



## Challenges in Work Life Balance of Married Working Women– A Study in Selected Indian Banks in Karnataka

Dr. M.  
KUMARASWAMY

Faculty, DOS in Commerce, P G Centre, Hemangangothri University of Mysore, Hassan

Smt. ASHWINI.S

Research scholar, DOS in Commerce, Hemangangothri P G Centre, University of Mysore, Hassan

### ABSTRACT

*Since times immemorial, women have been burdened with work of all sorts all through their lives. From reproduction to all household chores and outside, their role as worker is significant, unique and burdensome. But they are discriminated and exploited all over. But today scenario is changing. Now female workers carry not only the load of domestic work but also carry a significant part of the load of economic activity. Their contribution to economic activity is in fact on the higher side than what is revealed by the different Indian Censuses. Women work force now constitutes a significant percentage of the total work force in any organization today. With major changes in the nature of work and work arrangements, including the increasing numbers of women participating in the paid work force, changes in women's career expectations, the decline of the family wage, the disappearance of the job for life and changes in family formation, the relationship between families and labour market participation has come under considerable scrutiny.*

*The pressure of career and family hits women at the mid-level is especially hard. Mid-level career women face more challenges when balancing work and life, leading to more difficulty in career growth. The difficulty stems from the fact that there is a double push on these career women as they are forced to compete between two competing ideals: of mother and devoted worker. Attracting and retaining women in the workforce is important for a variety of reasons. Care, concern and curiosity are the natural attributes of a woman which are further reinforced by additional characteristics like empathy, flexibility and persistence. For many female, the work life balance is one of life's greatest challenges. While men often feel conflicted between workplace and fatherhood demands as well, women usually suffer from more than their fair share of the burden of balancing family and work life.*

**KEYWORDS : Women Employees, Marital Status, Banking Sector, T-Test**

### 1. Introduction:

Work-Life balance is a broad concept which includes proper prioritizing between career and ambition on one hand, compared with pleasure, leisure, family and spiritual development on the other. It is a key factor which determines employee satisfaction, loyalty and productivity. Globalization, working couples, nuclear families, and technology are some important factors contributing to work life imbalance. Work life balance refers to the effective management of multiple responsibilities at work, at home, and in the other aspects of life. It is an issue that is important both to the organizations and to employees. In the current economic scenario, organizations are hard pressed for higher productivity and need employees with improved work-life balance as an employee with better work-life balance will contribute more meaningfully towards the organizational growth and success (Naithani, 2010). This issue has come to the fore due to multitude of changes in the work place, in employee demographics and in the family sphere. Global labour market is becoming highly competitive and companies are outsourcing to reduce the labour costs. As a consequence, the employees feel impelled to put in longer hours to achieve and possibly exceed the employers' expectations in order to secure their jobs. Thus, the 'long hours culture' and '24/7 life style' has come to dominate the lives of highly educated and skilled professionals and managerial Personnel.

Another change is the entry of women in workforce in a big way, while still continuing with their earlier role of a homemaker. Women are playing a dual role, that of a breadwinner as also a homemaker. It is generally women who take the primary responsibility for child-care and who, in situations of conflict, adjust their working lives to accommodate family pressures (Falkenberg and Monachello, 1990; Ramu, 1989). All this puts an extra pressure on women employees. Nathani and Jha (2009) has grouped factors influencing work and family life spheres into three namely, family and personal life related factors, work related factors and others. Family and personal life related factors include increasing participation of women in workforce, increasing participation of child bearing women in workforce, increasing participation of dual career couples in workforce, increase in single-parent/ single person households, increase in child-care/ elder care burden on employees and health and well being considerations. Work related factor include long hour culture and unpaid overtime, time squeeze, demand for shorter working hours, increase in part-

time workers, work intensification and stress and changing work time. Other factors include ageing population, rise of service sector industries, technological complexity of work, skill shortages, loss of social support network, globalization and demographic shift of workforce. As these changes at the workplace and family are affecting the work life balance of the employees working in various organizations, thus organizations are focusing on this issue.

**2. Concept of Work-life Balance:** Work-life balance doesn't mean equal balance. It varies over a period of time. The right balance for today will probably be different for tomorrow. Work-life balance is a satisfaction and good functioning at home and work with a minimum role conflict (Clark, 2000). The most widely accepted definition of work-life balance is the lack of conflict between the work and family roles (Frone, 2003). However absence of conflict alone will not capture the positive aspects that contribute to the work-family balance. (Clark, 2001) gave a comprehensive definition of work-life balance which uses psychological constructs containing several dimensions of work-life balance. Clark proposed five dimensions of work-life balance: work International Conference on Technology and Business Management March 23-25, 2015 635 satisfactions, family satisfaction, work functioning, family functioning and role conflict. To summarize, it is clearly evident that the various perspectives regarding the work-life balance in the literature although differ from each other; they depict a common definition for work-life balance that is nothing but a successful management and juggling of multiple roles. Choudhary.M (2013) revealed that a consistence rise of working women is measured in India, the need is to create congenial conditions in which women employees can balance work with personal needs and desires. Sandhu H.S et.al(2006) listed some important factors affecting their career are - Harmony in home and office, Organizational support, Family expectations, Parenting effect, Professional skills. Dubey.Set.al(2010) analyzed that personal factors as well as factors at workplace significantly affect the work-life of female employees. Thus organization's efforts with family support can make women balance personal front with professional work. Kumari.Ket.al (2010) and Thriveni & Rama (2012) revealed that demographic variables have significant effect on work-life balance of women like age, income, experience and marital status. Consistent with these results Reddy.N.Ket.al (2010) also found that work-family conflict and family-work conflict to be more among women having eldest child. Mathew.R.Vet.al(2011)

revealed major factors influencing work-life balance of women entrepreneur's in India are Role overload, Dependent care issues, Quality of health, Problems in time management, Lack of proper social support.

In a recent study of the changing workforce, the Families and Work Institute reported that work-life balance was ranked among the most important factors considered by individuals in accepting a new position. Work provides meaning to life. It also provides livelihood. However, life is not just means for work alone. The relationship between work and life has acquired a salient place in the modern society where people are ambivalent about their work and life values. WLB is a dynamic phenomenon. It is not a structure but a process. It is also an individual-based by nature, although there are several common issues across different types of people. In the modern world, people are on a treadmill and find difficult to achieve Work Life Balance.

### 3. Literature Review

The researcher has carried out a review of literature relating to the work life. An attempt has been made to summaries the important studies and works keeping in mind the relevance of the paper study.

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

**Wentling, R.M. (2003)** has shown that the twin roles of women cause tension and conflict due to her social structure which is still more dominant. In her study on working women in Delhi, she has shown that traditional authoritarian set up of Hindu social structure continues to be the same basically and hence women face problem of role conflict change in attitudes of men and women according to the situation can help to overcome their problem.

**Parmar (2010)** "As more women begin to take up jobs outside the home, there is an attitudinal change that is beginning to become noticeable. In the middle classes earlier, women's jobs and incomes were views as supplementary to the man's and therefore not given their due importance. In contemporary times women are frequently as professionally qualified as the men and the incomes they earn are equally substantial. Their working hours as well as the stress and strain of work is in no way less than the man's. Therefore, inevitably, the equations between them are also changing along with the traditional roles they have played. No longer are men and women's roles clearly defined vis-à-vis domestic work and childcare. With the inevitable change of social mores the relationships between men and women are also going to change and perhaps become a little less lopsided than they have so far been

**Lakshmi & Kumar N (2011)**, opines that career women are challenged by the full time work and at the end of each work day in a private educational institution they carry more of the responsibilities and commitments to home. Women reported that their life has become a juggling act as they have to shoulder multiple responsibilities at work and home. Management of educational institutions needs to be conscious of this status of working women to achieve WORK LIFE BALANCE. The article highlighted on issues connected with WORK LIFE BALANCE of women in an educational institution and the factors that determine WORK LIFE BALANCE.

**Sundar, Sundararaj, Kumar (2011)** indicated that despite job security and strong welfare measures protection in private sector banks and opportunity for qualification up gradation by women employees it is the fear of promotion that keeps the women folk to continue to languish in lower cadets but the plight of women folk in new generation banks is different in that they do not have job security and their pay is performance linked.

**Mordi, 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 the mutual adoption of WORK LIFE BALANCE policies in Nigerian Banking Sector. The study suggested an urgent need to communicate clearly the banks WORK LIFE BALANCE policies and practices to its employees, to raise awareness further and improve the knowledge

and understanding of relevant policies.

**Sophia J. Ali (2011)** investigated the challenges facing women in career development in Kapsabet Municipality, Kenya. She found that most of the women employees were dissatisfied with career development programmes and women were discriminated against in career development opportunities. The study recommended that organizations should strive to ensure that career development programmes were set to enhance career development amongst women employees. Top management should also be committed to the career development of women, and organizations should also introduce affirmative action to urgently address career development of women.

**Lalitha 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 a significant gap between male and female respondents with the 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 employees.

### 4. Objectives of the paper as follows:

1. To analyze the challenges linked with balancing professional and personal life
2. To study the relationship between Marital Status and factors affecting Work life Balance
3. To analyze the work life balance of women employees working in banking industry at present.
4. To study the factors affecting on work life imbalance on married women. .

### 5. Hypothesis

H0: "There no difference exists between mean scores of work life balance and marital status of women employees working Banks"

H1: "There difference exists between mean scores of work life balance and marital status of women employees working in Banks"

### 5. Research Methodology

The paper is erected on the basis of primary data and secondary data. An effort is made to collect actual data; the research is based on survey method. The study uses both primary and secondary data. Primary data on the varied dimensions of work life balance were collected through a suitably framed questionnaire. Informal discussions were held with other women workers also to get insights into this issue.

**Sample Size:** The sample size of the present study has been fixed to 150. The respondents were chosen from the from the public and private sector banks with the specific study in Karnataka state. The Simple Random Sampling Technique would be used in order to collect the primary data. The data collected and find out the mean scores of constructs under study frequencies and other measures describing the data were calculated. The sampling distributions were examined for the variables relating to Work life Balance. Likert's five-point scale has been used to measure the attitude and opinions of respondents to determine the factors affecting work life balance. The statistical T-Test was used to test the Hypothesis.

### 6. Data Analysis And Inference

**Work Family Conflict:** Work family conflict has been described by (Kahn et al., 1964) as a form of inter-role conflict in which demands from the work role conflict with demands from the family role. Work to family conflict, occurs when "the participation in a work activity interferes with participation in a competing family activity" (Frone et al., 1997). Work Family Conflict (WFC) takes place when the demands of work come in conflict with the time / attention given to family. Workplace characteristics like the number of hours worked per week, the amount and frequency of overtime required, an inflexible work schedule, unsupportive supervisor, and an inhospitable organizational culture create conflict between the work and family role.

**Family-Work Conflict:** Family-work conflict occurs when family and work responsibilities are mutually incompatible (Greenhaus & Beutell, 1985). Limited definitions of family-work conflict are found in the work and family literature, as a large number of studies have focused exclusively on work-to-family effects (Eby, Casper, Lockwood,

Bordeaux, & Brinley, 2005). Family-work conflict (FWC) is also a type of inter-role conflict in which family and work responsibilities are not compatible. Previous researches suggest that FWC is more likely to exert its negative influences in the home domain, resulting in lower life satisfaction and greater internal conflict within the family unit. However, FWC can have spillover effects and affect an individual's work space. Both WFC and FWC basically result from an individual trying to meet an overabundance of conflicting demands from the different domains.

**Career:** Barriers are significant factors in the career development process and on the onset of such barriers of frequency begins when women are having children Barriers are reinforced throughout women's schooling, college and work and they become more complex over time (Brown and Barbosa ;Stephenson and burge1997). Swanson and Woitke acknowledged barriers could be overcome, although successfully conquering a barrier depend on the type of specific barrier and the individual's personality. Women often perceive barriers and role conflicts as obstacles in their career development process (Albert and Luzzo, 1999; Brown And Barbvosa, 2001, Luzzo And Mc whriter,2001;Stitt-Gohdes ,1997).Inadequate occupational skills,poor academic achievement and lack of transportation were also found to be major reasons women failed to succeed in the workforce. Childcare was another issue women saw as a potential barrier to career success (Brown & Babosa; Stiff-Gohdes) Despite these perceptions by Women findings from recent studies revealed that females showed an interest in a greases numbers of careers and exhibited more gender role flexibility in this career aspirations than males (Francis,2002: Mender and Crawford, 2002: Wahl And Blackharst, 2000).

**Table No.01**  
**Showing Demographic details of the respondents**

AGE	Particulars	Frequency	Percentage
	<30 Yrs	46	30.7
	30-40 Yrs	36	24.0
	40-50 Yrs	49	32.7
	>50 Yrs	19	12.7
	Total	150	100.0
Cadre			
	Managerial	9	6.0
	Non managerial	141	94.0
	Total	150	100.0
Marital Status			
	MARRIED	122	81.3
	UNMARRIED	28	18.7
	Total	150	100.0
Sector			
	PRIVATE	54	36.0
	PUBLIC	96	64.0
	Total	150	100.0
Family Type			
	Joint	77	51.3
	Nuclear	73	48.7
	Total	150	100.0

Source: Primary data

**Table No.02**  
**Showing Descriptive Statistics**

Sl.No.	Particulars	N	Minimum	Maximum	Mean	Std. Deviation
01	WFC1 The demands of work interfere with home and family life	150	2	5	3.07	1.030
02	WFC2 The amount of job takes up make it difficult to fulfill my family responsibilities	150	3	4	3.88	.326
03	WFC3 The job produces strain that makes difficult to family duties.	150	3	4	3.88	.326
04	WFC4 Due to work related duties, there is a need to make changes in plans for family activities	150	1	4	3.76	.739
05	F WFC1 There is a need to put off doing things at work because of demands on time at home.	150	2	4	3.82	.519
06	FWC2 Things that necessitates to do at work don't get done because of demand of family or spouse	150	2	5	2.56	.863
07	FWC3 Family related strain interferes with ability to perform job related duties.	150	1	5	2.41	1.050
08	C1 The relationship with children / dependents suffers because of career.	150	2	4	2.24	.552
09	C2 The career is an integral part of the life.	150	2	4	3.76	.552
10	C3 Rest of the career can be happily spent in this organization itself.	150	2	5	3.31	.677
	Valid N (list wise)	150				

Source: Primary data

**Table NO.03**  
**showing the Mean and Standard Deviation between Married and Unmarried Women Employees**

Marital Status		WFC1	WFC2	WFC3	WFC4	FWC1	FWC2	FWC3	RC1	RC2	RC3
		MARRIED	Mean	3.16	3.88	3.88	3.70	3.78	2.69	2.81	3.6164
	N	122	122	122	122	122	122	122	122	122	122
	Std. Deviation	1.029	.356	.300	.810	.508	.910	1.144	.80500	.87050	1.19501
UNMARRIED	Mean	2.71	4.00	4.00	4.00	4.00	2.00	2.00	3.5714	4.0357	4.0714
	N	20	20	20	20	20	20	20	20	20	20
	Std. Deviation	.976	.000	.000	.000	.000	.000	.000	.79015	.63725	1.05158
Total	Mean	3.07	3.88	3.88	3.76	3.82	2.66	2.41	3.8267	3.7733	4.0467
	N	150	150	150	150	150	150	150	150	150	150
	Std. Deviation	1.030	.326	.320	.739	.519	.863	1.050	.84103	.84462	1.16529

Source: Primary data

**Table.no.04**  
**Showing Independent Samples Test on factors affecting Work Life Balance**

		Levene's Test for Equality of Variances				t-Test for Equality of Means					Ho: Accept / Reject
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference			
								Lower	Upper		
WFC1	Equal variances assumed	.543	.463	2.047	148	.042	.441	.214	.074	.608	Reject
	Equal variances not assumed			2.137	141.918	.038	.441	.207	.024	.658	Reject
WFC2	Equal variances assumed	37.970	.000	-6.187	148	.000	-1.140	-.887	-.391	-.194	Reject
	Equal variances not assumed			-6.976	121.000	.000	-1.140	-.922	-.211	-.184	Reject
WFC3	Equal variances assumed	27.910	.000	-6.187	148	.000	-1.140	-.887	-.391	-.194	Reject
	Equal variances not assumed			-6.976	121.000	.000	-1.140	-.922	-.211	-.184	Reject
WFC4	Equal variances assumed	77.828	.000	-7.923	148	.000	-.290	-.183	-.393	-.003	Reject
	Equal variances not assumed			-8.024	121.000	.000	-.290	-.270	-.142	-.180	Reject
FWC1	Equal variances assumed	22.182	.000	-4.037	148	.000	.04	-.221	-.102	-.434	Reject
	Equal variances not assumed			-4.304	121.000	.000	.027	-.281	-.322	-.120	Reject
FWC2	Equal variances assumed	37.828	.000	3.994	148	.000	.888	-.719	.248	1.609	Reject
	Equal variances not assumed			3.388	121.000	.000	.888	-.682	.828	.862	Reject
FWC3	Equal variances assumed	40.087	.000	2.044	148	.000	.800	.217	.080	.967	Reject
	Equal variances not assumed			1.800	121.000	.000	.800	-.104	.300	.710	Reject
C1	Equal variances assumed	40.416	.000	2.801	148	0.10	.280	-.110	.071	.619	Reject
	Equal variances not assumed			3.444	121.000	.000	.280	-.284	-.180	.412	Reject
C2	Equal variances assumed	40.416	.000	-6.907	148	.010	-.290	-.110	-.819	-.271	Reject
	Equal variances not assumed			-6.444	121.000	.000	-.290	-.284	-.402	-.188	Reject
C3	Equal variances assumed	79.811	.000	3.776	148	.000	.388	-.108	.111	.689	Reject
	Equal variances not assumed			3.810	121.000	.000	.388	-.088	.284	.817	Reject

Source Primary data

**7. Results And Discussion**

As per the Table no 2 the mean and standard deviation stands at 3.07 and 1 respectively showing a positive response towards 'Demands of Work interference with family life', while the mean 3.88 and a Standard deviation of .326 for the 'amount of job that make it difficult to fulfill family responsibilities' shows a positive response with lesser deviation among the respondents. The WFC3 i.e., 'the job produces strain that makes it difficult to fulfill family duties have a mean of 3.88 and 0.326 of minimum deviation. As WFC4 indicates with 0.739 as standard deviation and 3.76 as mean, the Family to work Conflict factors i.e., FWC1, FWC2 and FWC3 shows 0.519,0.863 and 1.050 as Standard deviation and 3.82, 2.56 and 2.41 as mean respectively. For Career variables of C1, C2 and C3 the mean and standard deviation are 2.24, 3.76, 3.31 and 0.552, 0.55 and 0.677 respectively

Independent sample t-test is used to test whether there is significant difference between the work life balance and the related factors of married and unmarried. The research hypothesis states that there is difference in the work life balance of married and unmarried women employees. The mean value of married women employees is greater than unmarried women employees in the factors like 'Demands of work interfere with home and family life', 'Family related strain interferes with ability to perform job related duties', 'Family related strain

interferes with ability to perform job related duties'. It indicates that married women feel more imbalance between work and life than the unmarried women employees in these factors.

The significance, as per the independent sample t-test in table 4 Levene's test for equality of variance shows that F value is significant (Sig.< α 0.05), Therefore, we reject the null hypothesis and conclude that there is statistically significant difference between factors influencing work life balance of married and unmarried female employees.

**8. Conclusion**

Work-life balance (WLB) is an important area of human resource management which is receiving increasing attention from policy makers, organizations, management, employees and their representatives globally. It is a factor which has the potential to affect important workplace issues such as employee turnover, stress, job satisfaction, and productivity. The pressures of the work or personal life can lead to stress. According to studies, it has been found that such situation affects person's health both physiologically and psychologically. Therefore, it is important for employees to maintain a healthy balance between work and their private lives. Generally those employees who have better work-life balance contribute more towards the success of the organization. The organization can render better service to the customers by having productive and efficient employees. Family sphere changes that have impacted the work life balance of individuals in today's context include nuclear families, single parent households, and dual earning parents, parents working at different locations and increasing household work. Hence, it has become very difficult to meet the family demands. The employees are struggling and caught between family commitments, organization's expectations, personal aspirations and with the technological innovations whereas, managements are struggling with adverse economic situation, stiff competition, mounting costs, threatening deadlines and similar constraints forcing them to reduce costs and increase productivity which has direct bearing on employees.

The organizations need to achieve these without affecting employee morale and without compromising on organizational goals. As the separation between work and home life has diminished, WLB has become more relevant than before. The closing decades of the 20th century have witnessed unprecedented changes in work and family, the two pre-eminent arenas in which men and women in contemporary society play out their lives and seek to satisfy important human needs. The unfolding changes in the composition of the workforce together with the growing proportion of workers in non-traditional family forms have focused heightened attention on the conflicts faced by employed men and women in balancing the competing demands and responsibilities of work and family roles. Employees are the pillars of the organization. So organization should give its attention towards the welfare and needs of the women employees. So that women employees can able to balance their dual role i.e., work as well as personal life.

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