its implications, is a core issue that must be investigated so as to fuel the societal efforts of women empowerment.

II. REVIEW OF LITERATURE

Adikaram (2016) conducted a research with the objective to examine the relationship between Job Satisfaction and Work Life Balance created among the employees working in commercial private sector banks in Sri Lanka .It was recommended that the banks should revise their organizational policies and programs to enhance the job satisfaction among the employees which will help the management to identify the factors acting as the limitation for creating healthy work life balance. Top management of the organization should realize the significance of WLB and its negative impact on the job satisfaction among employees.

Kumari & Devi (2015) investigated a study that aimed to examine Work Life Balance of women employees and the various factors affecting WLB. The universe for the study included women in Bangalore city with the sample size of 360. Hypothesis was tested using ANOVA, the results revealed that there is a considerable variation within the levels of Work Life Balance of women working the diverse selected service sector (Banking , Insurance , IT/BPO , Health Care , Education services) was used for the study.



Saravanan and Dharani (2014) through their research revealed a picture of the factors which determines the work life balance of school teachers. 150 teachers from private and public sector schools were included in the study. In case of private school teachers an independent sample t-test was used to study the impact of various independent variables on work life balance. The research showed a conflict will arise if proper care is not taken to balance work and life. The responses gathered from the men highlighted that if outside pressures are removed and a feeling of team direction is given to women, then they shall successfully balance office and home. Women assumed that the responsibility and accountability, security factor have a major role in balancing work life among Private school teachers.

Santhi and Sundar (2012) in their study analyzed the various programs employed by the IT organizations to create a work life balance of women working in various IT organizations. The survey was conducted in Chennai and data was gathered through questionnaire from 350 women working with various IT companies. The satisfaction level of the working women across the different work life balance parameters. The results revealed 55% of the respondents were satisfied with the current programs run by the organization to create a work life balance and healthy living of the working women employees in their organizations.

Varatharaj, et. al. (2012) carried a research on the work life balance of working women in service sector. Work life balance strives in attaining a balance between professional work and other activities, so as to reduce resistance between professional and personnel life. Effective work life balance helps to improve the productivity of an employee thereby enhances the satisfaction of the employee both the professional and personal lives. It was found through the study that majority of female employees had a comfortable stay at their work place. The findings of the study revealed that the majority of the women employees feel comfortable in their work place irrespective of their minor conflicts happening at personal and work place. The sample size was 250. The respondents were chosen from the service sector such as Banks, educational institutions and Governmental organizations. Convenience sampling technique has been adopted to collect the data. The various tools and techniques used to analyze the data were Chi-square test, correlation Analysis and Kruskals - Wallis Test (K or H).

Narayanan and Narayanan (2012) in their research focused on the work-life balance of software professionals working in IT sector. They used a sample of 375 It professionals and conducted a structured questionnaire survey. It was concluded through The study concluded that Work-life balance is an rising trend in the environment of modern day organizations. It was found the Work timings, excess workload, long travel, routine meeting, work on holidays had a large influence on the life balance of software professionals and similarly on the other side family care, child care, work timings, long travel, routine meeting were the work demands affecting the work balance of the employees. It is the need of the hour to design and implement human resource policies to create work life balance of its employees.

Sao (2012) stated that our life has four quadrants: Work, Family, Friends/community and self. A right balance needs to maintain between all the four quadrant said above in order to make



one's life joyful. The individual can get the maximum level of satisfaction in oneself by giving proper and timely attention to each of the four quadrants. An effective work life balance helps the organization not in attracting good employees but also help in retaining them for couple of years.

III. OBJECTIVES OF THE STUDY

On the biases of intense literature review and gap analysis the researcher has framed the following objectives of the study:

1. To examine the present Work Life Balance among females working in banks and insurance companies in Punjab.
2. To identify the factors that enables or constrains the performance of working females in both personal and professional roles.
3. To examine the problems relating to Work Life Imbalance among working females.
4. To recommend policy measures regarding Work Life Balance among working women.

3.1 Area of the study

The area of the study is restricted to females working in Punjab. The study will be based on the information gathered from female working in Banks, Insurance companies, present in Punjab. Punjab is distributed in Majha, Malwa and Doaba region and two big 2 big districts from each of these region is selected. That makes 6 districts in total , from these 6 districts 75 respondents from each district is selected making 450 respondents in total. Out of the total data 227 are from banking and 223 are from insurance.

The banks selected for the study were SBoP Bank, ICICI Bank, HDFC Bank and Punjab National Bank. On the contrary the insurance companies considered were LIC of India and ICICI Lombard.

Stratified random sampling technique will be used to make the selected sample more representative.

3.2 Hypothesis Testing

H₀₁: There is a significant relationship between personal variables (age, income, marital status) and work life balance of working females.

Demographic factors like age, income, marital status have a very significant relationship with work life balance of working females. Referring to table 4.6. The demographic factors taken are respondent's age, income and marital status. It can be very clearly seen from the table that work life balance among females working in bank and insurance companies has a direct co relation with income, marital status as well as education but a low relationship with age. There is a high level of correlation i.e. 88 percent among the females which means that with higher education the level of satisfaction is increasing.

This proves that there is a significant relationship between personal variables (age, income, marital status) and work life balance of working females. And hence the **Hypothesis is accepted.**



H₀₂: There is a significant relationship between family variables (family size, spouse profession, family support, family responsibility and age of children) and work life balance of working females.

Family variables like family size, spouse profession, family support, family responsibility and age of children have a significant relationship with work life balance of working females. Referring to table 4.9 explaining the total Variance of dependent variables by independent variables, it can be seen that this factor explains about 21 percent of the variance in the dependent variable i.e. work life balance of working females. It was observed that most important factor which emerged out of the analysis is personal and family life satisfaction. The respondents feel that it helps the respondent to be stress free and take decisions in personal and professional life. Getting help and co-operation from their family members for cooking and serving a balanced, healthy diet also improves the motivational aspect of women employees working in banks and thus lead to a balanced work and life.

Thus it can be said that there is a significant relationship between family variables (family size, spouse profession, family support, family responsibility and age of children) and work life balance of working females. And hence the **Hypothesis is accepted.**

H₀₃: There is a significant relationship between work domain variables (organization position, nature of job, policies of organisation, and years of service, work schedule, and support from colleagues) and work life balance of working females.

The next significant factor explaining the variance in the dependent variable is office related knowledge and support. There is a significant relationship between work domain variables (organization position, nature of job, policies of organisation, and years of service, work schedule, and support from colleagues) and work life balance of working females. Referring to table 4.9 explaining the total Variance of dependent variables by independent variables, it can be seen that this factor explains about 9.36 percent of the variance in the dependent variable.

It is very evident from the factor analysis that women employees working at the bank specifically at a middle and higher level expect to receive adequate training when new systems are introduced in the organization. Similarly all the employees should be treated equally if they request assistance with work and family related matters. The employees who have good work life balance claimed to have good quality of relationship with their seniors.

Thus it can be said that there is a significant relationship between work domain variables (organization position, nature of job, policies of organisation, and years of service, work schedule, and support from colleagues) and work life balance of working females. And hence the **Hypothesis is accepted.**

H₀₄: There is a significant relationship between healthy work life balance and stress and concentration at work place.

There is a significant relationship between healthy work life balance and stress and concentration at work place. Referring to table 4.9 explaining the total Variance of dependent variables by independent variables, it can be seen that this factor explains about 12.83 percent of the variance in the dependent variable. Due to privatization and increasing pressure the insurance company's employees have lot of pressure? Also the bank employees of private banks



said that there is no time to go home. These activities increase the pressure and disturb their work life balance.

The office politics add to the woes. It was observed that the offices where there is relatively less politics have a better work condition as compared to others. Thus it can be said that there is a strong and significant relationship between healthy work life balance and stress and concentration at work place. And hence the **Hypothesis is accepted**.

H₀₅: There is a significant relationship between healthy work life balance and productivity and job satisfaction.

The next very important factor is appreciation in job or recognition in the job. There is a significant relationship between healthy work life balance and productivity and job satisfaction. Referring to table 4.9 explaining the total Variance of dependent variables by independent variables, it can be seen that this factor explains about 6.75 percent of the variance in the dependent variable. Also in the correlation table 4.6 the demographic factors taken are respondent's age, income and marital status. It can be very clearly seen from the table that satisfaction has a direct co relation with income, marital status as well as education but a low relationship with age. Most of the respondents especially in the private sector bank and companies said that they feel satisfied with the recognition they get for good performance of work. Whereas some of the bank employees of private banks said that they have to tolerate the hard words of the boss if targets were not met in time. Most of them also claimed that they feel very happy and satisfied if they get high degree of respect and fair treatment from their boss. Some of them even claimed that to be a good performer they are ready to get criticism or appropriate feedback regarding my work performance from my superior.

Thus it can be said that there is a significant relationship between healthy work life balance and productivity and job satisfaction. And hence the **Hypothesis is accepted**.

3.3 Correlation Analysis

Correlation analysis is a method of statistical evaluation used to study the strength of a relationship between two, numerically measured, continuous variables. The following Fig 1 shows the correlation analysis of the demographic variables and some of the other significant variables of the study impacting the work life balance like working hours, financial targets etc. The demographic factors taken are respondent's age, income and marital status. It can be very clearly seen from the Fig 1 that satisfaction has a direct co relation with income, marital status as well as education but a low relationship with age.



	Satisfaction	Age	Education	Income	Marital Status	Work life balance	Financial Targets
Satisfaction	1	0.262	0.051	0.008	0.076	0.084	0.016
Age	0.262	1	0.03	0.006	0.082	0.01	0.019
Education	0.051	0.03	1	0.323	-0.018	0.88	0.002
Income	0.008	0.006	0.323	1	0.032	0.29	0.018
Marital Status	0.076	0.082	-0.018	0.032	1	0.024	0.02
Worklife balance	0.084	0.01	0.88	0.29	0.024	1	0.095
Financial Targets	0.016	0.019	-0.002	0.018	0.02	.095*	1

Fig 1: Correlation analysis of the demographic variables and some of the other significant variables of the study impacting the work life balance

3.4 Observations about the Banking and Insurance sector deduced from the study

- After doing the study on the facets of work life balance of women working in Banking and insurance sector it can be said that:
- Human Resource department is in dire need of professionalism. The existing banking industry has to redraft its HR policies for its women employees in regard to work life balance.
- Employee welfare' is wrongly and directly perceived as 'work life balance'. The outcomes of employee welfare like employee satisfaction and growth are treated as direct impact of work life balance by all the bank personnel.
- Employees and the Top Management of Banks in India are aware and acknowledge of, the presence/absence of work life balance in their personal and professional lives, but majority of them due to various reasons, avoid taking corrective actions to prevent a state of imbalance.
- Considering the current scenario of being tuned to a work life of 24/7, the term 'work life balance' itself needs a facelift and may now be re-christened as 'work life integration'.

3.5 Present Work Life Balance situations of the respondents

Women employees working in banking sector and insurance companies were selected for the study. Factors of life-work balance and factors of work-life balance are analyzed in depth in the previous chapter. Important aspects of factors of life-work balance and factors of work life balance were analyzed. Influence of demographics on life-work balance and work-life balance were explored. Relationships between personal life satisfaction with life-work balance and relationships between work life satisfaction and work-life balance were established. A high level of correlation was found between education and satisfaction. Where as a very weak relationship was observed between age and work life balance. It is clear from the relationships that the young female employees of bank and insurance organizations have a feeling of unrest as they are not satisfied, where as the older employees feel more satisfied. There is a weak



relationship found between financial targets as well as WLB. This is found especially in banks and insurance employees of private banks. Other than this these respondents also claimed two problems i.e. office politics and office timings.

3.6 Factors that enables or constrains the performance of working females in both personal and professional roles.

The type of family an employee represented did not much affect work life balance. However, in the overall WLB scores, the nuclear families have scored slightly better to joint families, especially in the case of social needs. This may be due to the fact that with lesser responsibilities of additional family members at home, the nuclear family may find more time and energy to socialize than the joint families who may not have the luxury of additional time and energy after office hours to socialize due to their family commitments at home.

Marital status of employees did not affect work life balance. However, the unmarried showed marginally higher mean scores compared to others especially in aspects Team Work and Compensation and Benefit. Being singles, these employees may find the work place the best opportunity to fulfill their networking needs and with no other additional responsibilities on the personal end were high on work life balance with respect to their spending habits.

Employees across all the income brackets experienced work life balance. However, those in the highest bracket of income i.e. Twenty lacs and above, were slightly higher in their work life balance compared to others in the aspect of Compensation and benefit. This may be due to the sheer fact that with higher positions come higher pay packages leading to higher work life balance. At the same time the same income bracket was lowest in the aspect of Time Management indicating that there exists time paucity in this income group. This also indicates that senior employees will have more responsibilities, because of which they are unable to work by the clock or manipulate timings and hence their work life balance with respect to time management is low.

Significant difference was found in the co-relation amongst different role satisfaction needs. It was observed that there was a significant positive correlation between Achievement need and Influence need. In order to be competitive one needs to be focusing on developing people. Similarly, to be impactful one needs to exhibit excellence. Influence needs and Affiliation needs complements each other; personal relationship and friendship certainly aid to expand influence on the team. Concern for others and concern for relationship are very close aspects and thus the high correlation between Extension needs and Affiliation needs, is also justified.

The overall role satisfaction scores are significantly high in females compared to males. The females appear to be enjoying the recognition they receive at work, a sector dominated by males. This may be because of the strong feeling that their efforts and hard work at home seldom get recognized and appreciated. When they receive recognition at work, however insignificant it is, they value them very high. On the contrary when men receive this same recognition and achievement at a lower level, it is not valued much as this may not make much difference to them amongst their peers and colleagues.

The findings of this study confirmed that in spite of more women going out to work, there has been little change in patterns of household responsibilities. However, it was found women still primarily take care of domestic tasks, irrespective of their employment status. So, many women



employees continue to face difficulties in balancing these two forces. The findings also reflected that there existed a positive association between job satisfaction, organizational commitment and career accomplishment.

In a male dominated culture like India's where majority of laws too, support men, there is long way to go for women to look at 'equality' in life with respect to roles, be it professional or personal.

3.7 Problems relating to Work Life Imbalance among working females.

In the present situation, due to many changes occurring in the work place and family systems, a vast majority of women are finding it difficult to achieve a desired Work-Life Balance. In comparison with men, women have more responsibilities at home. While doing the study many of the women employee said that they are expected to work equally at home as well as in office. The respondents with joint families reported different set of problems where as the nuclear families face different challenges. The respondents with joint families are expected to come home early and take charge of family responsibilities. They do not appreciate late working and specifically on Sundays or public holidays. The kids are taken care by the families but the food and other stuff has to be taken care by them. Nuclear families on the other hand are more independent and lesser expectations but they have to take care of food, kids as well as other house hold chores. Most of the women respondents claimed that there husband is helping them at home but child care is a challenge for them.

Respondents also feel that the bank and other public holidays have been reduced and they are overloaded with the work. Not only this, due to computerization of banks the staff members per branches has been reduced and work load had been increased. The private bank employees on the other hand complained that they have been given by the monthly targets by the bank to open up new accounts, mutual funds and sell insurance.

Besides that there is a lot of back bitching and office politics. There is lot of favouritisms in promotions and other small things like leave sanctions etc. Leaves were also one of the biggest problems of respondents of private sector bank employees. They said that their bosses denied leaves to them most of the time and not only this, if there is an emergency or medical reason of them or their small kids, the managers cut their salaries in the name of leaves without pay. All these things add to pressure and lead to work life imbalance

There is no job security of women employees and employees in general in private banks and insurance companies. On the contrary there public counterpart did not complained much of their job security. Due to stiff competition and lesser no of jobs in the market the employees of private banks and insurance companies have to undertake difficult roles , which effect their work life balance.

IV. SUGGESTIONS

4.1 Suggestions to Women Employees

Know Your Priorities: Working women should identify and set goals for work and family, they should clearly find out the effective ways to achieve them. This will help them to plan and manage their daily time schedules efficiently. It is important that they should avoid distractions



and multi tasking as it take off their lot of energy. One should rank and prioritize its activities hence giving each task full concentration and time.

Create your Boundaries: Set fair and achievable boundaries for ones work at office and life at home and also share them with your family, friends, relatives, colleagues and boss. This will help to develop a stronger habit of resilience as explained by the career expert Robert Brooks to achieve a greater sense of control over their lives one needs to be more resilient as compared to the reactive people who are said to be more prone to high stress and weak work life balance.

Take Care of Yourself: One should never allow their mind, body and soul to suffer because of work either at office or home. For higher productivity one should possess a healthy body and healthy mind. Regular healthy food habits, exercising and practising yoga, complete 8 hour sleep will keep the body fit, full of energy and high stamina, fresh stress less mind, good immune system making them more efficient. Moreover no involvement in usage of alcohol, drugs, tobacco helps to lessen the stress as regular intake of these substances increases the stressed state and gives health problems.

Learn to say No: Saying No is also sometimes good. Don't act to be superwomen always. If additional activities does not align with your set goals and priorities or does not fit in your planned schedule don't stress yourself in accepting it say NO.

Leave work at Work: Never carry office work back home. When you are constantly occupied with the office task you might believe yourself to be committed employees but in reality you are distracting yourself from your personal relationships and moments outside the work where you need to be fully engaged.

Spend Time with Your Partner: Remember to nurture your relationship with your partner, who will often be the number one person by your side. It is usually the partner who gets neglected because of the work at office and at family and it becomes important for an individual to have certain personal outings so as get more close and rejuvenated at personal life front.

Add Something you Love : When work cumbersome , it is advisable to add any activity or task which would refill your energy and create happy state of mind .like cooking your favourite dish , doing gardening , going out for movie with friends etc .Theses small activities act as strong mood elevators .

Use technology to help you Remember : Start putting reminders of birthdays, anniversaries , parent teacher meeting , Doctor visit , social meeting etc , as these small things do matter in building a strong social ties with family , friends , relatives , children , spouse , hence technology acting as a sure way to help.



4.2 Suggestions for Employers:

Work Life Balance Cells: The banks are advised to establish a Work life balance cell at their branches in order to analyze the level of their employees' expectations and perception on the work life balance concept. Then only they can ensure the well being of to their employees and try to maximize the employees' satisfaction. Since the banks are facing high competition in the banking industry, in order to increase the productivity and morale of the employees, the banking authorities are advised to focus on the main key dimensions of work life balance.

Training Programmes :The women employees of private banks have less satisfaction towards their work and feel less comfortable with the work life balance policies. These banks can list out the work life balance policies and make them to have clarity in the policies. They can conduct training programs to understand them properly by creating healthy and communicative work environments so that their satisfaction towards work will get increased. Women employees should engage themselves in their learning process and they may acquire knowledge to develop themselves. By this continuous learning process they may ensure Psychological wellbeing. Regular health check-up could be arranged by the banks to ensure the physical well-being of the employees.

Counselling cells: It is well said and read that counselling is one of such service which can definitely help individual manage themselves. Professional Counsellors can help employee in utilising their core competencies. It can create greater synergy in organisational learning and personnel development. Employees self awareness regarding their thinking patterns and behavioural tendencies are increased through counselling hence making them more effective both as individual and an employee.

Financial Rewards: If the employee is made to work overtime or given extra responsibility then the pay should also be increased accordingly as financial rewards will help to compensate for work life conflicts and poor work life balance.

Exercise Access: The organisation should have on site facility of gym as exercising is one of the most positive ways to reduce stress. As women employees have family responsibilities to be carried out after work the time limitations make it important for the organisation to provide them with such facility at work place or could offer employees a membership discount at local gym. Those who eat healthy and exercise are less prone to illness and absenteeism leading to effective management at home and work

Childcare Services: As a parent, the childcare responsibilities do not stop even when you leave for work in the morning .Women cannot fully concentrate on her work leaving back her child back home with no proper care . It is advisable that employers should consider in creating a family friendly environment in the organisation. Onsite childcare facility like crèche should be provided which could minimize the stress of the mother.



Leave facility: Offering maternity/paternity leave to new parents. Generous leave facility, both with or without pay in case of family urgency should be considered as much as possible.

Job Sharing: Banks should introduce job sharing option in which full-time post is split across two workers who agree on working hours decided in between them and career breaks (paid/unpaid).

Promote Awareness: The employees should be made aware of the various work life balance policies existing in the organization. The top management should promote work life balance information and encourage the middle level and lower level staff to follow the same.

Recognition and achievement: Appreciation in job or recognition in the job is the next very important factor which affects work life balance according to the study. The research suggests that there is a significant relationship between healthy work life balance as well as productivity and job satisfaction. It can be very clearly seen from the tables of the study that life satisfaction has a direct correlation with income, marital status as well as education but a low relationship with age. Most of the respondents especially in the private sector bank and companies said that they feel satisfied with the recognition they get for good performance of work. Especially various banks have come up with best employee of the month. Best overall performer etc. which boost the employee morale.

Restricting Hours Worked: It implies that the women should not work for their job commitments once they leave the work place. The working hours should be clearly restricted as number of the hours per week required to be allocated to an individual. No telephonic calls, no emails etc should be shared after the office hours.

Promoting breaks in the work day: Regular tea break, rest breaks, lunch time should be provided in order to cut down the stress. As both the banking and insurance jobs is more of sitting job, it requires employees to take short intervals to keep a check on their stress and productivity levels.

Offering flexible hours: By allowing employees more flexibility in what hours they work in a given day, employees can better manage their time around all obligations. Some companies are even going for flexible work weeks in which employees can work 4 longer days and take a 3-day weekend every week. If this is too much, consider that flexible hours could even mean allowing employees to make up hours lost to personal appointments or errands, so they do not need to take time off to accomplish these things. Flexi-time - The basic challenge in banking is that the bank cannot adopt the complete flexi time working system. But this option has been recently adopted by RBI, which has introduced the term called 'crucial four hours' during which every employee should be present in office, remaining four hours according to their own choice they can choose. This can very well be implemented in other banks as well.



Family Vacation: One of the best ways to boost the morale of the women employees is to make it compulsory for them to take a family vacation once in a year for 4- 5 days. If possible the organization should sponsor some part of the trip also.

4.3 Suggestions for Government

1. Promote a realistic work-life culture amongst employers.
2. Creating and strengthening an accurate and authentic data-base on women workers.
3. Nomination of a work-life balance inspectors
4. Role of Government in protecting employees from long hours of work.

V. CONCLUSION OF THE STUDY

- This research study was done with the aim to figure out the key issues responsible for the imbalance in the work life balance of women. It also had an objective to find out various strategies and policies that can be drafted by the government and the organisations to facilitate betterment in their lives without the compromising societal and cultural obligations of women. In addition the project was also aimed to incorporate the concepts of management with the concept of sociology, psychology and economics. The study was also an attempt to explore the proponents of women in the field of WLB concept in order to educate the society as a whole about the dual responsibilities of women.
- It makes intuitive sense that offering work-life balance practices would attract individuals to an organization, and that using these practices would result in improved employee attitudes and behaviours within the organization.
- It was seen that the challenging working environment in Banking and Insurance sector and multiple responsibilities of the women at home and society is making the life of the working women more complicated. Work life conflict is a serious problem that has a great impact on workers, their employers and communities. The Banking and Insurance job requires more time to be spent at work and this act as one of the strongest job factor affecting the work life conflict other reasons include job security , support from supervisor , co-workers, work overload, role conflict etc.
- It is observed as well as recorded that the implementation of government policies, especially with respect to promotion, leaves and other benefits are exactly not followed as stated in HR manuals. Overall the women employees working in banking and insurance companies have a moderate level of work life balance. But given good amount of family and peer support they perform well both at domestic as well as work front.
- Self management is important for female employees to control their own behaviour and expectations regarding work life balance. In order to achieve happy balance the working women needs to find ways to connect and integrate work and personal life.



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