

Impact of Work-life Balance on Employees: A Study of Selected Banks and Insurance Companies in Haryana

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Work-life balance refers to the flexible working arrangements that allow a balance between work responsibilities and personal responsibilities. This concept has gained considerable importance off late because of the demographic and sociological changes, changing employee perception of work, workforce diversity, changing role of men and women, and skill shortages etc. Essentially, work-life balance is about helping employees to manage their work and non-work time efficiently. The work-life balance agenda is more inclusive now than the previous 'family-friendly' agenda, which focused primarily on the needs of working mothers. However, many work-life balance policies still focus on the care of young children and fail to address the needs of careers of older children and adults. The present study is an attempt to investigate the impact of work life balance on employee's professional and personal life. The objective is to understand the flexible work arrangement available in organizations. The study is based on primary data collected from 250 employees working at top, middle and lower level cadres in selected banks and insurance companies operating in Haryana using a structured questionnaire. Data have been analyzed with the help of Factor analysis using SPSS.

Introduction

Work-life balance refers to the flexible working arrangements that allow a balance between work responsibilities and personal responsibilities. It normally refers to the mechanism that enables employees to achieve a greater complementary effect and balance between work and household responsibilities. These policies apply to all employees and not just working parents.

The term work-life balance is commonly used as a more comprehensive expression to describe policies that have been previously termed 'family-friendly', but are now extended beyond the scope of the family. The term 'work-life balance' is preferred due to the fact that it encompasses the experiences and needs of parents and non-parents alike, and is a more progressive theoretical framework focuses on new ways of living and working that is satisfactory to all. In practice, it involves "adjusting work patterns so that everyone, regardless of age, race or gender can find a rhythm that enables them to combine work and their other responsibilities and aspirations more easily".

Work-life policies often include part-time working, job sharing, flexi-time, term-time working, shift working, annualized hours, compressed hours, teleworking/e-working, home working, career breaks, study leave, zero hours etc. The general aim

of such working time policies is to strike a balance between employment and domestic commitments that is equitable and beneficial to both employer and employee.

The introduction of work-life balance policies has also shown to have tangible, cost related benefits for organizations, particularly in terms of recruitment and training costs, which may be minimized if working practices help to retain experienced staff. Flexible working arrangements can also lead to greater productivity among staff, as well as a reduction in staff absences due to sickness or being unable to balance work and childcare arrangements.

Review of Literature

There is no dearth of literature related to work life balance. Researchers from all parts of the world have tried to analyze the concept and policies of work life balance, their significance, usage, applications, limitations, challenges etc. from different angles. However, studies in India are few and far between.

Brad Harrington (2007) studied work-life evolution. Its goal was to define the critical areas of focus for the field and outline the skills essential to moving these initiatives forward. According to him, tremendous progress has been made in implementing innovative

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work-life policies and programs over the past 20 years, especially in leading companies. However, we still have significant challenges to face if we are to institutionalize this new way of working and managing the workforce. The critical areas of focus in making the transition to a cultural change perspective are influencing senior leaders and line managers and helping employees make and negotiate effective career choices. This will mean clearly moving responsibility for implementation of work-life initiatives from staff (i.e. Human Resources) to line functions. The role of the work-life professional will shift from that of a specialist managing work-life programs to that of a cultural change agent. This will require building skills in organization development and in facilitating cultural change efforts, often in large and complex organizations.

Lowe and Schellenberg (2006) in their study recommended a supportive work environment and management and flexible work arrangements as work-life conflict moderators. Comfort, Johnson and Wallace (2003) provided a descriptive analysis of the 1999 (first wave) of the Workplace and Employee survey (WES), which revealed that only 36% of females versus 44% of males use flexible time schedules; 4.9% females work from home as a part of their regular schedule (telework) versus 5.3% males. Additionally, families with dependents and single parents benefit more from these initiatives and higher rates of use are anticipated for these groups. Given the costs of balancing family and work responsibilities, the above observation suggests that workers with families may not find these policies very useful. While flexible work arrangements and family friendly benefits may be of assistance to some families, they may not be useful to many others.

Eaton (2003) in his study suggested that family supportive practices involving flexibility increase commitment on the part of the workers increasing productivity and reducing turnover. La Valle et al. (2002) found long hours results in lower levels of involvement in children's activities and the frequent disruption of family life. Yeandle et al. (2002), Bond et al (2002) and Bevan et al. (1999) found that managers perceived that work-life policies project a good image to potential new recruits. Sullivan and Gershuny (2001) suggested that the time squeeze

may be limited to specific groups, for instance, dual earner couples with dependant children and lone parents.

Hogarth et al. (2000) found high levels of demand for flexible working practices. Organizations have been slow to respond to this demand. Levels of work-life balance provision are low and the type of flexibility available is often not in tune with employee needs. The most popular arrangements among employees, flexi time and compressed working week, entail greater control over working hours but most employers only offered reduced hours: 80% of employers offer part-time working, 19% have flexi time, and less than 5% a compressed working week.

Bevan et al. (1999) felt they had benefited from having family-friendly employment practices beyond the statutory minimum norms through reduced absence, improved retention, improved productivity, improved recruitment, improved morale and commitment. He thought that certain leave policies reduced employee absences taken for the sickness of a dependant. Rather than taking a sick leave, emergency leave or informal flexibility could be used enabling employees to be more honest about why they were off.

Burchell et al. (1999) found that out of 340 employees, half felt that their family life had suffered because of their working hours. The most commonly cited problems were feeling tired and irritable, not seeing enough of partners and children and restricting the social life of the family. Pressures from managers, colleagues, low staffing levels and especially high quantities of work are significantly associated with poor psychological health and tensions at home.

Dalton and Mesch (1990) found that the introduction of flexitime had reduced absenteeism. As with retention, the degree of flexibility seems to be important. Pierce and Newstrom's (1982) study of an insurance company and Rothausen's (1994) study of retail workers both found that as the level of flexibility offered by employers decreased, employees' turnover intentions increased. They also found that flexible schedules, which gave employees more control and did not require line manager authorization, were more effective at reducing absenteeism.

Research Methodology

The present study is an attempt to investigate the impact of work life balance on employees' professional and personal life. An effort has also been made to identify the flexible work arrangement available in the organization. The study uses both primary and secondary data. Secondary data have been collected from books, journals, internet, published and unpublished papers. Primary data have been collected with the help of well designed structured questionnaire. To achieve the objectives, a sample of 250 respondents from top (43), middle (149) and lower (58) level employees, using judgment sampling, have been taken from selected banks and insurance companies, private as well as public sector, operating in Haryana. 26 statements having five-point Likert scale ranging from strongly agree to strongly disagree, have been used in the questionnaire. Data have been analysed by applying factor analysis technique using SPSS software.

Results and Discussions

Factor analysis yielded seven factors, which throw light on the impact of work life balance on employees' professional and personal life. The process of extraction was stopped where the size of Eigen value has gone less than 1.0 and at that level it explained 73.94 of total variance. The method of Principal Component Analysis has been applied to draw the results of factor analysis.

Table 1: KMO and Bartlett's Test

| | | |
|--|--------------------|----------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .849 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 4023.574 |
| | df | 325 |
| | Sig. | .000 |

The results of Varimax-rotated matrix have been presented in Table 2.

Table2: Varimax Rotated Matrix

| Statements | Components | | | | | | |
|---|------------|----------|----------|----------|----------|----------|----------|
| | Factor1 | Factor 2 | Factor 3 | Factor 4 | Factor 5 | Factor 6 | Factor 7 |
| Tele Presence i.e. a system that enables employees to meet clients and hold meetings without leaving home. | .849 | .161 | .082 | .006 | .124 | .028 | .175 |
| Flexi time | .830 | .246 | .126 | -.096 | .070 | .141 | .051 |
| Shift work | .637 | .467 | .112 | .126 | -.083 | -.145 | -.123 |
| Part time schedule | .585 | .279 | .241 | .445 | -.101 | -.048 | .140 |
| The organization encourages the involvement of families. | .561 | .388 | .369 | .023 | .189 | .061 | -.062 |
| Part time duty | .553 | .039 | .482 | .456 | -.085 | .150 | -.116 |
| Working from home occasionally | .534 | .041 | .416 | .182 | .366 | -.017 | -.358 |
| Employees are encourage to use 'Work life balance' policies at this organisation | .167 | .656 | .111 | .159 | .106 | .197 | -.284 |
| Employees can combine career and family in your organization. | .068 | .654 | .531 | -.031 | .068 | -.017 | .089 |
| It provides equal access to promotion, training and development by providing encouragement and assistance with family responsibilities. | .198 | .633 | .051 | -.042 | .429 | .118 | .013 |
| All levels of management apply the 'work-life balance policies in the same way. | .269 | .621 | .206 | -.115 | .089 | .295 | -.154 |
| Flexi-time schedules i.e. to allow for family commitments or other pursuits. | .366 | .616 | .108 | .352 | .055 | -.130 | .073 |

| | | | | | | | |
|--|--------|--------|-------|--------|--------|--------|--------|
| The organization has social functions at times suitable for employees' family members in work celebrations. | .224 | .560 | .461 | .163 | .005 | -.073 | .016 |
| Organization pays for counseling services for employees experiencing, among other things, work/family stress. | .365 | .547 | .273 | .264 | .228 | .116 | -.054 |
| All employees are treated in the same way when using organization's 'work-life balance' policies. | .115 | .529 | -.046 | -.173 | .434 | .496 | .029 |
| Your organization provides a referral service (- a telephone service that you can use for assistance with personal matters) for its employees. | .271 | .471 | .188 | .382 | .339 | .189 | -.075 |
| Your Organization provides Quit Smoking programs, flu vaccinations on site, dietary advice programs etc) | .085 | .240 | .812 | .126 | .193 | -.041 | .004 |
| Working from home regularly | .513 | .111 | .699 | .232 | -.015 | .109 | .003 |
| Your Organization provides onsite or subsidies exercise facilities/gym membership to its employees. | .294 | .265 | .549 | -.080 | .411 | .124 | .097 |
| It is frowned upon by management to take leave for family related matters. | -.050 | .047 | .126 | .809 | .213 | .161 | .306 |
| Compressed working hours | .423 | .378 | .080 | .424 | .259 | .043 | -.312 |
| When trying to balance work and family responsibilities, it is easier to work things out among colleagues than to get management involved. | -.068 | .152 | .103 | .116 | .732 | -.100 | .150 |
| The organization is serious about equal opportunity and anti-discrimination. | .165 | .108 | .159 | .180 | .526 | .321 | -.161 |
| The organization gives male and female employee the same level of access to 'work-life balance' policies. | -.017 | .024 | -.060 | .105 | -.010 | .879 | -.023 |
| This organization treats part-time and full-time employees similarly. | .083 | .346 | .349 | .168 | .095 | .568 | .324 |
| The management seems to put their job ahead of their family and personal life. | .132 | -.149 | .045 | .204 | .085 | .042 | .873 |
| Eigen Value | 9.737 | 2.176 | 1.874 | 1.355 | 1.139 | 1.092 | 1.030 |
| % of Variance | 37.451 | 8.370 | 7.209 | 5.211 | 4.381 | 4.202 | 3.963 |
| Cumulative % | 37.451 | 45.821 | 53.03 | 58.241 | 62.622 | 66.824 | 70.787 |

Seven factors were extracted which accounted for 70.787 percent of variance. The percentages of variance explained by factor 1 to 7 are 37.451, 8.370, 7.209, 5.211, 4.381, 4.202, and 3.963 percent respectively. The communalities have been shown at the right side of the Table 2, which explains the amount of variance in the variable that is accounted by the factors taken together. Large communalities

indicate that a large amount of variance in a variable has been extracted by the factor solution. A Factor loading represents a correlation between an original variable and its factors. Factor loading is nothing but coefficient of correlation. The names of the factor statements and factor loadings have been summarized in Table 3.

The Factor names, variables loaded on the respective factors and their factor loadings and Eigen values of

Table 3: Naming of Factors & their Loadings

| Name of Dimensions | Name of Statements | Factor Loading |
|--|--|----------------|
| 1. Flexible Arrangements | Tele Presence i.e. a system that enables employees to meet clients and hold meetings without leaving home. | 0.849 |
| | The organization encourages the involvement of families. | 0.561 |
| | Part time duty | 0.553 |
| | Part-time Schedule | 0.585 |
| | Flexi-time | 0.830 |
| | Working from home occasionally | 0.534 |
| | Shift work | 0.637 |
| 2. Career advancement schemes | Flexi-time schedules i.e. to allow for family commitments or other pursuits. | 0.616 |
| | Employees can combine career and family in your organization. | 0.654 |
| | Employees are encourage to use 'Work life balance' policies at this organisation | 0.658 |
| | Your organization provides a referral service (a telephone service that you can use for assistance with personal matters) for its employees. | 0.471 |
| | All employees are treated in the same way when using organization's 'work-life balance' policies. | 0.521 |
| | All levels of management apply the 'work-life balance policies in the same way. | 0.621 |
| | Organization pays for counseling services for employees experiencing, among other things, work/family stress. | 0.547 |
| | It provides equal access to promotion, training and development by providing encouragement and assistance to family responsibilities. | 0.633 |
| 3. Inside facilities or Intramural activities | The organization has social functions at times suitable for employees' family members in work celebrations. | 0.560 |
| | Working from home regularly | 0.699 |
| | Your Organization provides onsite or subsidies exercise facilities/gym membership to its employees. | 0.549 |
| 4. Leave arrangements | Your Organization provides Quit Smoking programs, flu vaccinations on site, dietary advice programs etc) | 0.812 |
| | It is frowned upon by management to take leave for family related matters. | 0.809 |
| 5. Equal opportunity | Compressed working hours | 0.424 |
| | When trying to balance work and family responsibilities, it is easier to work things out among colleagues than to get management involved. | 0.732 |
| 6. Treatment of Gender | The organization is serious about equal opportunity and anti-discrimination. | 0.526 |
| | The organization gives male and female employee the same level of access to 'work-life balance' policies. | 0.879 |
| 7. Career oriented | This organization treats part-time and full-time employees similarly. | 0.588 |
| | The management seems to put their job ahead of their family and personal life. | 0.873 |

the factors may be seen in Table 3. Derived seven factors are as follows:

Factor1: Flexible Arrangements

Factor2: Career advancement schemes

Factor3: Inside facilities or Intramural activities

Factor4: Leave arrangements

Factor5: Equal opportunity

Factor6: Treatment of Gender

Factor7: Career oriented

(i) Flexible Arrangements (F1): This is an important factor, which account for maximum percentage of variations equal to 37.451. Seven out of 26 variables have loaded on this factor. The Eigen value more than 9 also highlights that it is most important factor in respect of identifying the impact of work life balance on employees' professional and personal life. The components included in this factor are tele-presence, part time duty, part time schedule, flexi-time, working from home occasionally and shift work.

(ii) Career advancement schemes (F2): The second factor, which account for 8.370 percent of variations, has been named as career advancement schemes. Nine out of 26 variables have loaded on this factor. The Eigen value more than one i.e. 2.176 also highlights that it is also an important factor in respect to impact of work life balance on employees' professional and personal life, as per factor analysis. The statements included in this factor are flexi-time schedules, 'employees can combine career and family in your organization', 'employees are encourage to use work life balance policies at this organisation', 'organization provides a referral service (a telephone service that you can use for assistance with personal matters) for its employees', 'all levels of management apply the work-life balance policies in the same way', 'all employees are treated in the same way as per organization's work-life balance policies', 'organization pays for counseling services for employees experiencing work/family stress', 'it provides equal access to promotion, training and development by providing encouragement and assistance to family responsibilities', and 'the organization has social functions at times suitable for employees' family members in work celebrations'.

(iii) Inside facilities or Intramural activities (F3):

This factor also accounts for maximum percentage of variations equal to 7.209. 3 out of 26 variables have loaded on this factor. The Eigen value more than 1.874 also highlights that it is slightly an important factor in respect to our main objective as per factor analysis. The variables included in this factor are 'working from home regularly', 'organization provides onsite or subsidised exercise facilities/ gym membership to its employees', 'organization provides Quit Smoking programs, flu vaccinations on site, dietary advice programs etc. It can be concluded, keeping in view the above analysis, that most of the respondents agree that the organization provides onsite exercise facilities to its employees and time to time they are also provided opportunity to participate in social events.

(iv) Leave arrangements (F4): The fourth factor that emerges from the factor model has been designated as Leave arrangements, which account for 5.211 percent of variations. Two out of 26 variables have loaded on this factor. The Eigen value more than 1.355 also highlights that it is moderately important factor in respect to our objective as per factor analysis. The statements included in this factor are 'it is frowned upon by management to take leave for family related matters', and 'compressed working hours'. It can be concluded, keeping in view the above analysis, that most of the respondents agree on the statement about the leave for family reasons but most of the respondents do not agree on statement related to compressed working hours. They told that they have to work for more than eight hours a day.

(v) Equal opportunity (F5): This factor, which account for 4.381 percent of variations, is named as equal opportunity. Two out of 26 variables have loaded on this factor. The Eigen value more than 1.139 also highlights that it is slightly important factor in respect to impact of work life balance on employees' professional and personal life as per factor analysis. The statements included in this factor are 'when trying to balance work and family responsibilities, it is easier to work things out among colleagues than to get management involved', and 'the organization is serious about equal opportunity and anti-discrimination'. It can be concluded, keeping in view the above analysis, that most of

the respondents agree that mutual understanding is better than involvement of management in resolving the matters. Most of the respondents also agreed that the organization is serious about equal opportunity and anti-discrimination.

(vi) Treatment of Gender (F6): This factor, which accounts 4.202 percent of variations, has been named as treatment of gender. Two out of 26 variables have loaded on this factor. The Eigen value more than 1.092 highlights that it is slightly important factor in respect of work life balance on employees' professional and personal life as per factor analysis. The statements included in this factor are 'the organization gives male and female employee the same level of access to work-life balance policies', and 'the organization treats part-time and full-time employees similarly'.

(vii) Career Oriented (F7): This factor, which account for 3.963 percent of variations, has been named as career oriented. One out of 26 variables has loaded on this factor. The Eigen value more than 1.030 also highlights that it is slightly important factor in respect of impact of work life balance on employees' professional and personal life. The variable included in this factor is 'management seems to put their jobs ahead of their family and personal life'. It can, therefore, be concluded that the management seems to put job ahead of their family and personal life. Everybody cares about organisation as his or her main priority.

We know that due to increasing number of employees facing competing demands between work and family, the importance of maintaining a healthy work-life balance is of paramount consideration. In spite of family-friendly policies, many employees perceive negative consequences associated with availing themselves of these policies. Jobs are getting increasingly demanding, as the organizations face competition and become learner in structure, leading to conflict between employees' professional deliverables and personal requirements. It is acknowledged that continuous disregard of personal issues ultimately lead to employees' underperformance and so people often discuss work-life balance but seldom act on it. For tackling the problem, multi-pronged effort, compromising the organization, the employee, the industry, the society, etc., is required. It is not an

easy task to juggle with the pressing needs of both career and personal life. Failure to achieve a healthy work-life balance can lead to overload, which may result in loss of employees. Encouraging a healthy work-life balance benefits both the organization and employee. The above presented facts are testimony for this.

Findings and Conclusion

The analysed data of the study revealed the following:

- (a) Most of the respondents agreed that the organizations give male and female employees the same level of access to work life balance policies.
- (b) It may be concluded that the organizations provide referral service, i.e., a telephone service that employees can use for assistance for personal matters whenever required.
- (c) Most of the respondents are not aware of the concept of flexible work arrangement such as part time duty and schedule.
- (d) It can be concluded, keeping in view the above analysis, that most of the respondents agree on the statement about the leave for family reasons but most of the respondents do not agree on statement related to compressed working hours. They told that they have to work for more than eight hours a day and sometimes even on Sundays.
- (e) It can be concluded, keeping in view the above analysis, that most of the respondents agree that the organization provides onsite exercise facilities to its employees and time to time they are also provided opportunity to participate in social events.
- (f) Most of the respondents agreed about that mutual understanding is better than involvement of management in resolving the matters. Most of the respondents also agreed that the organization is serious about equal opportunity and anti-discrimination.
- (g) It was concluded that employees were encouraged to use 'work-life balance' policies in the organizations.
- (h) It was also found out that management seems to put their job ahead of their family and personal life. Everybody cares about organization as his or her main priority. The reason for this was that

management wanted committed & loyal staff in their organization.

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