

“Gender differences: Work Life balance of banking employees in Gujarat State in India”

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Abstract:

Purpose: Work Life Balance is important for human sustainability. The objective of this study is to identify the factors affecting work life balance and impact of those factors on male and female. This paper also aids in understanding the factors which help them to balance work and personal life of employees.

Methodology: A sample of 122 banking professionals from Gujarat has been covered for this research. The primary data has been collected using structured questionnaire method.

Findings: It was found that Emotional Intelligence, Healthy working conditions and colleagues support significantly contributes to Work Life Balance of employees. And there is a significant relationship between male and female and work life balance factors. Spouse support is a major influencing factor for male employees while supervisor support is a major influencing factor for female employees.

Practical implications: This study will help the policy maker to frame policy regarding work life balance. Again through this study management can identify which factors affect the individual to manage work and life.

Key words: Gender Differences, Emotional Intelligence, Healthy Working Conditions, Supportive environment, Work Life Balance.

1. Introduction:

WLB is the abundance an employee has to do beyond organizational life. It is the responsibility of each organization to take the first step in supporting employees in balancing their work and personal life.

In the current scenario, an employee is not only looking for a job in the organization, but is equally concerned about the balance between work and personal life and one's well-being and happiness. If an organization meets these requirements, counting on providing increased career opportunities, it will be very successful in improving the satisfaction of its employees in the workplace. organization should implement family-friendly policies in their workplace so that it creates good understanding between the employers and employee. Organization should provide health education programs and fitness facility for their employees. **(Hasan bin Saleh ,2015)**

Organizations are providing new ways to ensure that their employees receive enough time to enjoy their personal lives by spending time with family. It is very vital for organizations to have superior work-life balance policies and practices. In current competitive scenario, work life balance is important for organization as well as for employees. It helps the organization to improve productivity, efficiency, competitiveness, morale and hence gain competitive advantage. Similarly, employees benefit from work-life balance initiatives through increased work motivation, increased satisfaction, empowerment, and ultimately greater commitment to the organization. **(Tariq, Aslam, Siddique & Tanveer, 2012)**. Work life balance plays an important role in quality of work life and quality of life. If employees manage their work and professional life than it improves their quality of work life and quality of life. **(Nigade & Bhola ,2016)**.

For organization constant growth and profitability in market, it is necessary to give quality life of employees. Many factors positively and negatively affect the work life balance of employees. Organizations should try various tools, techniques, programs and procedures to

ensure job satisfaction of its employees. However, it is also equally important to take care of their latent needs, demands and concerns. There are also other benefits of a good Work-Life balance, such as, increase in productivity, retention of deserving employees for longer time period, efficient melt of people resources and work, a positive working atmosphere, and finally the fulfillment of management objectives. **(Mr. B P Mahesh, Prabhushankar M, Chirag S K, Amit V S, 2016).**

Good work life reduces absenteeism and lateness, improved productivity, enhanced organizational image, employee loyalty and commitment, increased retention of valuable employee, reduce staff turnover rates are benefits for organization. Increased job satisfaction, a greater sense of job security, reduce job stress levels, better physical and mental health and reduce job stress levels are benefits to the employees. **(Lazar I, 2010).**

Work-life balance policies help employees to reduce stress and provide good working environment so there are less chances of mistakes and ultimately it increases employee's productivity. **(Yasbek,2004).**

According to Arcadis' Sustainable Cities Index of 2016, Work-life balance statistics in India worst among peer countries. The Manpower group has gathered data showing the number of hours worked by country. The report says Indian has longest number of working hours per week. 52 hours to be exact. Compare that to China's 48, USA's 45 and UK's 41 hours. With an average of over 10 hrs. at work and sometimes a six-day work week, there can be very little time left to stop and relax.

Times Jobs in 2017 conducted a weekly poll among employees titled - 'Which is the biggest challenge employee face in today's workplace?' Times Jobs poll reveals work-life balance (41%) is the most critical issue for employee in their workplace.

Given this scenario, it becomes necessary to understand the reasons influencing work – life balance. And what facilities employee want organization to provide so easily employees can easily balance their work and life.

The reason for choosing the banking sector is that banks play an important role in the economy. Due to liberalization and increasing competition, Indian banks have increased the benchmark for efficiency and quality of services offered. The demanding career and competitive environment introduce employees to stress issues and related health issues leaving Work-Life Balance questions for bank employees to be addressed and resolved.

India is the fastest growing economy with many opportunities in the banking sector. These opportunities will expose them to stress issues and health-related issues. Demanding careers will raise the issue of balance between personal and professional life, which must be addressed and resolved. The results of the present study on work-life balance in the banking sector will reveal the scenario of bank workers, whether they manage to balance their personal and professional lives, and what factors affect their work-life balance. This can be used later for policy decisions for HR professionals and also as case studies for the business student. This can be used by society to maintain work-life balance.

In fast paced banking system, it is difficult for employees to balance their work and life. Employees are backbone for organization so it is necessary for banks to identify employees needs and frame policies which help them to improve their work and life. Work life balance unfavorably affect banking employees. Employees both physically and mentally affect because of work life balance. For organization it is important to frame police and programs for work life balance. Policies will help employees to improve productivity, reduce absenteeism, improve attendance, improve health, work flexibility, as well as a satisfied and motivated workforce, especially in the banking sector. **(Goyal K.A, Agrawel A,2015).**

Mostly employees are unable to balance their work and life in private sector banks. The factors that are helpful for the balancing of work life are job sharing, flexible timings and holidays paid offs. Factors that cause to work imbalance are more stress, long working hours, lack of job satisfaction and lack of support from the department. **(Prasanna Kumar, K. Venkateswara Raju, 2014)**

Employees over 40 have a high level of satisfaction while young people under 30 have a low level of satisfaction. Men have a higher level of satisfaction than women. Even the qualification affects job satisfaction, so professionals have a low satisfaction while postgraduates have a high level of satisfaction. Employees whose salary is Rs 40,000 have a high level of satisfaction; those between 25,001 and 40,000 rupees have a low level of satisfaction. Employees who have more than 15 years of experience have a high level of satisfaction; those between 6 and 15 years old have a low level of satisfaction. **(Dr. R.Velmurugan, Somasekharan , 2018).**

The bank's performance is entirely based on employee performance because its services are more important than products. Employee performance is affected by work-life conflict and work overload because working hours in banking are long and it becomes difficult for employees to manage time for their families and personal life. Employee performance can be improved by implementing strategies such as sharing work and dividing responsibilities. By dividing up a job, employees will feel relaxed and will be able to perform better in the organization. **(Saira Ashfaq, Zahid Mahmood and Mehboob Ahmad,2013).**

Workload stress variables occur more in the case of employees of non-nationalized banks than in nationalized banks. Non-nationalized bank employees have a heavy workload due to understaffing. Another important stress variable is that the feeling of inequality was greater among non-nationalized bank employees than among nationalized bank employees. Nationalized bank employees have more personal problems than non-nationalized bank employees. Non-nationalized bank employees have received little support from the general management compared to nationalized bank employees, most employees of non-nationalized banks feel that the general management does not consult some important aspects. **(Dr. R. Ushadevi & V. Kokila, 2017).**

Sustainable human development is possible when there is a reasonable work-life balance for humans. With balanced work and life employees engage more in organizational activities and ultimately it leads to high performance. Organization should create culture that helps employees to manage their personal and professional life so promote sustainable human development. **(Indu Rao,2017).**

Work-life balance is directly related to social sustainability any goal cannot be reached until and unless problems related to work life balance resolved. **(Ana Galvez, Francisco Tirado and M. Jesús Martínez,2020).**

2. Conceptualisation:

Factors affecting Work life balance:

Five factors, namely demographic factors (age, sex, marital status and family size, dependents at home, support from spouse and spouse's work arrangements). Support work culture (superior support, peer support, colleagues support and years of experience.) Working conditions (shift work, overtime and work pressure). Work provisions and commuting distances that significantly affect professionals' work-life balance. **(Shaikh & Dange,2017).**

Factors were divided into four categories like Work Facilitator, Social commitments, Working Situation and Workplace Support. It concludes that Work Facilitator like nature of work, working conditions, technological support, remuneration, and training and development produces reliable scale with internal consistency (.721). Social commitments include quality family time, social participation, and work on holidays produce moderate scale internal consistency (.672). Working Situation includes Flexi schedules, Role clarity, social prestige, Relaxation and employee's wellbeing produces useful scale with internal consistency (.696). Workplace Support include work overload, professional counseling and medical facilities did not produce useful scale because its coefficient of Cronbach's alpha is below the standard limit. So out of sixteen variables only thirteen variables are useful for work life balance of employees. **(Das and Kushwaha,2013).**

There is a high correlation between employee satisfaction and work life balance. Career opportunity, recognition, work tasks, payments, benefits, superior subordinate relationship, affects the employee satisfaction and work/life balance. **(Sakthivel Rania, Kamalanabhanb & Selvarania,2011).**

There are certain individual factors (i.e., emotional intelligence, spiritual intelligence, and job engagement), organizational factors (i.e., organizational support and work overload) and

environmental factor (i.e., advance technology) affect employee's work-life balance. Amongst these individual factors affect the most to work life balance. **(Kumarasamy, Pangil & Isa, 2015).**

Demographic variables namely age, educational qualification, salary experience, type of family and spouse working do influence the work life balance. Employees who are above 41 years can manage their personal and professional life better because they have experience so they know how to manage work and life. Again, education qualification had impact on work life balance but designation does not impact work life balance of employees. Monthly income also impacts work life balance. Employees with less salary have more work life balance than the employees drawing more salary. Experience also plays an important role in maintaining work life balance. Refreshers can enjoy work life balance but difficult for employees who has more experience. Type of family affect work life balance. Nuclear families have more work life balance than joint families. It also concludes that the work-related variables like target-oriented work, working hours, means of transport and extended benefits like (health insurance, life insurance, Provident Fund. ESI) do influence the work life balance. If work is target oriented had more Work Life Balance. If working hours are less than employees can manage their work and life. And if organization provides transportation, health insurance, life insurance, Provident Fund. ESI than it will help employees to manage their work and life. **(Anitha & Muralidharan,2014).**

Gender Differences and work life balance:

Female employees are satisfied and able to manage their bank work and personal life, but male employees are dissatisfied and cannot balance their personal and professional life because of some reasons. Firstly, male employees have long working hours and their leaves are not granted by organization during working hours on the other side female employees are getting maternity leaves. Regarding age issue study concluded that employee having age between 20-34 neither completely satisfied nor completely dissatisfied. But at the employee having age 35-54 showed they are dissatisfied and cannot balance their personal and professional life. In employee having age 55 anyhow they manage their work and personal life. Regarding job experience employees up to 7 years of experience are neither totally satisfied nor dissatisfied. But after 7 years of experience, they became dissatisfied because after 7 years of it's difficult for them to manage their personal and professional life. **(Bhandari & Soni ,2015).**

Both men and women reported experiencing an imbalance between work and life. Both men and women did not have enough time to devote to their families and, furthermore, the pressures of work affected the quality of family life. Both men and women strongly believe that flexible working hours will improve work-life balance. Working from home was also another factor that was preferred by both men and women to improve work-life balance. Women believed that childcare services should be available in the workplace to ensure a work-life balance. Work has a negative effect on both men and women, as it affects their health and even their sleep. Both genders believed that a supportive work environment is helpful in achieving work-life balance. **(Doble & Supriya,2010).**

There is an association between demographic factors and the balance between work and life. There is an association between demographic factors, namely, age, gender, marital status, monthly income, level of employment, family, sector and experience of respondents with the work-life balance of the employee. There is no association between the educational qualification of the respondents and the work-life balance. work hours, family, management and Stress affects work-life balance. **(V.Vijay Anand, V. Rengarajan, R. Renganathan, B. Swathi, S. Udhaya and N.Vardhini,2016).**

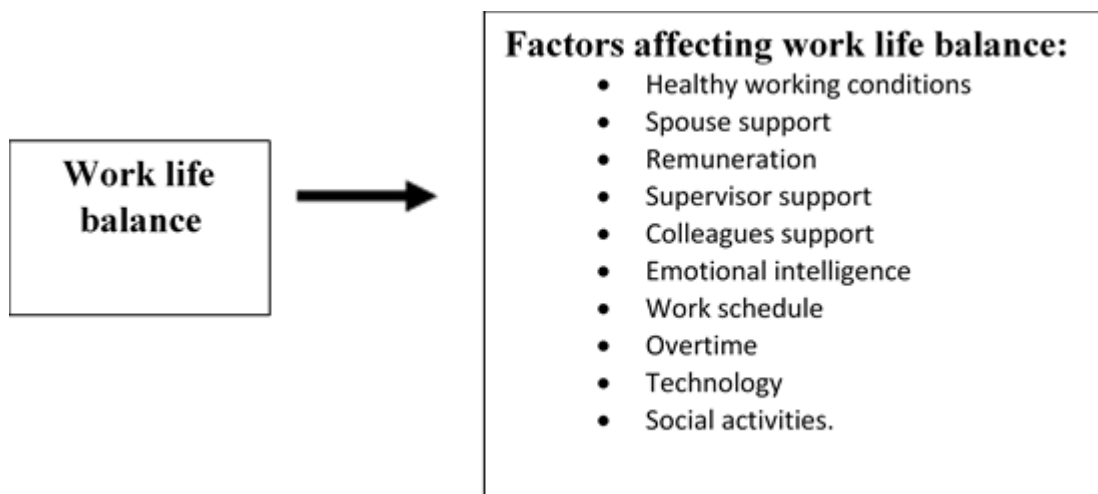
Stressors are work load, long working hours, relationship with supervisors, spouse and colleagues, house hold responsibilities (Like cleaning, cooking, child care activities etc.) Married women are experiencing more stress than married men. Again, male employees are more satisfied than female employees. **(Rudra De,2017).**

Gender does not affect the work life balance. Senior employees can manage their work life better so age affects the work life balance. Again, salary is not a significant variable to impact work life balance. For married employees it is difficult to balance work and life while unmarried employees have better work life experience. **(Uma Warriar ,2013).**

Employed women have to spend more time in office so they have little time for domestic responsibilities.so mentally they are always frustrated. Even if they manage both responsibilities, they are not satisfied with the office's support in managing their internal affairs. **(Anshu Thakur & Vishal Geete ,2014).**

Irregular work schedules and work overloads were most strongly associated with nurse work-family conflicts. Work-family conflict was associated with reduced life- and work satisfaction. It was also found that supervisory support is directly related to improving work satisfaction, rather than alleviating the relationship between work-family conflict and work satisfaction. (Yildirim & Aycan ,2008).

Fig: 1 Conceptual framework of Gender and Work life balance



Source: Review Literature

3. Research Methodology:

Research Objectives:

1. To understand the factors affecting work life balance of employees working in a bank in Gujarat State.
2. To study the impact of gender on work life balance of employees working in a bank in Gujarat State.
3. To give suitable suggestions to employer for improving work life balance practices.

Research Design:

In this research, the researcher has selected cross sectional descriptive research design. To describe the current situation of employees like whether they can balance their work and life, factors affecting work life balance Descriptive research will be used. Cross sectional research design because data will be collected only once.

Sample Design:

- **Sampling Method:** Non-probability convenient sampling method
- **Sample size:** 122
- **Sample unit:** Employees working in banking institutions, Gujarat State.

Data collection method:

Primary data has been collected by using data collection instrument as questionnaire. Secondary data has been collected from journals, books, etc.

4. Results:

Demographic Profile of Respondents:

- The demographic profile of employees ranged from 24 to 60 years and had an average age of 34 years.
- 73% of the employees are male while 27% of the employees are female.
- 71% married and 29% unmarried.
- Educational qualification ranged from Under Graduate 2%, Graduate 17.6%, post graduate 68.6%, Professional qualification 11.8%.
- The work experience ranged from 0 to 5 years 19.6%, 6 to 10 years 27.5, 11 to 15 years 29.4, 16-20 11.8% and above 20 11.8%.
- Annual income of employees ranged from less than 10,000 4%, 10,001-20,000- 22%, 20,001-30,000-32%, 30,001-40,000- 22% and Above 40,000 -20%.
- 64.7% respondents are living in joint family and 35.3% living in nuclear family.

Data Analysis & Interpretation

Table No.: 1 - Table showing employees work more than agreed number of hours.

Scale	No. of respondents
Never	4%
Rarely	8%
Sometimes	31%
Often	31%
Always	26%
Total	100

Source: Questionnaire

Interpretation: From the above table, it can be seen that mostly 62% employees are sometimes and often working more than agreed number of hours.

Table No.: 2 - Table showing employees miss out quality time with their family because of work pressure

Scale	No. of respondents
Never	8%
Rarely	12%
Sometimes	39%
Often	21%
Always	20%
Total	100

Source: Questionnaire

Interpretation: From the above table, it can be seen that 39% employees sometimes and 21% employees often miss out quality time with their family because of work pressure.

Table No.: 3 - Table showing employees tired or depressed because of work.

Scale	No.of respondents
Never	11%
Rarely	13%
Sometimes	36%
Often	29%
Always	11%
Total	100

Source: Questionnaire

Interpretation: From the above table, it can be seen that 36% employees sometimes and 29% employees often tired or depressed because of work.

Table No.: 4- Table showing actual number of hours employees spend in bank

Scale	No. of respondents
8-9 hrs	50%
10-11 hrs	43%
12-13 hrs	6%
Total	100

Source: Questionnaire

Interpretation: From the above table, it can be seen that 43% employees spend nearly 10 to 11 hrs.in a bank.

Statistical Tests

Reliability test

For checking internal consistency of the instrument, reliability analysis technique cronbach alpha was performed in SPSS. This technique is used to measure whether instrument is reliable, internally consistent or not. Cronbach alpha should be more then 0.7.

Table No.: 5 - Reliability Statistics

Cronbach's Alpha	Items
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0.87	Work Life balance
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Interpretation: Here Cronbach alpha is greater than 0.7. It is 0.778 and 0.748 which means instrument is reliable and internally consistent.

Testing Of Hypothesis

Table 6: Factors affecting work life balance of employees.

Sr. No.	Statements	Factors Loading
1.	My organization provides me healthy working conditions	0.77
2.	My spouse equally shares household activities and child caring responsibilities.	0.62
3.	I am paid according to my skills, knowledge, ability and experience.	0.64
4.	My supervisor allows me to leave office early for my personal work.	0.62
5.	I can share my office work with my colleagues.	0.76
6.	Under pressure also, I can work easily.	0.84
7.	I can easily change my work schedule when necessary.	0.70
8.	Often, I have to work overtime to complete my assignments.	0.74
9.	Technology (Laptops, Smart Phone software's) brings flexibility to my work which has a positive effect on my work life balance.	0.61
10.	I manage time to attend family functions and other social activities.	0.70

Source: Questionnaire

Interpretation: From the above table, it was found that Emotional Intelligence, Healthy working conditions and colleagues support significantly contributes to Work Life Balance of employees.

H0: There is no significant difference between male respondents and factors affecting work life balance.

Table 7: ANOVA Single Factor- Male Respondents Analysis Result

<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>
Healthy working conditions	88	292	3.318182	1.207941
Spouse support	88	308	3.5	1.287356
Remuneration	88	292	3.318182	1.322884
Supervisor Support	88	297	3.375	1.202586
Colleagues Support	88	278	3.159091	1.468652
Emotional Intelligence	88	269	3.056818	1.456505
Work schedule	88	222	2.522727	1.286834
Overtime	88	286	3.25	1.5
Technology	88	303	3.443182	1.307079
Social activities	88	238	2.704545	1.543887

ANOVA

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
Between Groups	81.32386	9	9.035985	6.652067	0.000	1.890625
Within Groups	1181.784	870	1.358373			
Total	1263.108	879				

Source: MS Excel

Interpretation: From the above table, it was found that H_0 is rejected so there is a significant difference between male respondents and factors affecting work life balance. For male employees spouse support is main influencing factor and work schedule is least affecting.

H_0 : There is no significant difference between female respondents and factors affecting work life balance.

Table 8: ANOVA Single Factor- Female Respondents Analysis Result

<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>
Healthy working conditions	34	120	3.529412	0.862745
Spouse support	34	114	3.352941	1.326203
Remuneration	34	116	3.411765	1.219251
Supervisor Support	34	124	3.647059	0.841355
Colleagues Support	34	104	3.058824	1.511586
Emotional Intelligence	34	116	3.411765	1.340463
Work schedule	34	82	2.411765	1.461676
Overtime	34	118	3.470588	1.953654
Technology	34	116	3.411765	1.825312
Social activities	34	90	2.647059	0.962567

ANOVA

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
Between Groups	50.11765	9	5.568627	4.185423	0.000	1.908293
Within Groups	439.0588	330	1.330481			
Total	489.1765	339				

Source: MS Excel

Interpretation: From the above table, it was found that H_0 is rejected so there is a significant difference between female respondents and factors affecting work life balance. For female employees supervisor support is main influencing factor and work schedule is least affecting.

Findings:

Following are the major findings of the study:

1. 62% employees are sometimes and often working more than agreed number of hours.
2. 39% employees sometimes and 21% employees often miss out quality time with their family because of work pressure.
3. 36% employees sometimes and 29% employees often tired or depressed because of work.
4. 43% employees spend nearly 10 to 11 hrs. in a bank.
5. Emotional Intelligence, Healthy working conditions and colleagues support significantly contributes to Work Life Balance of employees.
6. There is a significant difference between male respondents and factors affecting work life balance
7. For male employees spouse support is main influencing factor and work schedule is least affecting.
8. There is a significant difference between female respondents and factors affecting work life balance.
9. For female employees supervisor support is main influencing factor and work schedule is least affecting.

Limitations Of the Study:

1. The sample size might not be the full representative of the universe.
2. Data collection will be limited to Gujarat state only
3. The study is limited to Banks only and hence cannot be generalized to other sectors.
4. The study will be based on primary data and primary data has its own limitations like biased answers, affected answers etc.
5. Owing to limited knowledge of the researcher on basic concepts, the interpretation and judgements may not be very strong.

Suggestions:

1. Organisation should help the employees to achieve their work and personal life.
2. Organisation should reduce the overtime work so employees can enjoy their personal life.

3. Majority employees miss out quality time with their family so organisation should frame certain leaves policies so they can enjoy their family life.
4. Emotional intelligence is most important factor affecting work life balance of employees so organisation should provide counselling session to them.
5. Healthy working conditions help them to achieve work life balance so organisation should try to provide healthy working conditions.
6. For male spouse support is important and for female supervisor support is important.
7. Supervisors should provide enough support to females so they can manage their personal and professional life.
8. Male and female employees cannot easily change their work schedule so they cannot balance their work and life. So, organisation should help employees to change in work schedule.

5. Conclusion

On the basis of this study, it can be concluded that Sustainable human development is possible when there is a reasonable work-life balance for humans. Work life balance is important for male and female employees. By framing policies, training program employers can help employees to achieve their work life balance. Emotional intelligence plays an important role so employer should know employee's emotions and help them to enhance their emotional intelligence. Flexible work schedule should introduce in organization to help employees to manage their work and professional life.

6. Implications

This study has both practical and theoretical value. It provides increased insight into importance of factors affecting work life balance of banking professionals with special referee to Gujarat. It helps in understanding factors important for employees to balance their personal and professional life.

From a managerial standpoint, work life balance is important and this research draws attention that why employees cannot balance their work and life. This research will motivate managers working in other industries or service organizations to use work life balance practices. This study takes into account factors affecting work life balance in Gujarat which has been missing in much research till-date.

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