

6. CONCLUSION:

Work life balance, which is now a burning issue among the working women, influences both their external work as well as maintenance of their family life and self care. This work centres round married women of Kolkata working in Public Insurance sectors. They contribute social as well as financial help for the maintenance and upliftment of their family.

They are too sincere to serve their companies, which even helps in the economic growth of the nation. In rendering the service in all spheres, they themselves suffer from various psychological and physical strains. These often decrease the productivity. Productivity is directly proportional with level of Job Satisfaction, which influence the ultimate balance between Job and Family life.

Evidence from Literature review reveals that women with children have lower occupational commitment than the women without children. The individual who is pressurized by family and/or friends to give priority to family over work experiences more work interfering with family. Even it has been revealed that role overload dependent care issues, health problems, time management problem, lack of proper social support may be considered as the major factors influencing worklife balance. Conflicts in balancing both Work and family life of working women affects their health who report more stress, headache, muscle tension, weight gain and depression more than their male counterpart. Long hours of working, job satisfaction along with demographic variables like gender, age, marital status, no of dependents, parental status either have positive or negative relation with Work life Balance. Not only these factors but transportations have very relevant relation with WLB. Studies have found that bus transportation is preferred if convenience and safety is made better. Timeliness is another important factor for mode choice of travelling. While selecting transport working females are more comfortable than men in selecting public transport. Moreover public transits provide cheaper cost which has indirect effect for WLB. Workplace violence has been found a leading topic for many researches. It is found to have negative influence on the work stress and health of the working women. Moreover role conflict and lack of work control is related with bullying and harassment which increases frustration, tension and stress in the working female thus lowering their WLB. The harassment increases ill-conditioned work environment.

Keeping in mind about all of these issues this study has been conducted. By finding a relevant research gap this work has been done on married women employees of Public Sector Insurances in Kolkata. Segment wise conclusions show the following results.

- a. The data collected from the respondents altogether have formed five segments of ten constructs namely Domestic Internal, domestic External, Kids, Multiple role, Work related environment, Job satisfaction, Work load, Hobby, Age and health and social variable.
- b. While checking the statistical significance for each of these variables the multiple regression results that Domestic Internal, Work related environment, Job satisfaction, Work load, Age and health and social variable are significant at 10% level of significance. More over all of these variables found to affects WLB positively.
- c. Result section of workplace-harassment very clearly shows that nearly 89% women of this profile does not have any fear of harassment while working with male co-workers. Only twenty have faced some kind adverse situations which they termed as harassment. Coming to point about how much expressive they are in front of their office management, ninety five feels hesitate to discuss it. But the positive side is that ninety one said that office might help to solve their issues. Nearly 83% of women are very successfully working in this sector without any kind of favourism for being a women. Issues related to gender discrimination has not been found throughout the study. Over than 80% married female workers are receiving proper attitude and respect from office teams while working. Another interesting finding is eighty nine said they will be open to their spouse about any sort of harassment in their office.
- d. The last section –Transportation has many similar supportive findings like previous researches. Here also 194 out of 241 women are using public transports on a daily basis for coming to their office. Out of these 94 said they are more comfortable in Air-conditioned transports, while 100 said no such requirement is there. Going through the details for finding the reason for using AC it has been found that due to the hot and humid climate of Kolkata AC gives them comfort which allows them to work with more mental peace and concentration.

So as a conclusion note it can be said that married women of public sector insurance in Kolkata are trying to balance their worklife. Both domestic as well as culture, environment of their office are influencing them significantly. They are being respected and not facing any sort of trauma occurring from workplace harassment.

While it comes to the suggestions for improvement of WLB it can be concluded that support from family members and office will play a positive significant role. From the results of this research seeks the following suggestions:

- a. Support from spouse, kids and other members.
- b. Support from supervisors, colleagues.
- c. More flexible leave policies specially for health and child care.
- d. Flexible HR policies like work from home etc.
- e. Good job design which can reduce work place violence.

Conclusion Hypothesis Wise:

H_{a1}: WLB is dependent on Spouse support segment

Among the two variables internal and external, domestic internal is significant.

H_{a2}: WLB is dependent on family related segment

Kids and multiple roles is not significant.

H_{a3}: WLB is dependent on Work related segment

Work-related environment, job satisfaction and work load are significant.

H_{a4}: WLB is dependent on personal segment

Age and health are significant while hobby is not significant.

H_{a5}: WLB is dependent on Social variable

Social variable is significant.

H_{a6}: Types, nature, security of transport are affecting WLB

Types, security does affect WLB, whereas nature does not.

H_{a7}: Effect of demographic profile is significant

Age, residence, type of family and number of children are significant.

7. FUTURE SCOPE:

As a future scope I have found the following three areas

1. Emotion Detection for each segment.
2. Unmarried women as well as male respondents can be covered for checking WLB.
3. Area can be extended.
4. Private sector Insurance companies of Kolkata can be covered.

The following suggestions can be considered:

1. There is a lack of awareness among the employees about the importance of WLB and methods of acquiring a successful WLB. Hence creating awareness is a major tool of the organisations for the economic and potential growth of the organisation as well as the country.
2. Motivation improves WLB. It even increases self confidence which ultimately leads to a successful WLB.
3. Adequate transport facilities if introduced by the organisation will lead to an accomplished WLB.
4. Organisations should arrange various relieving activities frequently for the benefit of employees. Meditation, recreational programs can improve balance of work and family.
5. Reduction of working hours, providing more rest time and leisure time, work from home – all this enables women employees to look after their family and workplace in a relaxed manner.
6. Since both husband and wife are employed, both should share the load of household work and children. It is the responsibility of both parents to contribute towards a child's mental and physical development.
7. Social gathering, family and friends meet should be encouraged where women can share their feelings and emotions. This can reduce their stress and improve WLB.
8. Periodical counselling is useful to improve one's WLB. Counselling for wellbeing of an employee as well as for a healthy environment is highly recommended.

8. LIMITATIONS AND SUGGESTIONS:

While conducting the study the following limitations have been observed:

1. Since WLB is a matter of great concern in the present scenario numerous variables can be considered for the study and improvement of WLB. But only a handful of variables are considered for my present study.
2. WLB is also required in case of unmarried women who are not considered in my study.
3. Moreover, the male section of the society also experiences a lot of struggle to achieve their balance between family life and work life.
4. In India, besides the public sector, private sectors also play an important role for providing employment to both male and female sections of our society. The companies which are owned by the Central Government of India or any state or territorial governments or both of these are considered to be a public sector company. The majority of the company stock is owned by them, but the companies which are not under the direct control of the state and is owned by private individuals and groups are termed as private sector company. Employees under both these sectors have to work hard and meet their target for the economic development of our country. In my study private sector insurance companies are not included.
5. There are various organisations for employment like banks, electricity boards, manufacturing companies, telecom sector and so on, but in my study I have only considered public insurance sectors.
6. Coverage could be extended beyond Kolkata like suburban areas of Kolkata. Moreover organisations like insurance is widely spread in all parts of India, both rural and urban but only Kolkata is considered for my study.
7. India is a land of diversity, hence the employees of the hill area will experience a different type of WLB than the people of the plain region. Likewise the weather also differs from Kashmir to Kanyakumari and Gujarat to Assam. The weather conditions, regional topography all exerts a separate influence on the physical and psychological state of a person. It indirectly has an effect on the WLB of employees among which women employees have a distinguished role.

8. The study is mainly quantitative study, any kind of emotion detection has not been done.
9. Responses have been collected only from respondents. Any sort of verifications are not been done from management.
10. There are many field workers like agents for each Insurance company. These samples have not been included in this study.
11. Other factor like spirituality has not been considered here.