

**EMPLOYEES' PERCEPTION ON WORK LIFE BALANCE AND
IT'S RELATION WITH JOB SATISFACTION IN INDIAN PUBLIC SECTOR BANKS**

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ABSTRACT

The aim of this study is to find out about the employee's perception of their work life balance policies and practices in the public sector banks. Quota sampling method was followed. Survey was conducted and data was analyzed on the basis of responses provided by 350 respondents. Data was analysed 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 w.r.t various factors of WLB. The positive correlation indicates that job satisfaction is an important indicator 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.

Keywords: Recruitment, Satisfaction and WLB.

INTRODUCTION

The term “work” is being used here is referring to paid work or employment. The term “Work life balance” is a contested term, with many alterations suggested, such as “work life integration”, Work life interface”, Work life Masonic”, Work life reconciliation”, or Work life coordination”(Mc Pheron,2007). As early as 1960’s researchers have begun to study and find some imbalance between work and personal life. Various studies on work life thereafter finds that what happened at the workplace have significant impact on individuals and their families. Work life balance means adjusting the pattern of work so that your employees can benefit from a better fit between their work and areas of their personal life and in long run hope to achieve sustainable development and profitability (Verma, 2007). The profitability and productivity of organization depends on two factors that are interrelated performance and commitment of employees. These factors depend on workforce of the organization. But every employee has two aspects of his/her being personal life and professional life. Both of these are difficult to separate and from a source of conflict. If an organization wishes better productivity and more committed employees, then they have to be happy and satisfied. The balance is achieved when an individual’s right to a fulfilled life inside and outside paid work is accepted and respected as a room, to the mutual benefit of the individual business and society (Narenderanath, 2007). Work family balance is a form of inter role conflict in which role pressures from the work and family domains are mutually incompatible in some respect (Koizumi, 2000). The balance Empirical studies show availability of work life policies does not necessarily result in uptake by employees, and thus reduced work life conflict and enhanced performance, retention and reduced absenteeism (Hundson, 2005). The concept of work-life balance is based on the notion that paid work and personal life should be seen less as competing priorities than as complementary elements of a full life. The way to achieve this is to adopt an approach that is “conceptualised as a two way process involving a consideration of the needs of employees as well as those of employers” (Lewis, 2000).

DOES WORK LIFE BALANCE MATTERS?

Various “studies and standard textbooks” and business cases elaborate that employees motivation and satisfaction, profitability and productivity and recruitment and retention policies can be improved by adopting flexible working arrangements.

THE EMPLOYEE PROSPECTIVE

Work life balance reports found both employer’s and employees acknowledged management support as a vital aspect of work life balance provisions, and that individual manager’s and supervisor’s attitudes can have a great deal of influence on outcomes for employees(Department of labour,2004). The more recent survey found a clear link between comfort discussing work life issues with management and overall work life balance , and between positive workplace culture and work life balance, where positive workplace culture included lack of negative impact on career and lack of resentment by fellow workers(Department of labour survey, 2006).

EMPLOYER'S PROSPECTIVE

For companies to remain competitive, it's critical they attract and keep the best employees. To do that, they always to shift balance from inputs, like an environment and resources that enable a superior performance and therefore a better output. A study conducted by (Dex and Smith, 2002) shows that: (A) There are positive effects on employee commitment from having family friendly policies. (B) Approximately nine out of every ten establishments with some experience of these policies found them cost effective. (C) Increase in performance was associated with having one or other family friendly policy in the case of five out of six performance indicators. An apt examples of world wide companies and organizations that appreciate the work life balance such as Tata Consultancy Service(TCS), IBM, BT, Lloyds TSB and other, which shows that work life balance policies and practices can bring clear benefits to their business (Narendernath, 2007; The Business Case, DTI, 2001). There is also evidence which suggests that employers who support a work life balance ethos and offer flexible working arrangements are likely to have a competitive advantage in the labour market (Personnel Today, 2002).

JOB SATISFACTION

Job satisfaction is a mental feeling of favorableness which an individual has about his job. To the workers, job satisfaction brings a pleasurable emotional state that often leads to a positive job attitudes. A satisfied worker is more likely to be creative, flexible, innovative, and loyal (Ajmir, 2001). Achieving work-life balance yields benefits for both the employee and the employer. "Exceptional organizations have leaders that create work environments where people can achieve work-life balance and well being as they define it for themselves (Spinks, 2004)." Job satisfaction is an emotion, a feeling, an attitude and a matter of perception. It involves likes and dislikes as well as needs and wants which are internal and external to the employee. Higher financial benefits can be realized by organizations when the employees are committed. A satisfied work force is essential for the success of organizations and their businesses. Dissatisfied employees make organizations dysfunctional in businesses, damaging their financial performance. Such employees, when unattended, do not have loyalty towards their organizations and there for, making employees behave in a desired manner is extremely important for managers. "Job satisfaction is the amount of pleasure or contentment associated with a job. If you like your job intensely, you will experience high job satisfaction. If you dislike your job intensely, you will experience job satisfaction" (Draflke, 2008). Employee's happiness from their jobs critically depends on the duration of working hours. Organizations are social systems where human resources are the most important factors for effectiveness and efficiency and need effective managers and employees to achieve their objectives. Organizations cannot succeed without their personnel efforts and commitment. Job satisfaction is critical to retaining and attracting well-qualified personnel.

DEFINITION OF PUBLIC SECTOR BANKS

Public: The public banks are those banks which are directly under the control of State/Central Government. Example: State Bank of India & its associate banks, Oriental bank of commerce, State bank of Patiala, and Punjab and Sind bank and Punjab National Bank etc. (these five types of public bank taken in this study).

OBJECTIVES OF STUDY

Past researches & various studies and standard textbooks elaborate that employees have different perceptions towards their work life issues and may have significant impact on their job satisfaction. Specifically, the objectives of the study were:

- To study employee's perception towards work life balance issues.
- To study whether there is significant gap among the female and male respondents with job satisfaction w.r.t various factors of WLB or not.
- To study the association between various work life balance factors and job satisfaction.
- To study whether there is significant gap among the female and male respondents with overall WLB or not.
- To study the association between work life balance and overall job satisfaction.
- To suggest some measures to improve work life balance in public sector banks

RESEARCH METHODS

DATA COLLECTION

The survey was conducted in public sector banks in Malwa region of Punjab (India). The researcher has personally visited the branches of different types of banks and given the questionnaire to the respondents. The researcher has delivered the questionnaire to about 400 employees but out of that only 350 responded. In total, however, only 350 survey questionnaires were returned, yielded a response rate of 87.5%.

RESEARCH INSTRUMENT

The items in the questionnaire were modeled after studying the work life studies done by various organisations. Most of the scales used in this study has been utilized in other studies before and has been validated by past researches (Manfredi and Holliday, 2004). All the items in the questionnaire are based on a five- point Likert scale ranging where the rating of below 2 was disagree 3 was neither agree nor disagree, 4 was agree and above 5 was strongly agree as the indication of WLB. The mean value near by 5 indicates a strongly agree whereby mean value near by 1 indicates strongly disagree.

DATA ANALYSIS

DEMOGRAPHIC ANALYSIS

A total of 350 employees in the public sector banks participated in the survey. Majority (52%) of the respondents were female employees. 52.2% were at the younger age group (25-35 year old). Managers made up 50% of the respondents and the second largest groups were executives (30%) and non executives (20%). Majority of the respondents (50%) possessed Bachelor degree, 26% with Master degree and 23% with Diploma. Minority was made up of those with doctorate 1%. Tenure 48.2% of the respondents had less than 10% years of total tenure employment, followed by 34.8 (11-20 years); 15.5 (21-30 years); and 1.5% (>30 years). Almost 60% were married or livings with a partner and 45% had dependent children.

MEASUREMENT OF ITEMS

In the present study, there are two sections in first section firstly, data was coded and tabulated to find the effects of various socioeconomic variables on the attitudes of respondents. It was further suitably analyzed by calculating percentages and frequencies. In section two a factor analysis was carried out to summarize the structure of the sets of variables. The job satisfaction level between female and male respondents was tested statistically for their significance according the independent-t test. Mean score were calculated by assuring (1) strongly disagree and (5) strongly agree, hence lower mean score indicates disagreement ac compared to higher mean score. In addition, in this study, a default $\alpha = 0.05$ was used to determine the level of significance. To test the statistical significance in the perception of employee’s towards WLB and job satisfaction is independent of gender, t- test was applied. A ten point scale used, the minimum WLB and job satisfaction rating was 1 and a maximum of 10 and this gives a range of 9. To understand the relationship between job satisfaction and various WLB variables, and WLB and job satisfaction among employees Karl Pearson correlation ($p < 0.01$) was used. The data was analyzed using SPSS version 11.5 for window through out the study.

FACTOR ANALYSIS: Kaiser-Meyer-Oklin measure of sampling adequacy (KMO) was .991 for overall sample that indicate that the sample was good enough for sampling. Barlett’s test of Sphericity showed statistically significant number of correlations among the variables. Hence as revealed by the above parameters the data was found to be fit for factor analysis.

RESULTS (SECTION -1)

Table: 1- %age of respondents with childcare responsibilities

Items	Total (%)	Male (%)	Female (%)
I have sole responsibility	23	16	30
I take most responsibilities	24.85	1	47
I share equally	30	40	21
Most of the care is done by other partner	21.72	43	2

Only 23% of those primary care responsibilities have sole responsibility for their child (table: 1). 30% female agreed that they have sole responsibilities and 47% agreed that they take most responsibilities.

Table: 2- % age of primary carer responsibilities

Items	Male %	Female %
Housework	4.3	18
Childcare	6.4	15.1
Eldercare	4.1	5.5
Caring for sick Child/Adult	11.6	39.3
Caring for disabled Child/Adult	2.1	2.3
Leisure and commuting	61.9	2.1
Other care	9.6	1.0

39.3% female respondents agreed that they take caring for sick child/adult and disabled child/adult form of responsibility. (Childcare and eldercare form of caring responsibility get less importance as compared caring for sick and disabled adult/child). Female agreed that they provide more time to housework (15%) and childcare (39.3). In addition, female were three

times more likely to report that they provided care when children were sick compared to men. (Table: 2).

Table: 3-%age of Major interests

Items	Age of respondents (years)				Total respondents
	20-25	25-30	35-45	Above 45	
Sports activities	32.2	28	26	20.6	19.86
Involvement with religious groups	2.6	10.5	11.2	30	8.4
Voluntary work	10.10	20.4	30.1	35.0	17.2
Involvement with local organizations	15.2	10.1	9.2	46	18
Taking course of study or training	62	20	22	4.5	24.94
Involvement in political activities	10.9	5.4	6.2	12.4	5.4
Involvement in trade union activities	0.0	0.0	0.0	0.0	0.0
Others	8.9	9.2	10.2	12.3	6.2

Employees showed most interest outside of work was sports followed by study or training and sports were particularly important to 20-25 age group, 62% of respondents with in the group taking a course of study or training and over 30% getting involved in sports (table: 3).

Table: 4-How strongly do you agree with the following statements?

Items	Strongly agree	Agree	Neither Agree nor disagree	disagree	Strongly disagree	Total
Main satisfaction in life causes from work.	17	36.3	31	9.1	4	97.4
WLB policy in the organization customized to individual needs.	76.2	21.4	0.9	0.3	0.5	99.3
It's important to achieve a balance between work & personal life.	74.3	21.6	2.5	0.6	0.3	99.3
People have different needs at different stages of their life.	54.2	39.6	3.6	0.4	0.4	98.2
WLB enables people to work better.	59.1	32.9	5.1	0.2	0.3	97.6
WLB is entirely an individual responsibility.	1.2	15	13.2	57.2	13.3	99.9

WLB is partly employer partly individual responsibility.	25.9	56.1	10.2	4.2	2.3	98.7
WLB is entirely an employer responsibility.	2.2	2.1	12.4	53	32	97.3
Banks policies that help WLB are important	43.6	41.8	11.2	2.0	0.3	98.9
Banks policies that promote WLB can be unfair to people like me.	3.0	9.1	32	36	17.2	97.3
Work in run in a smooth and effective manner.	45	48	0.8	2.6	1.4	97.8

95.9% of respondents strongly agreed or agreed that it was important to achieve a balance between work and personal life and that work life balance enables people to work better. Over a third (76.2%) respondents agree that WLB policies in the banks customized to individuals needs important. Over 90% respondents agreed with the statement that People have different needs at different stages of their life. 85.4 agree or strongly agree that banks policies that help work life balance are important, but very few 4.3% believe that it is entirely an employer’s responsibility. The majority 82% agrees or strongly agrees that it is a joint responsibility for employers and employees, only 16.8% believing that it is entirely an individual responsibility. A small %age (12.1%) feel that policies that promote work life balance can be unfair to them ((table: 4).

Table: 5-Views on Work life balance

Respondents	Banks policies are important	Banks policies can be unfair to people like me	WLB is entirely an individual responsibility
	% agreed	% agreed	% agreed
Male	89.9	6.6	21.1
Female	97.2	20.3	13.2
Children			
-yes	92	3.2	15.6
-No	20	18.1	19.9
Married or living with a partner	86	22.1	17.8
Separated /divorced	94	17.2	12.5
Widow / Single	99	23.3	20.2
Managers	89.6	25.4	18.4
Executives	84.2	14.3	17.1
Non Executives	80.1	12.3	12.3

Over 80% female respondents agreed that banks policies are important for them. Over 90% respondent (with children, separated/ divorced and widow / single) agreed that banks policies are important for them. Over 80% managers agreed that banks policies are important for them (table 5)

Table: 6 have your colleague’s needs to balance paid work and personal life affected you in a negative way?

Respondents	Yes (%)	No (%)
Managers	33	67
Executives	10.9	89.1
Non executives	10.2	89.8

21% felt that their colleagues’ needs to balance paid work and personal life affected them in a negative way (table: 6).

SECTION-2

Table: 7 Correlation between factors of Work life balance and Job Satisfaction

Work life balance	R
Support from top management	.432
Support from colleagues	.210
Psychological distress	.130
Organizational change	.534
Working hours	.458
Managerial style	.631
Nonjob responsibilities	.791
Work overload	.910
Work life conflict	.882
Personal financial problems	.911

Correlation is significant at the 0.01 level (1-tailed).

To examine the individual relationship between the factors of WLB and job satisfaction correlation test was used. All the factors of WLB are positively and directly related with job satisfaction, it showed that there is a significant impact of WLB variables on job satisfaction (table 7).

Table: 8 Independent Samples Test between Gender and WLB

Item	Gender	N	Mean	Std deviation	Std. Error mean
Work Life Balance	female	182	6.3725	1.03332	.10231
	male	168	7.0676	.91594	.07529

To test the statistical significance in the perception of employee’s towards Variables of WLB is independent of gender, t- test was applied. t -test showed a systematic and significant difference in perception of male and female employees. Table 8 presents, based on the ten point scale used, the minimum job satisfaction rating was 1 and a maximum of 10 and this gives a range of 9. A ten point scale with 1 being “strongly disagreed” and 10 “strongly agreed” was used as the indication of better WLB. Mean was used to know difference between the perception of female and male respondents w.r.t WLB. A higher mean value indicated that male respondents seem to be more agreed as compared to female respondents (table 8).

Table: 9 Independent Samples Test between Gender and Job Satisfaction

	Gender	N	Mean	Std deviation	Std. Error mean
Job Satisfaction	Female	182	8.0320	2.2345	.20364

	Male	168	6.9655	1.79934	.16604
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To test the statistical significance in the perception of employee’s towards job satisfaction is independent of gender, t- test was applied. t -test showed a systematic and significant difference in perception of male and female employees. Table 9 presents, based on the ten point scale used, the minimum job satisfaction rating was 1 and a maximum of 10 and this gives a range of 9. A ten point scale with 1 being “highly dissatisfied” and 10 “highly satisfied” was used as the indication of satisfaction. Mean was used to know difference between the perception of female and male respondents w.r.t job satisfaction. A higher mean value indicated that female respondents seem to be more satisfied as compared to male respondents (table 9).

Table: 10 Correlations between WLB and job satisfaction

		Job satisfaction	Work life balance Life
Job satisfaction	Pearson Correlation	1	.772(**)
	N	350	348
Work life balance	Pearson Correlation	.772(**)	1
	N	350	348

** Correlation is significant at the 0.01 level (2-tailed).

To understand the relationship between WLB and job satisfaction among employees Karl Pearson correlation test was used, ignoring the possible effect of all other influences. It was, however, also useful to considered the extent to which a dependent variable like overall satisfaction was related to a number of independent variables as a group. The coefficient of correlation not only described value but also direction. The direction of correlation was positive and degree of correlation is significant. It means that WLB have positive impact on job satisfaction. The results signify ($p < 0.01$) that WLB significantly related to job satisfaction (Table 10).

DISCUSSIONS

¾ of the respondents agreed that they take sole/most responsibilities. Over 50% respondents agreed that they give less importance to childcare and eldercare responsibilities, as compared caring for sick and disabled adult/child. The reason behind it may be an increasing number of young children are being raised by a childcare provider or another person other than a parent; older children are more likely today to come home to an empty house and spend time with video, games, television and the internet with less guidance to offset or control the messages coming from these sources. It suggests that individuals who have help with nonwork responsibilities may spend less time on family duties and may have more time available for work. Female reported significantly more hours doing housework and childcare and three times more likely to agreed that they provided care when children were sick compared to men. There is an increased percentage (82%) of respondents (20-25 and 25-30 age group) pursuing a course of study or training while working full time. One reason behind it may be that they have strong career identities and financial needs as compared to other group of age. Other reason may be they are more ambitious and have more desires to fulfill in his life. They think that their future might be secured in another field. They think that they might get more opportunities in better field. So the

respondents of this age are serious about their career. Over 50% of respondents indicated that they are satisfied with their job. Over ¾% of respondent agreed that banks policies are meets the individual needs and believe that it is important to achieve a balance between work and personal life and it helps them to work better. Most respondents agreed that doing so is a joint responsibility of employer and employees. Majority of respondents agreed that work in a smooth and effective manner, one reason behind it may be job security and income security and absence of time pressure on public sector. Over 90% female respondents agreed that banks policies are important for them. The reason behind it may be that because work-life balance has traditionally been seen as something for parents and especially working mothers that other groups feel disenfranchised or disadvantaged by the process and see little relevance in it for them. Over 90% of respondents with children agreed that banks policies are important for them. From this finding it can be said demands are expected to be greatest for individuals with infants or young children. Previous research has concluded that parental demands are related to increased absenteeism and tardiness (Matsui. et. Al, 1995), increased stress (Reilly, 1992), and time based conflict (Carlson, 1999). More than 85% of the total respondents (married or living with a partner, separated/divorced and widow/single) agreed that banks policies are important for them. The reason may be that the greater individuals' nonjob responsibilities are (e.g., house cleaning, childcare, elder care), the less time they are likely to spend at work. Over 80% of total respondents agreed that banks policies are important for them. 2/3% of manager and over 80% of other respondents (executives and non executives) agreed that their colleagues' needs to balance paid work and personal life affected them in a positive way. But a significant percentage felt that their colleagues' needs to balance paid work and personal life affected them in a negative way, the reason behind it may be that single respondents without dependents and young age respondents there seems to be an expectations and has highly salient career identity.

SECTION: 2

The results indicated that mean score of male significantly high on WLB as compared to female. The reason behind it may be female have more household and childcare responsibilities (this is also found in this study in table 1) as compared to male. It is found that there is a significant impact of WLB factors on job satisfaction. Men comparing the mean regarding these factors, Women appear to have accomplished a greater sense job satisfaction than their male counterparts it sowed that women are more positive than men in how they perceive their bank's efforts to help them balance work and life responsibilities. A possible explanation for the difference may be a function of duration the issue has been in the forefront—women have had more time to develop balancing mechanisms compared with men or it may be females are more adaptable so they easily adjust themselves according to organizational culture. This finding is consistent with what was found by other researchers Spector (1997); Clark, (1998) and Souca Pozza and Souca Pozza, (2000) i.e. women expect less from work and so they are agreed with less. The result of the study showed WLB have positive correlation on overall level of job satisfaction.

CONCLUSION

It can be concluded that all individuals have different requirements at different stages in their life and therefore the concept of work life assumes different meaning at each of these junctures. As per findings from the previous researches the independent variables which we are use to determine the banks employee's perception towards WLB as a whole is proven to be related to job satisfaction. These findings are consistent with the ones in previous researches (Frone, 1997; Chassin et. al, 1985; Mcpherson, 2006) where work life factors Psychological distress, organizational changes, working hours, managerial style, nonjob responsibilities, work overload,

work life conflict and personal financial problems etc. have been proven to affect or are predictive of job satisfaction. It can also be concluded from the data, that the overall WLB policies correlate significantly with level of job satisfaction. The results indicated a shift in women's perceptions about work-life balance and job satisfaction. In the past, women often found it more difficult to maintain balance due to the competing pressures at work and demands at home. There is a gender gap in job satisfaction in public sector banks in Malwa region of Punjab, this result is consistent with other study conducted in UK (Asadullah and Fernández, 2008).

RECOMMENDATIONS

1. Although the female respondents agreed with banks WLB policies but they disagreed with overall WLB. So the female employees should be given the facilities like flexi time; job sharing; creche facilities, and necessary breaks so that they feel that the organization is helping them in coordinating the family and professional life.
2. More and more career and advancement opportunities should be provided to the young employees for professional as well as personal growth.
3. Managerial people should feel that if they support the executives and non executives wholeheartedly the achievement of the mission of the organization be facilitated and compensation should be provided on the basis of team performance. So that no one feel jealousy w.r.t to WLP policies.
4. The entire public sector banks should work hard to improve the work life policies and practices.
5. As the shows that different age groups have different perceptions regarding WLB, so work should be distributed according to the age and gender. It will improve the employee's commitment and satisfaction level along with productivity and profitability.

LIMITATIONS AND SCOPE FOR FURTHER RESEARCH

The present study suffered from some limitations like small sample size and limited area of investigation which might not be true representative of the whole population of the banking sector. So, before generalization, there is a need to conduct an in-depth study covering larger sample size and broader areas of investigation. Further research should be conducted in order to identify other factors that could contribute to bank employee's WLB. Yet in spite of the plethora of research on the subject, the efforts on the part of researchers to identify the factors of WLB in the Indian context have not been encouraging. In summary, the limitations of individual job satisfaction had been pointed out in the literature for assessing the WLB and there had been a little attempt in the past to measure WLB in terms of job satisfaction in banking sector and Malwa region of Punjab (India). So this study is an attempt to further develop theoretical underpinnings to the available literature on WLB.

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