
WORK LIFE BALANCE REFLECTIONS ON JOB SATISFACTION

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INTRODUCTION

Over the past 25 years, there have been considerable changes in the conventional patterns of paid work. The sense of corporate community and long term loyalty that was prevalent earlier, have been taken over by performance culture, which expects more from employees, but offers little security in return. The job related chores have been increased in both scope and magnitude while goals have been elevated to unprecedented heights, as a result of which the average hours of an employee working full time have increased drastically. An employee working on a regular eight to five routine seems like a distant past, as the boundaries between work and home have become blurred. The reasons cited for this change are many. With the global labor market becoming highly competitive and companies outsourcing to reduce labor costs, employees feel compelled to put in long hours to achieve and preferably exceed, expectations to protect their jobs. The significant increase in number of transactional corporations wherein work is ongoing in one or more office locations of the enterprise around the world for all of 24 hours, has also been responsible for the changing work culture.

Earlier Training and Job security were considered to be the biggest motivators for attracting and retaining staff. Training is one of the important parts of career progression and job security too is being seen as increasingly important practices of organizations. But many employees in 21st century see a balance between work and life a more critical factor for job satisfaction than two mentioned earlier. As employee conclusions are quite logic that it is easier to find a new job than finding a new spouse or a family. Thus Work life balance is becoming a famous motivating factor in today's scenario. It is also an important HR issue that is thoroughly debated. Work life balance is as vital to the employing corporate, as it is to the employees. For an employer, a highly satisfied and hardly stressed employee is an invaluable asset and virile source of productivity. For an employee Work life balance would mean stress free, enjoyable private life.

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MEANING OF WORK LIFE BALANCE

Work life balance is balancing point on the see-saw, one side of which is work, while other side is domestic and personal life. A major portion of employees' productive time is spent at the workplace. Any problem either at the workplace or in the family will definitely disturb the balance and thus it is necessary to address the various factors related to work and family that can directly or indirectly affect the overall performance of employees and job satisfaction. Thus Work-life balance is about effectively managing the juggling act between paid work and other activities- including spending time with family, taking part in sport and recreation, volunteering or undertaking further study.

Work Life Balance is defined as:-

“Work Life Balance is about employees achieving a satisfactory equilibrium between work and non-work activities (parental responsibilities and wide caring duties).”- **Work Foundation, 2003**

“Work Life Balance is about people having a measure of control over when, where and how they work leading them to be able to enjoy an optimal quality of life” **University of Bristol, 2005**

“Work Life Balance is defined as conflict between demands of work and demands of personal life (family commitment, Leisure time activities etc.) when either side becomes unbalanced for extended period of time, the effort is likely to manifest in unhealthy symptoms (fatigue, stress, depression etc.)” – **Waddell & Paul, 2007**

In the words of Morgenstern (2008), when employees work on achieving Work Life Balance it may ultimately result in organizational betterment. Hence every organization all over the world is focusing on assisting their employees in attaining work-life balance. Many organizations have begun to formulate Work Life Balance policies in their concern such as flexi-time, ease of taking casual leave, crèche in offices etc.,. When a person achieves higher in his/her professional life and scores less in personal life, it may be due to poor Work Life Balance.

MEANING OF JOB SATISFACTION

For an individual, Job Satisfaction would mean that something within him reacts favorably to the job and its environment. Locke (1990) gives a comprehensive definition of Job Satisfaction as involving cognitive, affective and evaluative reactions or attitudes and states that it is a “pleasurable or positive emotional state resulting from the appraisal of one's job or job experience.” (**Locke, 1990**)

Job Satisfaction is defined as, "A sense of personal growth most often measured by the extent of new challenges and learning situations experienced." (Jensen, 2000).

'Job satisfaction can be influenced by a variety of factors, eg, the quality of one's relationship with their supervisor, the quality of the physical environment in which they work, degree of fulfillment in their work, etc' (McNamara, 1999).

From the employees point of view it is again observed that their Job Satisfaction is based on factors such as Benefits, Compensation, Work Life Balance, Job Security and a feeling of safety in the workplace.

SIGNIFICANCE OF THE STUDY

According to past studies, the concept of Work Life Balance is developed in the west. Majority of studies have been conducted in the west and only few noteworthy studies in the Eastern Countries like, in particular, Hong Kong are available. Developing Countries like India however seem to be characterized by a clear and distinct lack of focus on Work and Life (Family) research. Hence the present research is a step too fill up this gap.

REVIEW OF LITERATURE

The Approach of Work Life Balance is conceived in many different terms like 'Work Family Conflict', 'Work Family Interface', 'Work Family Fit' and 'Work Family Balance'. In particular, there was a shift from 'Work Family' to 'Work Life' the precursor of most recent 'Work Life Balance'. According to **British Household panel survey (2004)**, concept '**Work Family Balance**' is earlier term and has neglected some key life domains that are included in **Work Life Balance**. Like in 'Work Family Balance', women's leisure lives and economic situation are included whereas 'Work Life Balance' includes health and friendship along with economic situation. This linguistic shift reflected a broader and more inclusive way of framing the debate to engage men and women with or without children or other caring commitments and was partly response to backlash against work family policies by those without obvious family obligations (**Lewis & Gambles 2007**).

A study was conducted by **Wendy C. Marcinkus, Karen S. Whelan-Berry, Judith R. Gordon** (2007) to examine the relationship of a network of social support for midlife women with their attitudes toward work-family balance and work outcomes, including job satisfaction, organizational commitment, and career accomplishment. Results indicate that the women generally received more personal social support than work-based social support and more instrumental than expressive support from all sources. Work-based social support was positively associated with job satisfaction, organizational commitment, and career

accomplishment; personal social support was also associated with job satisfaction and organizational commitment. Work-family balance may partially mediate the relationship between social support and work outcomes.

Elizabeth A. Smith (2008) in his article about importance of work-life balance said that the flexible working helps to keep the staff motivated. The policy has also enhanced the company's reputation with both clients and employees. The author contends that workplace flexibility has helped to improve overall employee flexibility and empowerment. The review of literature reveals that there are only limited reviews on wlb of teachers. Hence this study focuses on giving new ideas on work-life balance which would act as a guide for further studies.

Florian Pichler (2008) examined work related and household /family related causes of Work life balance. This study has defined subjective and objective factors in area of household. Objective household factors are breadwinner model (partner is working or not), presence of children of specific ages in the household, types of child care, hours spent on house work. Subjective household factors are economic strain, amount of housework, time flexibility concerning housework and stressful housework. Objective work related factors are normal weekly working hours, occurrence of evening and weekend work and working overtime on short notice. Subjective work related factors are perceived job security, effort dependent salary, time flexibility, hard work, heavy work load.

Vikas Shortriya (2009) discussed some aspects of balancing work and life. In spite of higher salaries and other monetary and non-monetary benefits, a comfortable working environment, less work load and organisations taking care of employees, it is observed that sometimes employees fail to deliver expected results. Though, there can be numerous factors that affect performance of an employee, achieving balance in work and familial life is considered important in order to perform par excellence. Balance between professional and personal life improves performance at work also helps in gaining job satisfaction. It gives a feeling of contentment and motivates the individual to shoulder responsibilities with greater accountability.

Janet Polach(2010): The author proposed that organizations are now ready to make the next big step – making work–life integration a way of life. This article provides a call for action to human resource development professionals by providing background on work–life balance, profiling organizations who have made the transition into this way of thinking and providing specific actions that human resource development professionals can take to transform the thinking in the workplace

Lilian M. de Menezes and Clare Kelliher(2011) attempted to assess the impact of flexitime on worker's performance. This paper reviews the literature on the link between Flexible Working Arrangements and performance-related outcomes. Taken together, the evidence fails to demonstrate a business case for the use of Flexible working arrangements. This paper attempts to explain the findings by analysing the theoretical and methodological perspectives adopted, as well as the measurements and designs used. In doing so, gaps in this vast and disparate literature are identified, and a research agenda is developed.

Mrs. Rumi Dasgupta and Dr. Amishi Arora(2011) studied the Work Life Balance of the corporate level employees in different corporate sectors in order to determine the level of their work life balance which is having very high importance on their total wellbeing and hence their productivity and entire business growth. Striking a balance between professional and personal commitments is a common dilemma for many of today's workers. Organizations believe in providing a balanced life for their employees as they know that today's knowledge workers are less concerned about just financial security which earlier bound them to their employers.

K. Santhana Lakshmi, T. Ramachandran, and David Boohene(2012) explained in their study that Career women are challenged by work and family commitment at the end of each day in Government and private hospital. Majority of women are working through-out week and 53% are struggling to achieve work-life balance. Women reported that their life has become a juggling act as they have to shoulder multiple responsibilities at work and home. Both government and private hospital management need to be conscious of this status of female nurses and periodically review their status. They can create supportive environment to help these women achieve work life balance. This article highlights the issues connected with work life balance of female nurses in government and private hospital and the factors that determine work life balance.

OBJECTIVES OF THE STUDY

To study the relationship between work life balance and job satisfaction among all service sector employees (banking and insurance sector combined), all banking sector employees, all insurance sector employees, male employees of banking sector, female employees of banking sector, male employees of insurance sector, female employees of insurance sector in the region of Chandigarh, Haryana, Delhi,

RESEARCH METHODOLOGY

The present study is confined to examine the impact of Work Life Balance on job satisfaction among banking and insurance sector employees in the region of Haryana, Chandigarh and Delhi in particular. Thus, Four Banks and four Insurance companies have been selected for research purpose in which two banks and two insurance companies are from public sector and two banks and insurance companies are from private sector. The following banks and insurance companies are selected for study:

- i. STATE BANK OF INDIA (Public Sector Bank)
- ii. PUNJAB NATIONAL BANK (Public Sector Bank)
- iii. HDFC BANK(Private Sector Bank)
- iv. AXIS BANK (Private Sector Bank)
- v. LIC (Public Sector Insurance company)
- vi. GIC(Public Sector Insurance company)
- vii. SBI LIFE INSURANCE(Private Sector Insurance company)
- viii. ICICI LOMBARD(Private Sector Insurance company)

The study is based on primary as well as secondary data collection. The primary data for the research is collected with the help of self administered questionnaire that are structured to achieve the goals of study as outlined. A five point Likert technique is used to prepare the questionnaire. Data is collected through questionnaires among banking and insurance sector employees. A total of 1000 questionnaires are distributed out of which 708 completely filled questionnaires are being obtained and accepted; thus yielding the response rate of 70.8%. Data has also been collected from the published material in books, journals and internet.

Table 1 Work life balance Sheet

Sr No.	Statements
1	My work involves me so much that I am unable to spend time with my family.
2	I often have to miss important family activities because of my work demands.
3	The time I spend on my family often interferes with my work responsibilities.
4	I wish I had more time to look after the requirements of family.
5	On a holiday, I am able to separate myself from work and enjoy myself with my family.
6	I don't feel like taking time off during my work to take care of family matters.
7	Having shared work at home is still a dream for working women.
8	My management believes that work life balance is entirely an individual issue.
9	This job enables me to balance my work and family life.
10	Due to disturbed work life balance, I often have to be absent from job.

11	Due to disturbed work life balance, my production & quality of work have been reduced.
12	Due to disturbed work life balance, I often think to leave this job.

In this study, a sample of 708 respondents have been taken in which 369 respondents are from public sector and 338 respondents are from private sector; 368 respondents are from banking sector and 340 are from insurance sector; 498 respondents are male and 210 respondents are female.

Table- 2

Banks/Insurance companies	Chandigarh	Haryana	Delhi	Total
SBI Bank	33	31	27	91
PNB Bank	33	32	31	96
Axis Bank	30	31	27	88
HDFC bank	31	31	31	93
LIC	32	28	30	90
GIC	32	30	30	92
SBI Life insurance	29	27	23	79
ICICI Lombard	28	26	25	79
Total	248	236	224	708

The response of each respondent is filed on a personal computer in Microsoft Excel program. The data is processed by using SPSS. For the purpose of statistical analysis, the Chi-Square Test is applied to examine the relationship between work life balance and job satisfaction.

Table 3 Job satisfaction sheet

Sr.No.	Statements
1	Working Hours per week
2	Location of work
3	Physical working conditions in office
4	Amount of paid vacations/sick leave offered
5	Present Salary
6	Fringe Benefits
7	Job Security
8	Opportunity for Promotion
9	Recognition of work accomplished
10	Relationship with Superior

11	Relationship with Colleagues
12	Relationship with Subordinates (If applicable)
13	Opportunity to utilize your skills and talents
14	Opportunity to learn new skills
15	Support for additional training and education
16	Variety of job Responsibilities
17	Degree of independence associated with work role
18	Adequate opportunity for periodic changes in duties

HYPOTHESIS OF THE STUDY

1. There is no significant relationship between work life balance and job satisfaction among all service sector employees (banking and insurance sector combined). (Null Hypothesis Ho 1)
2. There is no significant relationship between work life balance and job satisfaction among all banking sector employees. (Null Hypothesis Ho 2)
3. There is no significant relationship between work life balance and job satisfaction among all insurance sector employees. (Null Hypothesis Ho 3)
4. There is no significant relationship between work life balance and job satisfaction among male employees of banking sector. (Null Hypothesis Ho 4)
5. There is no significant relationship between work life balance and job satisfaction among female employees of banking sector. (Null Hypothesis Ho 5)
6. There is no significant relationship between work life balance and job satisfaction among male employees of insurance sector. (Null Hypothesis Ho 6)
7. There is no significant relationship between work life balance and job satisfaction among female employees of insurance sector. (Null Hypothesis Ho 7)

FINDINGS OF STUDY

1. **Relationship between work life balance and job satisfaction among all service sector employees**

Table 4

Job satisfaction	Work life balance			Total
	Low	Moderate	High	
Low	64	114	74	252
Moderate	73	99	60	232
High	49	96	79	224

Total	186	309	213	708
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Chi square value- 7.751

Degree of freedom -4

It is expected that there will be no significant relationship between work life balance and job satisfaction among all service sector employees. Our Null hypothesis is accepted. According to chi-square analysis, there is no significant relationship between work life balance and job satisfaction among all service sector employees.

2. Relationship between work life balance and job satisfaction among all banking sector employees

Table 5

Job satisfaction	Work life balance			Total
	Low	Moderate	High	
Low	34	43	23	100
Moderate	52	52	52	156
High	37	26	49	112
Total	123	121	124	368

Chi square value- 13.083**

Degree of freedom -4

According to chi-square analysis, it is found that there is significant relationship between work life balance and job satisfaction among all banking sector employees. It is contrary to our expectation. Thus null hypothesis is rejected in case of all banking sector employees.

3. Relationship between work life balance and job satisfaction among all insurance sector employees.

Table 6

Job satisfaction	Work life balance			Total
	Low	Moderate	High	
Low	30	30	26	86
Moderate	62	47	44	153
High	37	34	30	101
Total	129	111	100	340

Chi square value-.909

Degree of freedom-4

It is expected that there will be no significant relationship between work life balance and job satisfaction among all insurance sector employees. Our Null hypothesis is accepted. According to chi-square analysis, there is no significant relationship between work life balance and job satisfaction among all insurance sector employees.

4. **Relationship between work life balance and job satisfaction among male employees of banking sector.**

Table 7

Job satisfaction	Work life balance			Total
	Low	Moderate	High	
Low	21	31	16	68
Moderate	33	34	34	101
High	30	23	34	87
Total	84	88	84	256

Chi square value- 7.099 Degree of freedom-4

It is expected that there will be no significant relationship between work life balance and job satisfaction among male employees of banking sector. Our Null hypothesis is accepted. According to chi-square analysis, there is no significant relationship between work life balance and job satisfaction among male employees of banking sector.

5. **Relationship between work life balance and job satisfaction among female employees of banking sector.**

Table 8

Job satisfaction	Work life balance			Total
	Low	Moderate	High	
Low	13	12	7	32
Moderate	19	18	18	55
High	7	3	15	25
Total	39	33	40	112

Chi square value-10.115** Degree of freedom-4

According to chi-square analysis, it is found that there is significant relationship between work life balance and job satisfaction among all female employees of banking sector. It is contrary to our expectation. Thus null hypothesis is rejected in case of female employees of banking sector.

6. **Relationship between work life balance and job satisfaction among male employees of insurance sector.**

Table 9

Job satisfaction	Work life balance			Total
	Low	Moderate	High	

Low	19	20	20	59
Moderate	39	31	40	110
High	27	23	23	73
Total	85	74	83	242

Chi square value- .964

Degree of freedom-4

It is expected that there will be no significant relationship between work life balance and job satisfaction among male employees of insurance sector. Our Null hypothesis is accepted. According to chi-square analysis, there is no significant relationship between work life balance and job satisfaction among male employees of insurance sector.

7. **Relationship between work life balance and job satisfaction among female employees of insurance sector.**

Table 10

Job satisfaction	Work life balance			Total
	Low	Moderate	High	
Low	11	10	6	27
Moderate	23	16	4	43
High	10	11	7	28
Total	44	37	17	98

Chi square value- 4.281

dof-4

It is expected that there will be no significant relationship between work life balance and job satisfaction among female employees of insurance sector. Our Null hypothesis is accepted. According to chi-square analysis, there is no significant relationship between work life balance and job satisfaction among female employees of insurance sector.

DISCUSSION

The main objective of the study was to examine the relationship between work life balance and job satisfaction among seven groups of employees i.e. all service sector employees (banking and insurance sector combined), all banking sector employees, all insurance sector employees, male employees of banking sector, female employees of banking sector, male employees of insurance sector, female employees of insurance sector in the region of Chandigarh, Haryana, Delhi. Among seven hypothesis, five hypothesis were accepted. The results of the chi-square table show that significant relationship exists at 5% level of significance between work life balance and job satisfaction among **all banking sector employees, female employees of banking sector**. But contrary to above, no such significant

relationship exists between both variables among **all service sector employees, all insurance sector employees, male employees of banking sector, both male & female employees of insurance sector.**

CONCLUSION

In the fast moving life of 21st century, there are many pressures for working couples who have to deal with running a home, doing routines like cooking/cleaning, raising children and in addition handling the tight deadlines at work. There are many working couples and their family members, who constantly stay connected on mobile, email, social networking websites as well as use gadgets like network enabled spy camera devices at home. The technology not only just makes the life easy and simple, but also brings a work-life imbalance by getting connected to work around the clock at home also. The true work-life balance is dynamic and needs conscious actions after identifying the priorities. One formula does not work for all people at all times. To achieve better work-life balance, first task is to make clarity of priorities in life and setting healthy and effective boundaries. The successful people are only those who have flexibility to meet the demands of their professional lives and also accomplish personal goals outside their offices. Organization's success depends on people. Hence, organizations must ensure that there is a work life balance to their organizations, which will pave the way for better performance, improved morale and results in higher job satisfaction, which will ultimately help to improve the organization's performance and profitability.

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