



Work Life Balance with Special Reference to Public Sector Bank Employees in Karnataka

Ashwini.S

Research scholar, Department of Studies in Commerce, Post Graduate Centre, Hemangotri, University of Mysore, Hassan – 573211

Dr. M. Kumaraswamy

Faculty, Department of studies in Commerce, Hemangotri Post Graduate Centre, University of Mysore, Hassan 573211

ABSTRACT

In terms of Indian context, the concern over Work-Life Balance is gradually becoming a common talk. Each role an individual play, whether personal or professional have different set of demands. Multiple problems are faced leading to complexities in managing the individual, the family, the organization and the society. present research study, deals with Work-life Balance of the banking employees in order to determine the level of their Work Life Balance which is having very high importance on their total well being and hence their productivity and entire business growth. Work Life Balance is all about people having a measure of control over when, where and how they work. It is achieved when the individual's right to a fulfilled life inside and outside paid work is accepted and respected as norm, to the mutual benefit of the individuals, business and society. Striking a balance between professional and personal commitments is a common dilemma for many of today's workers.

KEYWORDS : Work life balance, Chi square test, Bank Employees

Introduction

The term "Work Life Balance" is coined in 1956, although its usage in everyday language was sporadic for a number of years. Interestingly, Work-life programmes existed as early as 1930s. Before World War, the W.K.Kellogg Company created four six hour shifts to replace the traditional three daily eight – hour shifts and the new shifts resulted in increased employee morale and efficiency (Lockwood, 2003). Most recently, there has been a shift in the workplace as a result of advances in technology. As Boswell and Olwan- Buchanan stated, "increasingly sophisticated and affordable technologies have made it more feasible for employees to keep contact with work". Worklife Balance has important consequences for employee – attitude towards their organizations. A balance between work and life is supposed to exist when there is proper functioning at work and also at home. The concept of Worklife integration is an emerging practice in today's current corporate world.

Prior to 1969 the Indian banking system was dominated by private ownership. A large part of the banking system was brought under direct government control in 1969. Nationalization of banks brought with it a shift in focus towards optimizing social benefit and spatial coverage of banking services with commercial viability only as a sustenance factor. For improvement of banking sector efficiency, the RBI has constituted committees from time to time. Indian banking is currently undergoing changes with an accent on flexibility, transparency, efficiency and profitability of the system. In view of hectic work schedule and heavy workload, banking employees find it challenging to strike work life harmony. In other words the conventional domestic obligations cast additional strain on employees. Besides the employees across the bank have to be away from the family on account of official meeting, inspection, assignment, etc.. This widens the gap in the relations between the employees of the bank and the family members. All the inconvenience and discomfort suffered by the employee of banks in their professional journey as cited above have the potential to influence the work efficiency of the subjects thereby striking the quality of work performance.

Theories of Work family Conflict:

Work Family Conflict can emanate from two major aspects of the Work / Family interface. Factors associated with the time requirements to perform work and family roles and the psychological carryover of gratification or strain from one role domain to another.

Segmentation theory is based on the assumption that since energy and time are limited, resources taken up in one role mean that the other role is neglected.

Spill over theory is based on carryover of attitudes from one role to another.

The Compensation theory states that if individuals are not satisfied in one role they will seek satisfaction in the other role.

Identity theory states that individuals have various roles which are expected to fulfill due to their gender or status in society.

The theory of Role balance explains that the amount of employment which one receives from all ones roles affects the perception that one is able to balance ones role more effectively. An imbalance would be if one gave up a job promotion in order to spend more time with one's family and the person feel that they lost out due to this promotion.

Table.No.01

DIFFERENT PHASES OF WORKLIFE BALANCE ISSUES

Particulars	THE MACHINE AGE	THE INDUSTRIAL AGE	THE NETWORK AGE
Work Life Issues	Work & Family were two independent domains.	Work started spilling into family time and was often carried home.	Work days span 24 hrs, with brief intervals for non-work activities.
Time Issues	Traditional roles with men working and women working care of household chores.	Dual career couples with both men and women working but women still lending the household work.	Dual Career couples with men & Women working as well as attending to home chores.
Support	None	Availability of help like baby sitters, crèches, old age homes and maids.	Hands-Free executives support firms that provide services as diverse as managing the laundry and the kinds homework.

Source: Business Today.

Benefits of Work life Balance:

The employees and employers need to manage well both their both personal and job related stresses. If this strategy is managed well then it can surely reap the following benefits:

EMPLOYER'S BENEFIT

- a) There will be a reduction in Absenteeism rates and lateness.
- b) Work life balance paves a way for increased employee morale and commitment.
- c) It helps in reduction in stress and improved productivity.
- d) It leads to the attraction of Skilled Employee.
- e) The policies of work life balance assists to decrease in Employee Turnover.
- f) It provide for Lower Recruitment and Training Cost
- g) It increases Return on Investment as Employee Stay for a Longer period.

EMPLOYEE'S BENEFIT

- a) Work life balance policies provide the ability to manage work and Individual commitments.
- b) It leads to improved personal and family relationships.
- c) It guides to have increased focus, motivation and job satisfaction knowing that the family and work commitments are being met.
- d) It leads to less distraction.
- e) Paving a way for high morale and motivation
- f) Directs in increased in job security due to organizational support through worklife balance policies.

REVIEW OF LITERATURE:

Worklife Balance brings greater influence to all aspects of life. Employees work better when they do make time for family and personal interests. Thus, the issue has become pertinent not only in India but has become major issue of concern for all kinds of Industry worldwide. Lot of work has been done by researchers in order to explore the ways to maintain proportionate balance between work and life. Some of the research review are as follows.

Guek et al (1991), indicated that women reported more work interference in family than men, despite spending about the same number of hours in paid work as men. Although women spent more hours in family, they reported some level of interference in work.

Carmeli (2013), examined the extent of which senior managers with high emotional intelligence, employed in public sector organizations develop positive attitudes behavior & outcomes. Results show senior managers who had high emotional intelligence were more likely to be effectively control work-family conflict than those who have low emotional intelligence.

Alan Felstead (2007) in his research on "opportunities to work at home in the context of Work-Life Balance" finds work-life balance & Family friendly employment is much in vogue among politicians and business leaders.

Skinner and Pockock (2008) investigated the relationship between Workload, work schedule control, work hours and their fit with preferences and work life conflict among full time employee N=887). It was found that the strongest association with work life conflict was demonstrated by work overload followed by work schedule control and work hours fit. Time Based work life policies, procedures and interventions were found necessary but not sufficient, for addressing work life conflicts.

Sundar, Sundarraj, Ashok kumar (2011), indicated that despite job security and strong welfare measures protect in private sector banks and opportunity for qualification upgradation by women employees it is the fear of promotion that keeps the women folk to continue to languish in lower cadres but the plight of women folk in new generation banks is different in that they do not have a job security and their pay is performance linked. Study revealed that women executives in Private sector banks are found to be more knowledgeable about work, maintain a cordial relationship with customers and have positive attitudes towards work.

Modi, Chima (2011), examined the extent to which Work Life Balance policies and practices are a reality for employees in Banking Sector. The study also examined if there were any barriers and reasons for mutual adoption of Worklife balance policies in Nigerian Banking sector. The study suggested an urgent need to communicate clearly the banks WorkLife Balance policies and practices to its employees, to raise

awareness further and improve the knowledge and understanding of relevant policies.

Shariq Abbas, Vandana Premi (2011), tried to look at the awareness, attitude perceived importance and formalization of WorkLife Balance policies in Banking sector, both Private and Public sector banks. Findings suggest that employees perceive flexible working arrangements as most important WorkLife balance policy; nonetheless say the perceptions towards the implementation of Work life balance in their organizations are negative. The study also revealed that the extent formalization of work life balance policies in Public and Private sector banks had no written documents for the same in both the systems.

Lalaita Kumari (2012) in her study emphasized that each of the work life Balance factors on its own is a salient predictor of job satisfaction and there is significant gap between male and female respondents with job satisfaction with reference to various factors of Work life balance. The result of the study had practical significance for human resource managers of especially banks to improve staff commitments and productivity along with designing recruitment and retention of employees.

Vartha Raj & Vasantha (2012) studied the WorkLife balance of working women in service sector. They specified that the ultimate performance of its employees which in turn depends on numerous factors. The relationship between personnel and professional life can be achieved through emotional intelligence. Better emotion management is necessary in order to accomplish objective of life.

Gururaja, Umesh Maiya, Elsa Sanatombi Devi, Anice George (2013), conducted descriptive Survey among 67 nursing faculty towards their perceptions and attitude towards Quality of Worklife showed that majority 58(86.57%) experienced well balanced Worklife, 9(13.43%) expressed moderately work-life and none of them rated under poor work life balance. Data regarding job satisfaction showed that majority 35 (52.24%), had moderate job satisfaction and 32 (47.76%) had high job satisfaction. The correlation between Worklife balance and job satisfaction showed positive correlation ($r=0.77$) which can be inferred saying that high quality of Worklife balance will improve job satisfaction.

OBJECTIVES OF THE STUDY

1. To study the major factors influence on the Work Life Balance of Bank professionals in the present day context.
2. To analyze the challenges associating with balancing of professional and personnel life of the bank professionals.
3. To study the negative effects on banks employees due to improper management of work life balance.
4. To suggest strategies to sustain a healthy Work life balance to keep the bank professional in the changing environments.

RESEARCH METHODOLOGY:

The present paper would be essentially an empirical research focusing on the bank employees working in public sector banks of Mysore. However, both primary and secondary data would be used for the purpose of this study.

The research work is erected on the basis of primary data and secondary data. An effort is made to collect actual data about the "Work life balance among the public sector banks employees". For this purpose a structured questionnaire was administered to the samples of respondents.

The research work is based on secondary data as well. Literature, reports, statistical figures and such other were collected from books, journals, research papers and other published and unpublished documents of both national and international standard. Collected from publications, such other related documents collected data and observed facts were subjected to statistical and mathematical analysis.

HYPOTHESIS:

H1 "There exists difference in Work Life Balance among employees working in Public Sector Banks."

Table No.2
DEMOGRAPHIC PROFILE OF EMPLOYEES

Particulars	Category	Frequency	Percentage
Gender	Male	90	53
	Female	80	47
Age	<25 years	34	20
	25-35 years	53	31
	35-45 years	30	18
	>45 years	53	31
Marital Status	Married	112	66
	Unmarried	58	34
Dependents	None	12	07
	One	19	11
	Two	90	53
	>2	49	29
Cadre	Managerial	73	43
	Non Managerial	97	27

Source: primary data.

Chi Square Analysis

Table.No.3 Worry about when actually not at work

Opinion	O	E	O-E	(O-E) ²	(O-E) ² /E
Never	17	42.5	-25.5	650.25	15
Sometimes	90	42.5	40.5	2256.25	53
Often	51	42.5	8.5	72.25	2
Always	12	42.5	-30.5	930.25	22
Total					92

$\chi^2 = 92$, Degrees of freedom = 4-1=3, Table value = 7.815

The Chi Square value radically shows that opinion of the respondents was significantly different on asking about worrying about work when actually not at work.

Table No.4 Feel about amount of time spent at work

Opinion	O	E	O-E	(O-E) ²	(O-E) ² /E
Very unhappy	12	34	-22	484	14
Unhappy	44	34	10	100	3
Indifferent	78	34	44	1936	57
Happy	24	34	-10	100	3
Very Happy	12	34	-22	484	14
					91

$\chi^2 = 91$, Degrees of freedom = 5-1=4, Table value = 9.488

The Chi Square value is showing that opinion of respondents were totally different in this regard.

Table No.5 Miss quality time with family and friends

Opinion	O	E	O-E	(O-E) ²	(O-E) ² /E
Never	12	42.5	-30.5	930.25	22

Sometimes	97	42.5	54.5	2970.25	70
Often	49	42.5	6.5	42.25	1
Always	12	42.5	-30.5	930.25	22
Total					115

$\chi^2 = 115$, Degrees of freedom = 4-1=3, Table value = 7.815

The Chi Square value preferably shows that opinions of the respondents are significantly differing.

Table No.6 Feel tired or depressed because of work

Opinion	O	E	O-E	(O-E) ²	(O-E) ² /E
Never	17	42.5	-25.5	650.25	15
Sometimes	95	42.5	52.5	2756.25	65
Often	29	42.5	-13.5	182.25	4
Always	29	42.5	-13.5	182.25	4
Total					88

$\chi^2 = 88$, Degrees of freedom = 4-1=3, Table value = 7.815

The Chi Square value entirely shows that opinion of respondents was significantly different and majority of the employees feel tired / depressed because of work.

Table No.7 Factor help to balance work life

Opinion	O	E	O-E	(O-E) ²	(O-E) ² /E
Holiday/ paid time off	48	34	14	196	6
Job sharing	32	34	-2	4	0
Careers breaks or Sabbaticals	15	34	-19	361	11
Time off for family engagements	22	34	-12	144	4
Flexible timings	53	34	19	361	11
					32

$\chi^2 = 32$, Degrees of freedom = 5-1=4, Table value = 13.35

The Chi Square value completely shows that opinion of respondents was significantly different.

Table No.8 Suffer from Stress related disease

Opinion	O	E	O-E	(O-E) ²	(O-E) ² /E
Yes	104	85	19	361	4
No	66	85	-19	361	4
					8

$\chi^2 = 8$, Degrees of freedom = 2-1=1, Table value = 3.841

The Chi Square value shows that the opinion of the respondents was significantly different.

Table No.9 Factors that hinder balancing work and family commitments

Opinion	O	E	O-E	(O-E) ²	(O-E) ² /E
Long working hours	100	113	-13	169	1

Meetings after office hours	53	113	-60	3600	32
Others	17	113	-96	9216	82
					115

$\chi^2 = 115$, Degrees of freedom = 3-1=2, Table value = 5.991

The Chi Square value shows that the opinion of the respondents was significantly different on this fact.

Table No.10 Factors help work and family commitments

Opinion	O	E	O-E	(O-E) ²	(O-E) ² /E
Work from home	37	34	3	9	0
Technology	19	34	-15	225	7
Able to bring children to work	24	34	-10	100	3
Support from colleagues	78	34	44	1936	57
Others	12	34	-22	484	14
					81

$\chi^2 = 81$, Degrees of freedom = 5-1=4, Table value = 9.488

The Chi Square value shows that the opinion of the respondents was significantly different on this fact.

Table No.11 Able to balance Work life

Opinion	O	E	O-E	(O-E) ²	(O-E) ² /E
Strongly agree	36	42.5	-6.5	42.25	1
Agree	49	42.5	6.5	42.25	1
Disagree	34	42.5	-8.5	72.25	2
Strongly disagree	51	42.5	8.5	72.25	2
					6

$\chi^2 = 6$, Degrees of freedom = 4-1=3, Table value = 7.815

The Chi Square value shows that the opinion of the respondents was significantly similar on this fact.

Table No.12 INFLUENTIAL FACTORS ON WORKLIFE BALANCE

OPINION	χ^2	Table Value
Worry about when actually not at work	92	7.815
Feel about amount of time spent at work	91	9.488
Miss quality time with family and friends	115	7.815
Feel tired or depressed because of work	88	7.815
Factor help to balance work life	32	13.35
Suffer from Stress related disease	8	3.841
Factors that hinder balancing work and family commitments	115	5.991
Factors help work and family commitments	81	9.488
Able to balance Work life	6	7.815

Testing of hypothesis:

The table 12 presents the influential factors affecting with Work Life Balance revealing that there exists difference in Work Life Balance among employees working in Public Sector banks. According to the above table the factor of 'Missing Quality time with family and friends' ($\chi^2 = 115$ with table value of 7.815) is an emphasizing factor. Accordingly, employees have opined that the 'Long working hours' ($\chi^2 = 115$, Table value 5.991) and 'Meetings after working hours' are the factors which

are hindrance to manage the commitments embossed by Work & Family. In this backdrop it can be interpreted that though it is a internet arena Banking is still a stressful job with tedious long working hours. Supporting to this most of the employees opined ($\chi^2 = 92$, table vale = 7.815), that they actually worry about work even when not at desk. It reflects that the employees work under pressure. Accordingly, most of the employees feel 'Indifferent' ($\chi^2 = 91$, Table Value 9.488) about the amount of time spent @ work. Even the employees of the bank consider that they feel tired and depressed ($\chi^2 = 88$, table value 7.818) due to work pressure. Simultaneously employees sense that the 'Support from Colleagues' and 'Work from Home' are Supportive factors ($\chi^2 = 81$, Table value 9.488) that helps work & family commitments. As a bankers job is more related to strain, the employees mentioned that ($\chi^2 = 88$, Table Value 3.841), they suffer from stress related diseases like anxiety, Hypertension, Frequent headaches and others.

All the above statistical figures are clearly indicating that there exist differences in Work life Balance practices among employees working in Public sector banks.

Some of the major findings:

- About 53% of employees stated on the record they were worried about work when actually not at working inside the bank premises also.
- More than 50 % of employees express that, they feel indifferent about time spent at working inside the banks it all depends on works.
- Nearly 57% of the employees expressed that they miss valuable time with family and friends even after the bank normal working hours due to completion of all the works on the same day itself under CBS.
- 56% of the employees opined that they are tired because of work pressure due to changing and challenging global banking environment scenario.
- Stress related diseases like hyper tension, anxiety; frequent headaches are quite common among the bank employees have stated by 61% of respondents working in the public sector banks.
- The most hindering factor for fulfilling work and family commitments is long working hours as 59% of the respondents feel that they were working more than the normal working hours on all the days.
- About 47% of employees revealed that a supporting environment is most prominent factor that helps to fulfill work and family commitments while 21% feel work from home does also matter ,14% of the employees feel that the supporting actor would be 'Able to bring children to work'.
- The employees as per the study feel flexible timings is an absolute factor which helps in dealing with work life commitments, 29% of them feel 'holidays/ paid time-off is an important factor, 19% of them expressed towards job sharing.
- 50% of the employees in banking sector disagreed for being able to manage Work – life balance but, they need time and motivation from the bank management.
- Most of the employees also felt that even the travelling time is a factor that creates imbalance.
- Nearly 37% of the employees take refreshments/ drinks / snacks twice a day, where as 26% of them consume more than twice and 27% of them consume at least once, rest 10% do not consume at all.

Suggestions:

An integral part of every ones lives is their profession. The careers are guided by opportunities and guidelines and responsibilities. There is a need to ensure that these two domains do not work at cross purpose. A satisfied and motivated workforce will act more responsibly not only towards its professional requirements but also towards nature in general. To instill a sense of motivation concept of Worklife Balance is a genuine factor.

- Initially, a formal communication strategy is plays a vital role to create awareness about HR policies among the bank employees working at different cadre at different places, that will not only educate but also create awareness and healthy relationship among the employees.
- Organization, especially Banking Industry involves hectic and stressful jobs therefore Organizations can focus on bringing the Flexible working hours Concept like Flexible Starting time especially for women employee by considering the recommendation of the sixth pay commission, too and also consider the working hours from 11a.m to 5p.m
- Building a rapport between employees and the organizations can

be increased by concentrating more on policies like Job sharing, time off for family engagements, for Social Programmes with family members, inviting family members for Award functions.

4) A supportive environment for employees to bring a congenial relationship can be built by encouraging more tele-work or work from home strategies by strengthening less hour work culture.

5) As the influx of Married women employees in banking profession with dependents is more in number introduction of crèche facilities is most prominent. It is viable tool as number of dual career couples are increasing.

6) Giving Emotional support through counseling services is considered to be the needs factor of today's hectic work force by that, work life balance can be effectively managed with affecting the normal work both inside and outside.

7) There should be a transparency in the reward and recognition system of the organization. This will motivate the employees to work with more commitment and involvement.

8) Emotional Balance is also possible through provision of Training programmes such as Personality Development programmes, Meditation, Exercise and Yoga. The Banking industry can provide a sound Training Programme in this regard.

9) Ensure fairness and consistency in the way than policies that support work life balance are implemented.

10) Banking Industry need to undertake a review of existing policies and improve current practices on flexible working arrangements.

11) Banks can intimate formal counseling Department to understand the workers Work life Balance problems.

12) Initiate and engage discussion with worker using social media to understand their work life balance needs and aspirations.

CONCLUSION

Work Life Balance is thus a dynamic phenomenon. It is not a structure but process leisure and social interaction is as much important as work and career. An effective worker has to continuously juggle around with different priorities and needs of domains of work and life. It is thus summarized as the meaningful daily achievement and enjoyment of four life quadrants; work, family, friends and staff. The work life programmes are an investment for improving productivity, reducing absenteeism and overheads and achieving improved customer service as well as motivated, satisfied and equitable workforce especially for Banking Industry.

Indian Banking system has made rapid strides in network expansion and has undergone a complete and never dreamt transformation in its objectives, approaches and scale of operations. Banks are technology drivers and are catalysts for bringing socio-economic transformation of our country a goal considered hitherto to be outside the Banking arena. Achieving work life balance in the fast phase of Banking system and striking a balance between professional and personal life is a natural challenge for an individual. Organizations through the implementation or by investing on work life Balance initiatives need to give a radical support for its employees for the benefit of Individual, Organisation and Society at large.

REFERENCES

- 1) Bhattacharya. P CEO, The Great Place to Work Institute, India "Attracting and retaining women employees", http://resources.greatplacetowork.com/article/pdf/attracting_and_retaining_women_employees.pdf | 2) Deepti Bhatnagar and Ujjvala Rajadhyaksha. - Work and family roles of Professional Men and Women in India, Indian Institute of Management Ahmedabad, Research and Publication Department, IIMA Working Papers. | 3) Dr. K. Sundar, Dr. J. Sundararaj, Ashok Kumar - "A study on Job Performance of Women executives in Private sector and New generation Private Sector Banks in Pondicherry", *IUEMR* Sept 2011 Vol 1 Issue 4 - ISSN 2249-2585 | 4) Expatriate work-life balance survey International Survey of Work-life Balance policies 2001 New York: Industrial Relations Counselors, Inc., | 5) Gautham Ramnath, Worklife balance - Dissertation by SDM Institute for Management Development | 6) Gunavathy J S "Work-life Balance interventions prevalent in the Indian industry" * South Asian Journal of management VOLUME 18J 2 7 NO. 2 | 7) Jyothi Sree V & Jyothi P "Assessing WorkLife balance: from emotional intelligence and role efficacy of career women", case study - Advances in Management VOL.5 (6) June 2012 | 8) Karine Schomer, Ph.D. President and India practice leader Professional women in changing social expectations and best practices for global corporations by change management consulting & training, Ilc | 9) Lalitha Kumari Employees' perception on work life balance and its relation with job satisfaction in Indian public sector banks - *IUEMR* - February 2012-VOL 2 Issue 2 Online-ISSN 2249-2585 Print ISSN 2249-8672 | 10) Maarten Van Klaveren, Kea Tijdens, Melanie Hughie-Williams, Nuria Ramos Martin-An overview of women's work and employment in India decisions for life mdg3 project country report no. 13 university of Amsterdam / Amsterdam institute for advanced labour studies (aias) | 11) Manjari Srivastava "Work place flexibility: implications for developmental opportunities and work family conflicts" - psycho stud - (JULY - SEPT 2011) 56(3): 311-317 | 12) Mordici, Chima "Work life balance practices in banking insights from Nigeria" - SEP, 1, 2011 Publication *Ife Psychologia* | 13) Pooja Pandey, Assistant Professor "Search, sieve, scheme: an exploratory study of work life balance of women professionals in Delhi / NCR for sustainable development National Conference on Emerging Challenges for Sustainable Business 2012 | 14) Ramesh Kumar Miryala* and Nagapriya Chiluka "Work-life balance amongst teachers" the IUP Journal of Organizational Behavior, VOL. XI, No. 1, 2012 | 15) Sanghamitra Buddhapriya Vikalpa "Work family challenges and their impact on career decisions: a study of Indian women professionals" Volume 34 No 1 January March 2009 | 16) Sandhya Anvekar And Meghana Verma Case study - Emotional support and work balance: A Study on Married Women Employees | 17) Santhana Lakshmi.K & Dr. N. Santosh Kumar "Work life balance of women employees - with reference to teaching faculties" in international research conferences contemporary research issues & challenges in emerging economies | 18) Shariq Abbas S M, Vandana Premi "Attitude and perceived importance towards Work-life balance policies: A comparative employee analysis of private and public sector banks -Journal of research in Computer Application & Management Volume no 1 (2001) ISSUE NO 9 NOV ISSN 2231 1009 | 19) Shanthi T S & Dr.K Sundar - A study on work life balance of the women employees in Information Technology Industry- Zenith Intl journal of business economics and management research VOL 2 ISSUE 1, JANUARY 2012, ISSN 2249 8826 | 20) Sophia J. Ali "Challenges facing women employees in career development: a focus on Kapsabet municipality, Kenya" * Mount Kenya University, Eldoret Campus, Kenya, *IUCR*, 2011, Academic Journals. | 21) Susi.S1, Jawaharhari.K2 1- Research scholar, Bharathiar University, Coimbatore Lecturer, Bharathidasan Engineering College, Nattampalli 2- Professor, St. Joseph's College of Engineering, Chennai "Work-life balance : the key driver of employee engagement" - Asian Journal of management research VOLUME 2 ISSUE 1, 2011, ISSN 2229-3795 | 22) Seminar on contemporary issues for corporate growth study on work-life balance in IT sector final report SDM Institute for Management Development | 23) The Kenexa® research institute executive summary • no. 28 employee insight report | 24) Uzoechi Nwagbara "The impact of Work-life Balance on the commitment and motivation of Nigerian Women Employees" (University of Wales, United Kingdom) Indian academy of Management Inaugural Conference, held Atxlr, Jamshedpur, 28th-30th Dec 09. | 25) Vartharaj.V And S Vasantha "Work life balance as a source of job satisfaction an exploratory study on the view of women employees in the service sector. - International Journal of Multi Disciplinary Approach Vol 2 Issue 3, March 2012, ISSN 2231 5780 | 26) Winning the war of Talent in Emerging Markets * Why WOMEN are the Solution - Sylvia Ann Hewlett & Ripa Rashid ; Harvard Business Review Press, Boston, Massachusetts. | 27) Women managers in India challenges and opportunities Centre for Social Research (CSR), 2009 | 28) Work-life balance a tool for increased employee productivity and retention - Lachoo Management Journal, Volume 2, Number 2, July - December 2011. |