

**WORK LIFE BALANCE OF WOMEN IN  
PUBLIC AND PRIVATE SECTOR BANKS  
IN UTTER PRADESH (A CASE STUDY OF SOME  
SELECTED BANKS IN MEERUT CITY)**



**A THESIS**

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**Under the Supervision of**

**Dr. Shekhar Sharma**

**Associate Professor & Head**

**Department of Commerce**

**N.R.E.C College, Khurja**

**Research Scholar**

**Preeti Vikal**

**C.C.S UNIVERSITY, MEERUT**

## CHAPTER-5

### CONCLUSION AND SUGGESTIONS

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#### 5.1 RESULTS AND DISCUSSION

As whole things considered experience the stress in ordinary standard closeness and face various stressors for an amazing degree additionally at the workplace. Stressors are generally obliged into two standard frameworks: unequivocal stressors including single stressors, family stressors or stressors thinking about social affiliations, etc and business related stressors which could be a short inescapable aftereffect of complete practices, physical condition, fit unwavering quality and progress, etc. Models are unbelievably eminent business holding up be done, hardship with dynamic targets, visit creative breakdowns or occupation inadequacy, etc.

The story and quantitative examination for seeing the key potential stressors among the laborers in banking part was done in danger to awareness browsed the shockingly least need contraption by exhibiting various sources.

The improvement in the money related zone has made new looks for women to examine for a kind of work in the budgetary division. Indian women are set at the top most places of different chief banks and they are exhibiting themselves to be confirmed. They are checked with taking monstrous decisions; they are showing creative contemplations and contributing something towards the improvement of the economy. The power quality, regulatory cutoff and the definitive aptitudes are gathered to make things happen any huge Indian banks are contracting especially qualified young Indian women to their genuine levels. Various banks have other than moved towards interfacing more women at goliath

focus premiums. Not simply in the more raised levels that we can see the relationship of women. In the authentic levels other than women are more pulled in. Checked family life, interfacing with pay, flawless working conditions and the quality in work are a bit of the reasons that make this fragment unendingly boggling over women. Women, who all around have a confirmed working temper, will be reasonably cautious and sharp in doing their work. There is on an amazingly key level continuously minute event of being connected with punk and phony activities against banks. All the while, women pros in the money related part are charged for their authoritative working aura. They are no imaginative as men. Obviously, they are not tense as men are and are not set up to attempt liberal hazard.

In a brief timeframe the condition is making. Women are understanding the head for getting things moving. The bangle wearing hands have experienced the intensity of putting mark on essential stories. The decisions that are supported by their fingertips are by proposal causing a growing impact in the economy. The women in the country are moving towards the more the entire separation open sections that the money related territory offers and they are rising the ladders to land at the summit where power, affirmation and commitments are keeping it together for them.

Association between significant help and work life balance uncovers the criticalness of complete structures and its inspiration for the essential arrangement of both work and life zones particularly for the wedded specialists with teenagers if there should be an occasion of banking industry of India. The centrality of such structures are related with different past evaluations a close to number of studies have called

attention to that workforce turnover ought to be found considering the cleavage among the stack up and specialists.

The Work life offset is connected with changing the working stars for pull in administrator to set work with their different duties, for example, looking over adolescents or old family members. The evaluation found the opposite association between the work life consistency and number of young people in the cash related zone of India. Family-to-work battle happens when encounters in the family block with work life fundamental duty concerning youths, senior idea duties, social clash inside the nuclear family, unsupportive relatives.

Moreover, from the more clear level of respondents articulating that they work over 8 hours out of continually uncovers the open reality that budgetary star's work more than the statutory working hours considering their inclination of occupation and an individual request to suit and finish the work in a solitary day. In such case in a general sense permitting the standard occupations for the hours worked more than stipulated time task would not manage the issue of work life balance since it leads for official to thusly and horrendously pick inconsequential level of time to family.

The examination is made on the contemporary issue of work-life correspondence of ladies bank managers of Meerut city to discover the parts influencing their work life balance. The appraisal depends upon both general society and private area workers filtered through as power, right hand and authority. The bank authority's structure with keeping masses an unassuming piece quickly in their working timetables and experience for after a perilous and key improvement. The examination centers to discover causes and surrendered delayed results of clumsiness

subject to sex, cash related perspectives, level of the dynamic system at the specific leveled level, welfare moves close, improvement model, and family and social to take a gander at the difficulties related with filtering through fit and single closeness of ladies administrators of the budgetary part. Nowadays, the group world is exceedingly referencing in India and labor cutoff era are getting astonishingly other permanently and Due to this work force, it winds up being astoundingly hard to keep up a work - family life balance for ladies delegates.

It like way endeavors to discover causes and surrendered potential aftereffects of course of action from the standard subject to sex, cash related issues, level of the lively structure at the genuine level, welfare scheme, development model, relations and social commitment. The appraisal aggregate that work life equilibrium has turn into a key star of bank endeavors what's more that ladies ace's work better when they do spare a couple of moments for family and individual premiums.

Ladies set a goliath bit of the workforce. Everything considered, the current circumstance of an epic number of well-qualified ladies who because of different conditions have been left be for their occupations should be tended to. The issues went contradicting are a couple all the while, on an essential level, a key bit of the time the "break in their inspirations for living" makes out of fatherhood and family commitment."

It is explain up as of the above measurement that ladies delegate operational in the change related selling to become up a leveling of occupation can comprise ensured consequences on the life of a someone. Work and character life fight go on when the power, everyday jobs and obligation of work and relatives occupation become dissimilar, it is firm to alter residence life and labor life. Everything considered ladies masters

of open zone banks are performing faltering on work information, social relationship ,while ladies workers of private piece banks are have an edge over their open part update in parameter like air towards work and vital for business development. The appraisal saw that the labor life balance has turn out to be skill for authorities of bank business both in personal and open bit of Meerut District moreover that controller's work better when they do spare a few minutes for family and individual premiums.

In the standard time scattering, the ladies were kept to family work like cleaning, washing, cooking, structuring youngsters, and so forth. They were considered as home creators and were kept from ties down the bit of breathing space or chance to go outside home. Regardless, in a short range the story is stunning. Exceptionally close producer work, they in like way have a urgent improvement to interface even exterior the residence. With the growth in regular cost for critical stuff on one hand and the enhanced bearing and business openings then again, both a couple began working and different families ended up being twofold masters.

Over some dull time task ladies achieved colossal improvement in moving social statuses and made a central scratching in the particular fields. Bearing has pulled in them in like course as has given them amazing purposes for living. With academic most remote point being past what many would consider possible in this information time, rather than consistency or physical quality, the ladies laborers appear to inundate into each hard work charge pace with men. Regardless, there is no key alter in live out the step up of house creator.

Working moms of today satisfy family obligations what's start and end the inside and out furthermore understood to remain completely pulled in with their inspirations for living trading up to the doing

engaging accessories of their specific business openings. The hating commitments that working moms lays a gigantic load on them when it is gotten together with their ruler obligations. The endeavor of working ladies to amalgamate, systematize and balance the different issues and exercises in their various occupations simultaneously puts them under mammoth strain.

1. When gotten a couple of in order about working air in bank by then 33% said participative and 23%, 22% and 22% said free, reckless as supplies be.
2. On looking out for the referencing whether your institute makes some plans or program to manage your work life, the rejoinder was 17% and 33% said never and a run of the time, while 35% and 14% said reliably and always, which total bigger part 35% were clear to banks, for the policy and encounter made by them to deal with the labor life.
3. Only 45 % persons in the open separation bank clear that they don't feel flood in their work put while 31% private zone and 25 % powers that be react well manner that they feel lively at their labor place.
4. About 58 % open area heads were mistaken for the structures/working conditions concerning a break for family obligation at any rate the private division bank workers other than followed a relating model with 59 % of their workers.
5. 78% among the open region and 93 % of the private part esteemed those ladies workers can't check for after their calling with same speed after marriage and youth break.

6. Mixed sort of reactions drawn from the specialists uncovered that wedded and working couples seem to manage work life better. Among open part around 47 % of the workers considered in help while among the private zone 52 % portrayed out in help.
7. When it is asked to the respondents that "Are you Happy With the Higher Management", by then 19% and 41% were decidedly agree and agree, while 30% and 10% were struggle and unequivocally separate enthusiastically.
8. On asking to the respondents that banks structure helps in arranging work life of their administrators, by then 30% and 45% were unequivocally falter and agree, while 13% and 12% were separate and perseveringly deny this thought.
9. When it is asked to the managers that stunning work life balance matters a ton for the collusion accomplishment, by then bigger part 58% and 36% were unequivocally agree and agree, while just 4% were separation and 2% were genuinely change on this.
- 10.**At times it is open that affiliations are not construction satisfying noteworthiness for dealing with the execution of activities. Some respondents feel that they are not dependably picking achieved choices about their own one of a kind stand-separated wonderful frustrating work-life balance.
- 11.While a quantity of vibe that their power purposely shows work-life balance approach poorly. Employees are even tended to concerning monster techniques; offering little appreciation to the way wherein that individuals have sees about their 'optimal' working point of view; they are set up to agree to various plans and



are fretful to make bargains and to change their very own unique amazing remarkable requirements with persons of the treaty, clients and other staff.

12.Somewhere it is discovered that changing thought and work impacts work improvement. In express bits of the bank, open work-life balance choices are not indefatigably sensible.

13.Somewhere affiliations don't satisfactory and direct respect about work-life balance. Work-life balance choices for which there are goliath degrees of interest are conventionally given.

14.Somewhere official go about as squares to individuals accomplishing fitting work-life balance. WLB is a titanic determinant of trademark bits of occupation fulfillment.

15.If the masters are offered opportunity to pick their own remarkable phenomenal stand work plans; quality and abundance of the work increments. Given that this open door given to the force so it will other than oblige the commitment concerning completing work inside picked cutoff time.

16.The evaluation uncovers that 37 % of the ladies administrators who work in the banks are always concur that they can deal with the private closeness without impacting fit life.

17.It is discovered that an immense piece of the ladies experts respect the progress and feel stupefying at their work put. This may be the clarification behind the development of ladies delegate at the working spot in bank part.

18. It is exposed that a scramble of the personnel concur that they are physically worried in their movement. Plus, a touch of the executive perseveringly concur that they are sensibly hassled in their enhancement.
19. Employees agree that their lords are astonishingly colossal and fulfilling which might be one of the elucidation for ladies specialist to change between their private life and ace existence.
20. The assessment shows that in general ladies delegate work in banks for budgetary help and stay to go going toward life challenge. High natural world of work life emotional response will get better the development implementation and a replacement way.
21. Most of the functioning ladies found participative state in the banks particularly in State bank of India at any rate they didn't found progressed most far-away point as showed up by their ability.
22. Working hours are all right at any rate a mess up of the time late operational and working in nighttime branches in bank interferes with job life balance.

## **5.2 SUGGESTIONS**

The suggestion relating to WLB issues of female bank workers are pulled in three sections :

1. To the ladies workers
  - a) Planning the exercises and disconnecting through the assignments can take through some extra time which can be used for different purposes.

- b) Drop rehearses that sap your time or centrality.
  - c) Manage your time
  - d) A scramble of releasing up goes far
  - e) Learn to express no
  - f) Use the working environments open for WLB in affiliations
2. Long working wide stretches of virtuosos must be kept up a key decent ways from past what many would think about possible.
- a) Should join Women centrality for structure making.
  - b) Part time working for the period of launch time of Child think about must be given.
  - c) Childcare center at work environment must be there.
3. To the Government-a) Creating and prop an unequivocal and strong in order base on ladies laborer. b) Protecting head from extended occasion degree of work. c) Realistic work life civilization must be higher among the establishment.
4. Employer need to see authority masterminding, correspondence, reward structure, right hand relationship and workplace.
5. If the executives are offered opportunity to pick their own one of a kind exceptional work routines; quality and farthest point of the work increments. Considering this open segment given to the master will in like way accommodate the responsibility concerning completing work inside picked time.

6. Manager should comprehend virtuoso's examination sporadically to grasp the stray pieces and perspectives on laborers identified with work life balance.
7. Generous go away office, both with or with no pay if there should be an occasion of family dependent on quality ought to be viewed as in spite of much as could be standard.
8. Initiate and pull in that capacity with laborers utilizing on the web life to regard their labor life equilibrium needs and wants.
9. Make arrangement for kid/pre-grown-up consideration in the place of work for operational ladies.
10. Banks be supposed to the severe deal giving out variety in which full-time post is part crossways over a variety of chiefs who admiration operational hours chosen in them and vocation breaks (paid/unpaid).

## SUMMARY

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### INTRODUCTION

The expression “work-life balance” was first used in the late 1970s to describe the balance between an individual’s work and personal life .Work life and personal life are the two sides of the same coin. Traditionally creating and managing a balance between the work-life was considered to be a woman’s issue. But increasing work pressures, globalization and technological advancement have made it an issue with both the sexes, all professionals working across all levels and all industries throughout the world. The technological developments like e-mail, text messaging and cell phones which were thought of as tools to connect them to their work being away from their workplace, have actually integrated their personal and professional lives. Now professionals find themselves working even when they are on vacations. Work life and personal life are inter-connected and interdependent. Spending more time in office, dealing with clients and the pressures of job can interfere and affect the personal life, sometimes making it impossible to even complete the household chores. On the other hand, personal life can also be demanding if you have a kid or aging parents, financial problems or even problems in the life of a dear relative. It can lead to absenteeism from work, creating stress and lack of concentration at work.

Many a times, successful people, in the quest for reaching the top, work so hard, that they miss out on the real pleasures of life. While it is absolutely great to have a flourishing career, it is equally imperative to have a life outside work. Work-personal life conflict occurs when the burden, obligations and responsibilities of work and family roles become incompatible. Obligation of one can force an individual to neglect the other. The ever-increasing working hours leave the individuals with less time for themselves and to pursue his hobbies or leisure activities. This hinders the growth of the person as an individual in terms of his personal and spiritual growth. Professionals working

in the multi-national corporate such as BPO industry, doctors and nurses IT, banking industry professionals are the few examples who are facing the brunt of the hazard constantly. A decade back, employees used to have fixed working hours. The boundary between the work and home has disappeared with time. With globalization people working across countries are realizing that the concept of fixed working hours is fading away. The technological blessings like e-mail, text messaging and cell phones which were thought of as tools to connect them to their work being away from their workplace, have actually integrated their personal and professional lives. Now professionals find themselves working even when they are on vacations. The ever-increasing working hours leave the individuals with less time for themselves and to pursue his hobbies or leisure activities. This hinders the growth of the person as an individual in terms of his personal and spiritual growth. Professionals working in the banking industry are facing the brunt of the hazard constantly. There are a number of highly contentious issues associated with flexible working. For example, government policy may favour a reduction in the legal restrictions on the hiring and dismissal of workers, which would most certainly increase flexibility. However, this could have significant, often harmful, consequences for many groups and individuals. This is a key issue for many developing and advanced economies. Many countries have a legally enforceable minimum wage, but the consequences may be higher unemployment levels among Low-skilled, particularly young, people. In many countries governments are considering age discrimination legislation, in particular to prevent discrimination in the employment of older people. Although it is recognized that government has a role to play, the impact of often unintentional consequences of government intervention, can be damaging. Getting it 'right' is rarely straightforward. It is evident that this real or perceived need for flexibility is increasingly influencing employment conditions. Within organizations, people are both the most vital and the most costly resource. Traditionally, however, people have often been seen, rightly or wrongly, as being prone to inflexibility and inertia. As a consequence many organizations

have sought to achieve greater flexibility in employment conditions in recent decades. Both employers and employees lead the trend, with governments often regulating, sometimes supporting, and developments via legislation. That said, ‘flexibility’ often means different things to individuals as opposed to business.

The corporate world of today is exceedingly demanding. Today the deadlines are getting tighter and an individual’s job is not only to match that deadline but also to give quality output. Due to this work pressure, it becomes exceedingly difficult to maintain a family life. It becomes very difficult to have the engagement of mind with the engagement of body. In every individual’s life there are four stakeholders- own personality, job, family and society.

Thus, it is assumed that work-life balance can bring a huge transformation at the organizational and individual levels. It helps an organization to inherently build a strong value system, which is attributed to the work life balance. This will help people realize what they want to do, which in turn will lead to stronger organizations based on stronger values, orientations and ethics. There is no ‘one size fits all’ pattern of work-life balance practices. It is important for employers to offer practices that appeal to all employees. Employers may incur additional costs in adopting policies to support work-life balance, including increased managerial workloads. Such costs are however generally outweighed by the gains in achieving strategic objectives:

- Increased flexibility and customer service, for example to cover for absence and holidays
- Raised morale, motivation, commitment and engagement
- Reduced absenteeism
- Improved recruitment and retention of a diverse workforce
- Wanting to become an ‘employer of choice’
- Meeting legal requirements.

## **WHAT IS WORK LIFE BALANCE**

Work-life balance is used to describe the equilibrium between responsibilities at work and responsibilities outside paid work; having a work-

life balance means that this equilibrium is in the right position for the individual concerned. For some people it means spending more time in paid work and less time at home, while for others it means ensuring that paid work does not infringe on time needed for other responsibilities. It is about managing our work commitments with career goals, and our responsibilities at home and the wider community. Work life and personal life are inter-connected and interdependent. Work life and personal life are the two sides of the same coin. People have to make tough choice even when their work and personal life is nowhere close to equilibrium.

## **REVIEW OF LITERATURE**

Work life balance brings greater effectiveness 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 researchers in order to explore the ways to maintain the proportionate balance between work and life. Some of the research reviews are as follows:

**George et al. (2013)** conducted descriptive survey among 67 nursing faculty towards their perceptions and attitude towards quality of Work-Life showed that majority, 58 (86.57 %) experienced well balanced work-life, 9 (13.43 %) expressed moderately balanced work -life and none of them rated under poor work-life balance. Data regarding job satisfaction showed majority 35 (52.24 %) had moderate job satisfaction and 32 (47.76 %) had high job satisfaction. The correlation between work life balance and job satisfaction showed positive correlation ( $r = 0.77$ ) which can be inferred saying that high quality of work life balance will improve job satisfaction and vice versa.

**Varatharaj and Vasantha (2012)** made an endeavor to study the work life balance of working women in service sector. Work life balance entails attaining equilibrium between professional work and other activities, so that it



reduces friction between official and domestic life. Work life balance enhances efficiency and thus, the productivity of an employee increases. It enhances satisfaction, in both the professional and personal lives. The findings of the study reveal the majority of the women employees feel comfortable in their work place irrespective of their trivial personal and work place irritants. This paper attempts to indentify the various factor which helps to maintain work life balance among women employees in service sector.

**Akanji (2012)** observed the perceptions of Work-Life Balance (WLB) practices in a developing nation of Nigeria. Thus, a qualitative approach was employed by conducting 61 in-depth interviews with Nigerian employees (41 women and 20 men) working in frontline employments in the banking, telecommunications and insurance sectors about their perceptions of WLB. The findings showed that though conflict situations existed more than work-family enrichment, but under different circumstances due to the long legacy of national challenges facing Nigeria. This paper seeks to add to the compendium of WLB discourse on a global scale by examining key barriers detected to hinder its workable practices in Nigeria.

**Kumari (2012)** found out about the employee's perception of their work life balance policies and practices in the public sector banks. Quota sampling method was followed. Data was analyzed with the help of factor analysis, descriptive statistics, mean, t-test and Karl Pearson's correlation. The findings of the study emphasized that each of the WLB factors on its own is a salient predictor of job satisfaction and there is a significant gap among the female and male respondents with job satisfaction with respect to various factors of WLB. The result of study may have practical significance for human resource managers of especially banks to improve staff commitment and productivity along with designing their recruitment and retention policies.

**Selvarania (2011)** attempted to analyze the relationship between employee satisfaction and work/life balance. The construct used for this research consists of career opportunity, recognition, work tasks, payments,

benefits, superior subordinate relationship, employee satisfaction, and work/life balance. This study makes a contribution to join two distinct research streams, namely employee satisfaction, and work/life balance. Findings suggest that high correlation exists between work task and employee satisfaction with a mediator variable namely work-life balance.

**Susi. S and Jawaharrani. K (2010)** suggested that a changing economy and an aging workforce can join together to create an employment environment where competent employees who are unhappy in their current situations are motivated to find a new place to "hang their hats". A highly engaged workforce is 50 % more productive than an unengaged workforce. The majority of HR professionals (78 %) feel employee engagement is important or extremely important to business success. Employee engagement is increasingly viewed as a "win-win" strategy for companies, employees, and their communities alike. In addition, work/life balance is increasingly important for engagement and affects retention. This paper will examine some of the literature on Employee engagement; explore work-place culture & work-life balance policies & practices followed in industries in order to promote employee engagement in their organizations to increase their employee's productivity and retain them. \

**Muhammadi Sabra Nadeem (2009)** was aimed to explore the relationship between work life conflict and job satisfaction in Pakistan. We found that job satisfaction is significantly negatively correlated with work to family interference and family to work interference. Job satisfaction is also found to be negatively related with stress in our research. However, the correlation of workload is positive and insignificant which shows that workload does not affect the job satisfaction of the employees in Pakistan. The policy alternative should be that a supportive management is required to minimize the conflict between work and family. Top management should realize the importance of work life balance and its adverse affect on job satisfaction.

**Hansez I (2008)** the researchers have investigated the job engagement, job strain, burnout, work-home interference and job stress factors among 216

Belgian veterinary surgeons. Rural practice was compared to small animal and mixed activity. The mean job strain and job engagement level in veterinary surgeons was not higher than what they found in other working populations. However, 15.6 % of the groups were found to be suffering from high burnout. Rural practitioners had a lower level of job engagement than small animal veterinary surgeons. These small animal practitioners had a lower level of job strain than the mixed practitioners. The level of burnout did not differ significantly across the three types of activity. In comparison to other Belgian and Dutch workers, veterinary surgeons perceived more negative work home interference. Bovine and mixed practitioners were the most concerned with this problem. The two most important sources of stress reported by bovine practitioners were relations to farmers and working time management (including emergencies and availability).

**The purpose of article of Ken Roberts (2007)** is to consider why work-life balance has become a major issue, and the likely outcomes of the widespread dissatisfaction with current work schedules. Working time has not lengthened and complaints about time pressure are unrelated to hours actually worked. The sources of the widespread dissatisfaction with current work schedules will lie in a combination of other trends – increase labor market participation by women, work intensification, the spread of feelings of job insecurity, more work being done at odd hours, the spread of new information and communication technologies, free time increasing more slowly than spending power and aspirations, and relatively long hour becoming most common among employees (and the self-employed) in higher status jobs. An outcome is unlikely to be a general downward trend in hours worked on account of the substantial opportunity costs that would often be incurred by employees, and because some (mainly middle class) employees have access to a number of effective coping strategies.

**Sandhu and Mehta (2006)** in a study 271 women working in service sector in Utter Pradesh found that gender role attitude and spillover between

work and family role was the most important factor that affected the career of their women. It was also found that nature of organization and education and a significant impact on work life conflict.

**Bulter (2005)** Surveyed parents employed in non-professional occupations for 14 days about their job characteristics and work family conflict. Results showed that there was significant daily variation in work to family conflict (WFC) and work to family facilitation (WFF) that was predictable from daily job characteristics. Greater daily demands were associated with increase in daily levels of WFC and higher levels of daily control at work were associated with decrease in daily levels of WFC. Daily skill level used at work were not related to daily WFC. It was further seen that greater demands at work were associated with decrease in daily levels of WFF and greater daily control and skill level at work were associated with increase in daily levels of WFF.

**Drew and Murtagh (2005)** examined the experience and attitude of female and male senior managers towards work life balance. The study was undertaken a major Irish organization, for which work life balance was a strategic corporate objective. The finding of the study was that greatest obstacle to achieving work life balance was the “Long hours” culture, in which availing oneself of flexible option (e.g. flextime/ working from home) is incompatible with holiday a senior management post. Many of senior men could delegate family/caring activities to their wives, which was not possible for majority of women in senior positions. Hence men sought work life balance to resolve, commuting/ work time issues. Both men and women in senior management recognized that their own careers would be seriously jeopardized by taking up work life balance arrangements.

**Hyman and Summers (2004)** Classified seven major problems which are associated with current practices over work life balance there are unevenness of adoption across different sectors and organizations, lack of formalization of policies at organizational level, restricted employee voice over

the introduction and implementation of policies, policies are primarily to meet business needs rather than those of employees, there is no evidence of reduction in working hours, tangible and intangible work intrusions into domestic life, domestic responsibilities are still. Conducted primarily by women irrespective of their employment status.

**Grzywacz and Bass (2003)** studied the effects of work family conflict and work family facilitation on mental health among working adults. The higher levels of both work to family and family to work conflict were found to be associated with poor mental health. The results also showed the repeated protective effects of work family facilitation, particularly family to work facilitation. The work family facilitation contributed to “work family fit” by eliminating or offsetting the negative potential of work family conflict. Hence, it was suggested that work family fit is more than the absence of conflict.

**Martins (2002)** examined the moderating effects of individual differences (gender, age, marital status, parental status) and sources of support (coworkers, community, financial resources) on the negative relationship between work-family conflict and career satisfaction. Data was collected from 975 managers and professionals from over 100 companies in over 26 industries and from various functional backgrounds. The results indicated that career satisfaction of women and that of elder individuals of both genders was most adversely affected by work-family conflict. Whereas women’s career satisfaction was negatively affected by work-family conflict throughout their lives, men showed such adverse effects only later in career. It was also found that relationship was stronger for individuals who were in the minority gender in their work-groups, but it was weaker for those who had strong community ties.

**Perry-Smith and Blum (2000)** undertook a study of 527 US firms and found that organizations with more extensive work family policies had higher firm-level performance. It was further found that the relationship between work

family policies and firm performance was stronger for older firms and for the firms employing greater proportions of women.

**Singh (2001)** in his qualitative study used “work/life border theory” to explore how British and Swedish managers deal with competing commitments. A sample of 35 managers (18 Swedish, 17 British; 18 males, and 17 females) ranging from directors to project managers, age between 28 to 59 years, was taken and semi-structured interviews were held on site in UK and Sweden. The study showed a tension between managers’ own needs for more balanced work lives and corporate attitudes to balance-seekers and career choice. Findings suggested that four kinds of strategies were used by the managers for maintaining work life balance. These included accommodating family terms, negotiating with the family, accommodating the organization and staggering commitments. The study showed that managers enact their work life balance strategies with both their employer and their family, particularly their partner, who enacts boundaries between home and employer, so there are four parties to the negotiation or accommodation of needs. Since managers use their own views as reference points for dealing with subordinates need for work life balance.

## **STATEMENT OF PROBLEM**

The study is focused on evaluating the services of Work Life balance of Women. The problem is entitled as “***WORK LIFE BALANCE OF WOMEN IN PUBLIC AND PRIVATE SECTOR BANKS IN UTTAR PRADESH ( A CASE STUDY OF SOME SELECTED BANKS IN MEERUT CITY)***”

## **OBJECTIVES OF THE STUDY**

Considering the rationale behind this study, the following objectives have been spelled out as under:

- To study the working environment of public & private sector banks in Uttar Pradesh.
- To study the employees perceptions towards work life balance in public and private sector banks.

- To examine the impact of work life balance on the performance of employees in the area under study.
- To critically evaluate the initiative taken by the banks in relation to work life balance in the area under study.

### **HYPOTHESES OF THE STUDY**

- The working environment in public sector and private sector banks is positive and healthy.
- The working women have positive attitude about the work life balance.
- The initiatives taken by the public and private sector banks have positive effect on working women.
- There is a positive effect of work life balance on job satisfaction.

### **RESULTS AND DISCUSSION**

As whole things considered experience the stress in ordinary standard closeness and face various stressors for an amazing degree additionally at the workplace. Stressors are generally obliged into two standard frameworks: unequivocal stressors including single stressors, family stressors or stressors thinking about social affiliations, etc and business related stressors which could be a short inescapable aftereffect of complete practices, physical condition, fit unwavering quality and progress, etc. Models are unbelievably eminent business holding up be done, hardship with dynamic targets, visit creative breakdowns or occupation inadequacy, etc.

The story and quantitative examination for seeing the key potential stressors among the laborers in banking part was done in danger to awareness browsed the shockingly least need contraption by exhibiting various sources.

The improvement in the money related zone has made new looks for women to examine for a kind of work in the budgetary division. Indian women are set at the top most places of different chief banks and

they are exhibiting themselves to be confirmed. They are checked with taking monstrous decisions; they are showing creative contemplations and contributing something towards the improvement of the economy. The power quality, regulatory cutoff and the definitive aptitudes are gathered to make things happen any huge Indian banks are contracting especially qualified young Indian women to their genuine levels. Various banks have other than moved towards interfacing more women at goliath focus premiums. Not simply in the more raised levels that we can see the relationship of women. In the authentic levels other than women are more pulled in. Checked family life, interfacing with pay, flawless working conditions and the quality in work are a bit of the reasons that make this fragment unendingly boggling over women. Women, who all around have a confirmed working temper, will be reasonably cautious and sharp in doing their work. There is on an amazingly key level continuously minute event of being connected with punk and phony activities against banks. All the while, women pros in the money related part are charged for their authoritative working aura. They are no imaginative as men. Obviously, they are not tense as men are and are not set up to attempt liberal hazard.

In a brief timeframe the condition is making. Women are understanding the head for getting things moving. The bangle wearing hands have experienced the intensity of putting mark on essential stories. The decisions that are supported by their fingertips are by proposal causing a growing impact in the economy. The women in the country are moving towards the more the entire separation open sections that the money related territory offers and they are rising the ladders to land at the summit where power, affirmation and commitments are keeping it together for them.



Association between significant help and work life balance uncovers the criticalness of complete structures and its inspiration for the essential arrangement of both work and life zones particularly for the wedded specialists with teenagers if there should be an occasion of banking industry of India. The centrality of such structures are related with different past evaluations a close to number of studies have called attention to that workforce turnover ought to be found considering the cleavage among the stack up and specialists.

The Work life offset is connected with changing the working stars for pull in administrator to set work with their different duties, for example, looking over adolescents or old family members. The evaluation found the opposite association between the work life consistency and number of young people in the cash related zone of India. Family-to-work battle happens when encounters in the family block with work life fundamental duty concerning youths, senior idea duties, social clash inside the nuclear family, unsupportive relatives.

Moreover, from the more clear level of respondents articulating that they work over 8 hours out of continually uncovers the open reality that budgetary star's work more than the statutory working hours considering their inclination of occupation and an individual request to suit and finish the work in a solitary day. In such case in a general sense permitting the standard occupations for the hours worked more than stipulated time task would not manage the issue of work life balance since it leads for official to thusly and horrendously pick inconsequential level of time to family.

The examination is made on the contemporary issue of work-life correspondence of ladies bank managers of Meerut city to discover the

parts influencing their work life balance. The appraisal depends upon both general society and private area workers filtered through as power, right hand and authority. The bank authority's structure with keeping masses an unassuming piece quickly in their working timetables and experience for after a perilous and key improvement. The examination centers to discover causes and surrendered delayed results of clumsiness subject to sex, cash related perspectives, level of the dynamic system at the specific leveled level, welfare moves close, improvement model, and family and social to take a gander at the difficulties related with filtering through fit and single closeness of ladies administrators of the budgetary part. Nowadays, the group world is exceedingly referencing in India and labor cutoff era are getting astonishingly other permanently and Due to this work force, it winds up being astoundingly hard to keep up a work - family life balance for ladies delegates.

It like way endeavors to discover causes and surrendered potential aftereffects of course of action from the standard subject to sex, cash related issues, level of the lively structure at the genuine level, welfare scheme, development model, relations and social commitment. The appraisal aggregate that work life equilibrium has turn into a key star of bank endeavors what's more that ladies ace's work better when they do spare a couple of moments for family and individual premiums.

Ladies set a goliath bit of the workforce. Everything considered, the current circumstance of an epic number of well-qualified ladies who because of different conditions have been left be for their occupations should be tended to. The issues went contradicting are a couple all the while, on an essential level, a key bit of the time the "break in their inspirations for living" makes out of fatherhood and family commitment."

It is explain up as of the above measurement that ladies delegate operational in the change related selling to become up a leveling of occupation can comprise ensured consequences on the life of a someone. Work and character life fight go on when the power, everyday jobs and obligation of work and relatives occupation become dissimilar, it is firm to alter residence life and labor life. Everything considered ladies masters of open zone banks are performing faltering on work information, social relationship ,while ladies workers of private piece banks are have an edge over their open part update in parameter like air towards work and vital for business development. The appraisal saw that the labor life balance has turn out to be skill for authorities of bank business both in personal and open bit of Meerut District moreover that controller's work better when they do spare a few minutes for family and individual premiums.

In the standard time scattering, the ladies were kept to family work like cleaning, washing, cooking, structuring youngsters, and so forth. They were considered as home creators and were kept from ties down the bit of breathing space or chance to go outside home. Regardless, in a short range the story is stunning. Exceptionally close producer work, they in like way have a urgent improvement to interface even exterior the residence. With the growth in regular cost for critical stuff on one hand and the enhanced bearing and business openings then again, both a couple began working and different families ended up being twofold masters.

Over some dull time task ladies achieved colossal improvement in moving social statuses and made a central scratching in the particular fields. Bearing has pulled in them in like course as has given them amazing purposes for living. With academic most remote point being past what many would consider possible in this information time, rather than consistency or physical quality, the ladies laborers appear to inundate into

each hard work charge pace with men. Regardless, there is no key alter in live out the step up of house creator.

Working moms of today satisfy family obligations what's start and end the inside and out furthermore understood to remain completely pulled in with their inspirations for living trading up to the doing engaging accessories of their specific business openings. The hating commitments that working moms lays a gigantic load on them when it is gotten together with their ruler obligations. The endeavor of working ladies to amalgamate, systematize and balance the different issues and exercises in their various occupations simultaneously puts them under mammoth strain.

1. When gotten a couple of in order about working air in bank by then 33% said participative and 23%, 22% and 22% said free, reckless as supplies be.
2. On looking out for the referencing whether your institute makes some plans or program to manage your work life, the rejoinder was 17% and 33% said never and a run of the time, while 35% and 14% said reliably and always, which total bigger part 35% were clear to banks, for the policy and encounter made by them to deal with the labor life.
3. Only 45 % persons in the open separation bank clear that they don't feel flood in their work put while 31% private zone and 25 % powers that be react well manner that they feel lively at their labor place.
4. About 58 % open area heads were mistaken for the structures/working conditions concerning a break for family

obligation at any rate the private division bank workers other than followed a relating model with 59 % of their workers.

5. 78% among the open region and 93 % of the private part esteemed those ladies workers can't check for after their calling with same speed after marriage and youth break.
6. Mixed sort of reactions drawn from the specialists uncovered that wedded and working couples seem to manage work life better. Among open part around 47 % of the workers considered in help while among the private zone 52 % portrayed out in help.
7. When it is asked to the respondents that "Are you Happy With the Higher Management", by then 19% and 41% were decidedly agree and agree, while 30% and 10% were struggle and unequivocally separate enthusiastically.
8. On asking to the respondents that banks structure helps in arranging work life of their administrators, by then 30% and 45% were unequivocally falter and agree, while 13% and 12% were separate and perseveringly deny this thought.
9. When it is asked to the managers that stunning work life balance matters a ton for the collusion accomplishment, by then bigger part 58% and 36% were unequivocally agree and agree, while just 4% were separation and 2% were genuinely change on this.
- 10.**At times it is open that affiliations are not construction satisfying noteworthiness for dealing with the execution of activities. Some respondents feel that they are not dependably picking achieved choices about their own one of a kind stand-separated wonderful frustrating work-life balance.

11. While a quantity of vibe that their power purposely shows work-life balance approach poorly. Employees are even tended to concerning monster techniques; offering little appreciation to the way wherein that individuals have sees about their 'optimal' working point of view; they are set up to agree to various plans and are fretful to make bargains and to change their very own unique amazing remarkable requirements with persons of the treaty, clients and other staff.
12. Somewhere it is discovered that changing thought and work impacts work improvement. In express bits of the bank, open work-life balance choices are not indefatigably sensible.
13. Somewhere affiliations don't satisfactory and direct respect about work-life balance. Work-life balance choices for which there are goliath degrees of interest are conventionally given.
14. Somewhere official go about as squares to individuals accomplishing fitting work-life balance. WLB is a titanic determinant of trademark bits of occupation fulfillment.
15. If the masters are offered opportunity to pick their own remarkable phenomenal stand work plans; quality and abundance of the work increments. Given that this open door given to the force so it will other than oblige the commitment concerning completing work inside picked cutoff time.
16. The evaluation uncovers that 37 % of the ladies administrators who work in the banks are always concur that they can deal with the private closeness without impacting fit life.

17. It is discovered that an immense piece of the ladies experts respect the progress and feel stupefying at their work put. This may be the clarification behind the development of ladies delegate at the working spot in bank part.
18. It is exposed that a scramble of the personnel concur that they are physically worried in their movement. Plus, a touch of the executive perseveringly concur that they are sensibly hassled in their enhancement.
19. Employees agree that their lords are astonishingly colossal and fulfilling which might be one of the elucidation for ladies specialist to change between their private life and ace existence.
20. The assessment shows that in general ladies delegate work in banks for budgetary help and stay to go going toward life challenge. High natural world of work life emotional response will get better the development implementation and a replacement way.
21. Most of the functioning ladies found participative state in the banks particularly in State bank of India at any rate they didn't found progressed most far-away point as showed up by their ability.
22. Working hours are all right at any rate a mess up of the time late operational and working in nighttime branches in bank interferes with job life balance.

## **SUGGESTIONS**

The suggestion relating to WLB issues of female bank workers are pulled in three sections :

1. To the ladies workers

- a. Planning the exercises and disconnecting through the assignments can take through some extra time which can be used for different purposes.
  - b. Drop rehearses that sap your time or centrality.
  - c. Manage your time
  - d. A scramble of releasing up goes far
  - e. Learn to express no
  - f. Use the working environments open for WLB in affiliations
2. Long working wide stretches of virtuosos must be kept up a key decent ways from past what many would think about possible.
    - a. Should join Women centrality for structure making.
    - b. Part time working for the period of launch time of Child think about must be given.
    - c. Childcare center at work environment must be there.
  3. To the Government-a) Creating and prop an unequivocal and strong in order base on ladies laborer. b) Protecting head from extended occasion degree of work. c) Realistic work life civilization must be higher among the establishment.
  4. Employer need to see authority masterminding, correspondence, reward structure, right hand relationship and workplace.
  5. If the executives are offered opportunity to pick their own one of a kind exceptional work routines; quality and farthest point of the work increments. Considering this open segment given to



the master will in like way accommodate the responsibility concerning completing work inside picked time.

6. Manager should comprehend virtuoso's examination sporadically to grasp the stray pieces and perspectives on laborers identified with work life balance.
7. Generous go away office, both with or with no pay if there should be an occasion of family dependent on quality ought to be viewed as in spite of much as could be standard.
8. Initiate and pull in that capacity with laborers utilizing on the web life to regard their labor life equilibrium needs and wants.
9. Make arrangement for kid/pre-grown-up consideration in the place of work for operational ladies.
10. Banks be supposed to the severe deal giving out variety in which full-time post is part crossways over a variety of chiefs who admiration operational hours chosen in them and vocation breaks (paid/unpaid).