

WORK-LIFE BALANCE: IT'S RELATIONSHIP WITH STRESS, MENTAL HEALTH, LIFE AND JOB SATISFACTION AMONG EMPLOYEES OF PRIVATE SECTOR BANKS OF CHANDIGARH AND ADJOINING AREAS (MOHALI AND PANCHKULA)

Jaspreet Kaur & Dilbagh Singh Randhawa, Ph. D.

(Research Scholar Ph.D, IKGPTU, Kapurthala)

Abstract

The concept of Work-life balance is becoming more and more important in the fast changing working environment. Increased working hours have adverse impact on the lifestyle of huge number of people, which ultimately affects their social and psychological well-being. Work-life balance became an important area of human resource management, seeking attention from government, researchers, and professionals for providing innovative ways to improve employee morale, retain employees and by providing suitable ways to employers for facilitating a better Work life balance at the work-place.

This study attempts to investigate the relationships between Work life balance, stress, mental health, and life and job satisfaction. Four hundred bank employees (200 males and 200 females) were randomly selected from Private sector banks of Chandigarh and adjoining areas ranging age of 32 to 55 years. The general hypothesis stated in the research pertains to the relationship between Work life balance, stress, mental health, and life and job satisfaction. The possible effect of gender difference has also been considered in this study. To test the hypothesis, *t*-test and inter correlations were applied. Analysis of results reported sex differences on some of the variables where females scored significantly high on Stress; males score high on Work life balance, Mental Health and job satisfaction. Correlations results for the whole sample reveals that work life balance is significantly positively correlated with mental health, Job satisfaction and life satisfaction in males while work life balance is positively and significantly correlated with mental health and Life satisfaction in females. Job satisfaction is positively correlated with life satisfaction in males whereas; mental health is positively correlated with life satisfaction in females. Stress is not correlated with any variable in any group.

Keywords: Work life balance, Stress, mental health, life satisfaction and job satisfaction.



Scholarly Research Journal's is licensed Based on a work at www.srjis.com

Introduction

Recently, Work-life balance has become an important concern to both employers and employees of the most of the organizations. Work-life balance basically deals with an employee's ability to properly prioritize between work and lifestyle, social life, health, family etc., is generally related with employee productivity, performance and job satisfaction. In the case of proper balance between work and life, employees usually put in their best efforts at

work and enjoy happy family life. In late 1980s, Scase and Goffee (1989) concluded that most of the people are acquiring career oriented lifestyle which fulfils their basic aim to balance and meet their personal needs, family needs and the requirements of their career. Thus, it is very important for every individual, whether working or non-working, that the concept of work-life balance has to play an important role to live a life free from mental health related problems such as stress, depression, anxiety, etc., to acquire a more satisfied job, and to develop adaptive coping strategies in life to handle stressful situations successfully either at work place or at home.

The term work life balance was invented in the mid-1800 by Paul Krasner. Although work/life programs existed as early as the 1930s. However, the concept of "work-life balance" was first used in United Kingdom in the late 1970s and in United States in 1986. Rosabeth Moss Kanter's seminal book (1997), "Work and Family in the United States: A Critical Review and Agenda for Research and Policy", brought the issue of work/life balance to the forefront of research and organizations. In the 1980s and 1990s, companies began to offer work/life programs. While the first wave of these programs was primarily to support women with children, today's work/life programs are less gender-specific and recognize other commitments as well as those of the family.

Work/life balance initiatives are not only a concern for employees of a single country rather employees in global communities want flexibility and control over their work and personal lives. There are many different ways to define and discuss balance but most seem to include the notions of flexibility (Hill, Hawkins, Ferris, & Weitzman, 2001; Papalexandris & Kramer, 1997), juggling (Brown, 2004), and sustainability (Van Eijnatten and Vos, 2002).

In simple terms, "work" is normally conceived as paid employment while "life" includes activities outside work. Work-life balance is a self-defined, self-determined state of well-being that a person can reach, or can set as a goal, that allows them to manage effectively multiple responsibilities at work, at home, and in their community; it supports physical, emotional, family, and community health.

Although the term 'work-family balance' has been widely adopted worldwide, yet a formal definition of this term has not emerged till date. It is recognized that there is a recent shift in terminology of Work-Life Balance, as many organizations using the term 'work-life balance' also include employees who are not parents but who desire to balance for non-work activities such as sports, study, and travel (Kalliath and Brough, 2008). 'Work family balance' includes an individual's involvement in different life roles, an inter role phenomenon' (Greenhaus, Copyright © 2017, *Scholarly Research Journal for Interdisciplinary Studies*

Collins and Shaw, 2003). A thorough review of literature of the definitions found in the literature, leads to a total of six conceptualizations of Work-life balance: multiple roles; equity across multiple roles; satisfaction between multiple roles; fulfilment of role salience between multiple roles; a relationship between conflict and facilitation and perceived control between multiple roles. Thus, from the above interpretations of conceptualizations of definitions of work-life balance it could be concluded that when demands from the work and non-work sphere are mutually incompatible, there appears conflict. For this reason, a lack of balance between work and non-work is commonly conceptualized as work-family conflict or work-non-work conflict (Frone et al., 1997; Parasuraman et al., 1996). Such conflict can occur both when work roles interfere with non-work roles and vice versa. Regardless of personal definition for balance, most people know that when they are out of balance: they are constantly tired, feel as if their choices are limited, have minimal control and are no longer able to manage their lives effectively. They may experience life as “happening to them” and notice that their responses are more reactive than proactive.

“Work-family or work-life conflict occurs when the cumulative demand of these many work and non-work life roles are incompatible resulting participation in one role is made difficult by participation in the other role” (Duxbury & Higgins, 2001, p. 3). Research confirms that work-life imbalance is costly on both a personal and professional level.

It is generally agreed that work-life balance has become more difficult due to certain reasons. Within the past decade or so, the global workplace has seen increased numbers of working women, dual-career and single parent families, and increased numbers of employees with eldercare responsibilities; a decrease in job security; and a blurring of work-family boundaries due to technological change (Duxbury & Higgins, 2001, 2003; Brown, 2004; Parker & Arthur, 2004). As many individuals juggle several significant life roles (e.g., parent, spouse, child, worker, student, community member), role conflict has contributed to work-life imbalance.

As a result of advancement in technology, increasingly sophistication and affordable technologies, employees have become consistently in touch with their work. Employees use many methods, such as emails, computers, and cell phones, which enable them to accomplish their work beyond the physical boundaries of their office.

Presently, the deadlines are getting tighter and the job of the individual is not only to match those deadlines but also to give quality output. The increase in work hours over the past two decades resulted less time for family, friends and community as well as it affected negatively

for pursuing activities that one can enjoy and taking time to grow personally and spiritually. Due to the work pressure it becomes very difficult to maintain a family life as well as engagement of mind and body.

Over the years there is also a substantial change in women's perceptions about work-life balance and they have found it more difficult to maintain balance due to the competing pressures at work and demands at home. The society has recognized women's need to legal and financial independence. Women work force now constitutes a significant percentage of the total work force in any organization and lives are becoming more consumed with lots of family and other personal responsibilities.

Thus it becomes clear from the above mentioned research that work-life balance is nothing but the satisfactory level of involvement between the multiple roles in a person's life and it is a very common and distressing problem for employers and employees of corporate sectors, industrial organizations and financial institutions. It can be asserted that a wide spread but vastly neglected psychological and social problem have been taken seriously. Work-Life balance is an important area of human resource management which has received increased attention from the governments. The researchers have been attacking the phenomenon of Work-life balance systematically and seriously. Even the professionals in the concerned organizations are busy in exploring and inventing new innovative ways to improve the Work-life balance, employee morale, retain employees and keep pace with the workplace trends.

Gender equality and responsibility for caring however, are contested issues. The transition to motherhood still continues to have practical and emotional consequences. When women take break from their careers to fulfil their right to motherhood, it is considered unprofessional. Moreover, it also affects their professional stature when they return to work. These tend to reinforce gender inequalities at work place. As a result many women have to make the difficult choice between family and career.

Nowadays employers too have begun to realize that work-life balance is very important for the productivity, creativity and retention of their employees. Research by Kenexa Research Institute in 2007 shows that those employees who were more favorable toward their organization's efforts to support their work-life balance reported a much lower intent to leave the organization, and have higher level of job satisfaction.

In sum, with the present understanding of work-life balance, its definition, its discrimination from work-life imbalance it presents the clear understanding of the concept and nature of work-life balance. Researches have been reported that employees who experience increased

stress due to work/life conflict and decreased perceptions of control over their work and non-work demands are less productive, less committed to, and satisfied with their organization and more likely to be absent or leave the organization (Adams, 1996; Boles & Babin, 1996; Boles, Howard & Donofrio, 2001; Frye & Breugh, 2004; Netemeyer et al, 1996). Moreover, individuals experiencing interference between work and personal lives also suffer significantly from reduced psychological well-being and physical health (Grant-Vallone & Ensher, 1998).

Frone (2000) in a study concluded that people who experienced life/work conflict were nearly 30 times more likely to suffer from a mood disorder (e.g. depression) and 10 times more likely to have an anxiety (disorder). On the other hand, employees with lower levels of work/life conflict report higher job satisfaction overall (Boles et al, 2001). Thus, these empirical evidences provide support that work-life balance is directly related to job satisfaction, life satisfaction, mental health and level of stress.

Review of Literature

Stress and Work-life Balance: Perceived stress refers to the extent to which one perceives one's situation to be uncontrollable and burdensome. Individuals who report high levels of perceived stress exhibits certain symptoms as nervousness, frustration, irritability, and generalized anxiety. Stress has also been linked to Work-life Balance, job dissatisfaction, depressed feelings, work absence, and low turnover. High degree of stress has been reported among employees who have difficulty of balancing work and non-work demands (Googins, 1991; Frone, Russell & Cooper, 1992, 1997; Quick et al., 1997 and Duxbury & Higgins, 1998). Stress is a cause of major health problem which is linked to deadly diseases, as well as anxiety disorders and depression.

A survey conducted on Canadian Organizations for three decades have reported that the year 1990s appear to have been a very tough decade for Canadians working for medium and large organizations. Comparison of the 1991 and 2001 samples indicates that the incidence of high levels of perceived stress and depression has increased in the Canadian labour force in the past decade. In 1991, 47 per cent of the respondents of the survey reported high levels of perceived stress which increased to 55 per cent with high levels of perceived stress, in 2001. In 1991, 33 per cent of the respondents in the survey reported high levels of depression as compared to 38 per cent in the 2001 sample. On the basis of these findings, it is concluded that life satisfaction declined over the decade. In 1991, 42 per cent expressed a high degree of life satisfaction versus 40 per cent in 2001. This decline in life satisfaction is consistent with

Copyright © 2017, Scholarly Research Journal for Interdisciplinary Studies

the rise in perceived stress. Work related stress already costs Britain 10.4 million working days per year. The human costs of unmanaged work related stress extends far beyond this. A key way to protect your mental health against the potential detrimental effects of work related stress ensures a healthy work-life balance. An Australian survey reported that individuals with a healthy work life balance were less likely to report poor mental health and stress, it also reported that individuals who experience job strain was approximately two and a half times more likely to experience depression ,anxiety and poor physical health. A further Australian survey reported an approximately 13 times increased risk of depression or anxiety amongst managers and professionals who experienced job strain, compared to those who did not. There is also evidence that long working hours are related with depression and anxiety. Highly demanding and stressful jobs have also been related with poor emotional and physical health.

Dr. Sauter (2002) notes that workers who have a healthier, balanced life style, tend to be more productive, loyal and provide better quality of work. Researchers found in the study, Work-Family Spillover and Daily Reports of Work and Family Stress, that with an increased amount of negative spillover from work to family, the likelihood of stress within the family increased by 74%, and with an increased amount of negative spillover from family to work it leads increment of 47% of stress at workplace According to 2010 National Health Interview Survey Occupational Health Supplement data, 16% of U.S. workers reported difficulty balancing work and family and imbalance was more prevalent among workers aged 30–44 (19%) compared with other age.

The number of stress-related disability claims by American employees has doubled according to the Employee Assistance Professionals Association in Arlington, Virginia. Seventy-five to ninety percent of physician visits are related to stress and, according to the American Institute of Stress, the cost to industry has been estimated at \$200 billion-\$300 billion a year. Park (2013) expressed that employees who destressed themselves during off-work times perform better in solving their problems and are more engaged and devoted in their work.

Life satisfaction and Work life balance:

Life satisfaction refers to an assessment of an individual's overall sense of well-being (physical, emotional, social productive). Work-life researchers considers the existence of interactive and reciprocal nature of the relationships between work and family areas, work-related role stress might combine with work-family demands to exert considerable influence on an employee's overall perception of life satisfaction. Further, it is assumed that

Copyright © 2017, Scholarly Research Journal for Interdisciplinary Studies

improvements in the quality of work-life will produce corresponding improvements in the quality of life as it makes it easier for employees to reduce the strains of managing the modern family. Generally, the research has supported certain assumptions as high work-life conflict is associated with lower levels of life satisfaction (Aryee, 1992; Bedeian et al., 1988; Googins, 1991; Duxbury & Higgins, 1998; and Rice, Frone & McFarlin, 1992).

Job satisfaction and Work life balance:

Job satisfaction is "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences" (Edwin Locke 1976), p. 1304). Others have defined it as simply how contented an individual is with his or her job; whether he or she likes the job or not (Spector, P.E. 1997). Job satisfaction affects every employee across the globe; it has received a lot of attention in the research literature. However, this has led to a large number of definitions, theories and measures. In European countries, the focus has been less about these traditional theories of job satisfaction; instead they considered it as a consequence of workplace stress and the job demand. These countries give importance to understand the concept and resource where job satisfaction can be best understood and measured in different situations. In literature various ill-fitting theories and measurements are present which can harm our understanding of job satisfaction, so care also needs to be taken in conducting research work. It is also important to be aware on how job satisfaction impacts on worker health and productivity and reduce the impact of psychosocial factors. Job satisfaction is an indicator of work behaviors such as organizational belongingness and withdrawal behaviors such as absenteeism and low turnover. It is also correlated with life satisfaction. This correlation is reciprocal, meaning people who are satisfied with life tend to be satisfied with their job and people who are satisfied with their job tend to be satisfied with their life also. Judge and Watanabe's (1994) in their study supported this view by showing a positive relationship between job and life satisfaction. Similarly, Landry (2000) also found a positive correlation between life and job satisfaction of librarians in public library. Job satisfaction has been positively correlated with job performance and/or organizational commitment (Christen, Lyer, & Soberman, 2006; Cohrs, Abele, & Dette, 2006; Rayton, 2006).

There is gender difference as males found to be higher on job satisfaction than that of females as reported in a study conducted on the employees of Public and Private Sector in Indian setting by Kumari, G., Joshi, G., and Pandey, K.M., 2014

Mental Health and Work-Life Balance:

Mental health is a positive sense of well-being in which every individual realizes his or her own abilities to cope with the normal stresses of life, work productively and is able to make a contribution to her or his community. It is influenced by individuals experience and genetic inheritance.” (World Health Organization Updated August 2014) Poor work-life balance affects negatively on an individual’s mental health also hinder the prevention and management of mental illness. Mental illness affects not only the person themselves, but the people around them. Work life balance has shown to have a negative impact on an individual's emotional well-being, self-esteem and on mental health. Positive Work-life balance has a significant impact on mental health and in order to improve emotional mental health, "Prevention should be taken in avoidance to control the risk factors. Work-life conflict affects individuals in three ways: behavioural consequences(i.e., changes in eating, smoking, drinking), psychological consequences (i.e., increased stress and depression, lower life satisfaction), and physical health consequence that can be linked to higher levels of stress (i.e., cardiovascular disease and gastrointestinal disorders). It is observed that increased workplace pressures are playing on the minds of 21st century professionals, affecting their work life balance adversely and leading to a high risk of employees suffering from mental health problems. A Mental Health Foundation survey conducted at U.K (2014) found that: Work related stress costs the UK 10.4 million working days every year, more than 25% of workers feel depressed when working long hours, more than 40% of workers neglect other aspects of life due to work, more women (42%) report being unhappy with their work- life balance compared to men (29%), nearly 66% of employees have experienced some kind of negative impact on their personal life.

With statistics like these, it seems that it is more important than ever for businesses and managers to encourage a healthy work-life balance for the sake of their employees. In this context in 2013 the National Standard of Canada for Psychological Health and Safety in the Workplace (the Standard) was launched and it got support by the Mental Health Commission of Canada (MHCC) and developed a voluntary set of guidelines, tools and resources focused on promoting employees’ psychological health and preventing psychological harm at work.

Review of literature in banking sector:

Number of studies has addressed this issue in different perspectives in banking sectors. Some of the papers related to this subject are reviewed.

Intrusion of work domain into personal life has increased the level of stress and emotional exhaustion among bank employees. It also affected negatively physical and mental health of the employee as indicated by an empirical research in U.K (Hyman et al. 2003).

Work- Family conflict increased emotional exhaustion and decreased job satisfaction among the frontline bank employees (Karatepe, Osman, and Mehmet 2006). Job satisfaction is also positively associated with social support and personal social support.

Lehal (2007) in a comparative study conducted among Public sector and Private sector bank employees found that public sector banks were better than employees of private sector banks on stress level and job satisfaction study further reveals that females executive were more stressful than males executives but they were more satisfied with their job.

Tabassum, Rahman and Jahan (2010), in their research on the "Quality of Work Life among The Male and Female Employees of Private Commercial Banks in Bangladesh", that the male employees perceived higher Quality of Work Life than their female colleagues.

Patwa (2011) in a study conducted on work-Life balance in Banking and Insurance Sector found that employees of banking sector were better in managing Work-life balance and reported more job satisfaction than employees of Insurance sector.

The study "Employees' Perception on Work Life Balance and its Relation with Job Satisfaction in Indian Public Sector Banks" by Lalitha Kumari (2012) concluded that Work Life balance factors are a salient predictor of job satisfaction and there is a significant gap among the female and male respondents with job satisfaction.

A research (Newab Ali Khan and Sushila Parveen 2014) conducted on five hundred employees from Canara Bank and ICICI Bank of UP State reveals that Job Satisfaction of Public sector bank employees were significantly higher than employees of Private sector banks but they were satisfied with their promotion criteria but were insecure about their job while employees of Public sector banks were suffering from poor working conditions and absences of incentives norms.

Poonam Sharma and Purshottam Dayal (2015) conducted a vast study on two hundred bank employees from the private, public and Co-operative sector banks located in Kota Rajasthan. The study reveals that majority of employees from all types of banks were not happy at their work place and found that women employees cannot pursue their career after marriage and child break and face difficulties in maintaining a balance between work and life

The reason for choosing the banking sector for this study is due to the fact that this sector plays an important role in the development of the economy of any country. The Private

Sector and public sector Banks which comes under the services sector are the main drivers of economic growth in India and it forms the largest Component of the economy too. This service sector heavily depends on people who are capable of handling it and they work long hours to achieve their set targets. With many banks extending operating hours there is a need for work, life practices as well. In work life, the life describes a people or group's standard of living environment, public health, safety and general surroundings while work life involves things that affect their wellbeing such as salary and other benefits. Significant work life programs for banks include part-time work, telecommuting and flexible working hours which increases the efficiency of the employees

Private sector Banks which started in India in 1990 have long working hours, higher levels of work interference, less work related flexibility, excessive pressure and handling demanding and unique customers. The banking sector has seen many changes over the years, which has put new challenges and realities in front of the bank employees to match with the existing growth and development. This change is more apparent in private sector banks which are forced to match with the rising competition and technological progression. These changes resulted in attitudinal transformation for the employees as on the one hand they are expected to monitor, administer and manage the changing technology and on the other hand to be the spokesperson for the society. This contradiction of the changed circumstances has put them in a difficult situation.

The review of literature shows that most of the research work has been done in the area of information technology and corporate sector. Only few attempts have been made in India to examine the issue of work and life. Work-life balance being an important aspect for human welfare in banking sector has been ignored. The research studies already carried out concerning work-life balance of banking employees are isolated and subjective .It is revealed that not much empirical based studies involving interlinked variables of stress, mental health, job satisfaction and life satisfaction as correlates of work life balance have been undertaken so far, though it is so vital for the survival and welfare of the human beings as well as growth of an organization.

It is further revealed from the above studies that the relationship of work life balance among private sector bank employees is not yet clear and warrants further exploration. The employees of the banks have undergone a lot of psychological pressure feel themselves to be overburdened and they are prone to mental stress and their work life balance is also affected and experiences work life imbalance, which requires an empirical study to explore the

Copyright © 2017, Scholarly Research Journal for Interdisciplinary Studies

correlates of work life balance. It is therefore, felt the need to study the relevant topic entitled “Work-Life Balance its relationship with stress, Mental health, Life and Job Satisfaction among employees of private sector banks of Chandigarh and adjoining area (Mohali and Panchkula).” which has been taken as the theme of the present study for investigation the phenomenon of work-life balance with special emphasis on the following objectives of the study:

- To investigate the concept of work-life balance
- To investigate the relationship between the work-life balances, mental health, stress, job satisfaction and life satisfaction.
- To trace out the gender differences in context with Work life balance, mental health, stress, job satisfaction and life satisfaction.

HYPOTHESIS:

On the basis of review of available literature the following hypothesis have been formulated:

- There is positive correlation between work life balance, mental health, job satisfaction, and life satisfaction.
- There is positive correlation between life satisfaction and job satisfaction
- Work Life balance negatively correlates to stress.
- Job satisfaction negatively correlates with stress.
- There is a significant gender difference in relation to work-life balance, mental health, job satisfaction, and life satisfaction.

SCOPE

Balancing work and family issues have become alarmingly important for both the employees and the employers, and have also become a universal world-wide phenomenon. Work life balance is one of the most difficult issue facing families in the twenty-first century. In the effort of reducing stress, improving performance, increasing productivity, reducing costs and enhancing profitability in the workplace, organizations have been searching new ways and means to build psychological relationships with employees. Work-life balance is a common challenge throughout the world. Employees all over the world are facing challenges how to balance work and personal life. In the era of globalization, the boundaries of world are disappearing especially with respect to work. The present global organization is working 24*7, 365 days a year and the growth of the economy is the present priority amidst global

recession, which the world over is facing today. Everyone's focus is more on the work than the personal life which is creating an imbalance in the professional work and personal life. Keeping in view of the above mentioned problem it is therefore felt that all promising organization must give priority to take certain measures for developing the strategies to excel in work and to improve their personal life.

SIGNIFICANCE

Banking sector which is considered as the prime driver of economic growth and has brought drastic changes in the economic sphere of the country. It has turned Indian economy to be more opened, liberalized, and globalized. It is also the fastest growing economies of the world, where efficiency and productive growth have been considered as the main source for survival. Banking being a major sector performing all financial transaction of the Indian economy assumed that the employees are overburdened with their work and prone to mental stress and work life imbalance, which requires an empirical study to explore the relationship of work life balance with job satisfaction, life satisfaction, mental health and level of stress. It is therefore, felt the need to study the relevant topic "Work-Life Balance its relationship with stress, mental health, Life and Job Satisfaction among employees of private sector banks of Chandigarh and adjoining area (Mohali and Panchkula)." This has been taken as the theme of the present study.

RESEARCH METHODOLOGY

Sample

The present study conducted on 400 employees 200 males and 200 females from the different private sector Banks of tricity (Chandigarh, Mohali and Panchkula) the sample comprises of Bank Managers to the supporting staff having minimum of eight year experience and who are operationally working for more than 40 hours per week. The participants were selected using probability method i.e. stratified sampling technique, and the selection of sufficient subjects was done randomly assuming the exact representation of the population.

Procedure

Participants for the present investigation were contacted personally and prior consent of all participants was taken before starting the investigation. They were assured that the information being collected from them was purely for research purpose and would be kept confidential. The instructions for each test were given as per their respective manuals.

Instruments

For the present research study the following tools were used:

WORK-LIFE BALANCE SCALE [WLB; Carlson, Grzywacz, & Zivnuska (2009)]:

Grzywacz and Carlson developed a six-item scale of Work life balance to assess the extent to which an individual is meeting negotiated role-related expectations in both the work and family life. Therefore, each item of the scale includes a reference to the expectations or negotiation of roles and each item assess the perspective of an external party to capture what other people expect from the concerned individual (people, supervisors, family members, co-workers). A sample item is 'I do a good job of meeting the role expectations of critical people in my work and family life.'

All the six items of this instrument are responded on a Likert's five-point scale where 1 = strongly disagree and 5 = strongly agree. Score range on this scale is 6 to 30. Higher scores represents to higher level of work-life balance. An exploratory factor analysis using Principal Axis Factor Analysis was conducted on the six items. All six items loaded at .77 or above on a single factor, the Eigen values was 4.49 and 74.9 percent of the variance was explained. The Cronbach alpha for this scale was .93 items to derive the scores (24 items for Distress, 14 items for Well-being) with no item overlap.

SATISFACTION WITH LIFE SCALE [SWLS ; Diener (1984)]: To measure the satisfaction with life the scale was developed by Diener et al. (1985). It consists five items on a 7-point rating scale (from 1 = strongly disagree to 7 = strongly agree). Score range of this scale is five to thirty five and highest score reflects higher level of life satisfaction. Alpha reliability in the present study was $\alpha = 0.77$.

MINNESOTA SATISFACTION QUESTIONNAIRE [MSQ; Weiss, Dawis, England, & Loftquist (1967)]: The MSQ short form consists of 20 questions focusing on intrinsic and extrinsic reinforcement factors of employee attitude. This form is scored on three scales which include intrinsic satisfaction, extrinsic satisfaction and general satisfaction. This form utilizes a Likert-type scale with five response alternatives ranging from "Very Dissatisfied" (weighted 1) to "Very Satisfied" (weighted 5) for each of the 20 statements. The average of the 20 items formed overall job satisfaction. The coefficient alpha for the overall job satisfaction was .93.

PERCEIVED STRESS SCALE [PSS; Cohen, (1994)]: It is a measure of the degree to which situations in one's life are appraised as stressful. It is a self-reporting instrument consisting of 10 statements which are designed to tap how unpredictable, uncontrollable and

overloaded respondents find their lives. The scale also includes a number of direct queries about current level of experienced stress. The scores are obtained by reversing responses to the four positively stated items (items 4, 5, 7 and 8) and then summing across all scale items. The questions in this scale ask about feelings and thoughts during the last month. In each case, respondents are asked how often they felt in a certain way. Higher scores are associated with greater susceptibility to stressful life-event-elicited depressive symptoms. The test-Retest reliability and predictive validity of this scale has been found to be the strongest for shorter time periods. The 10-item self-report instrument has established reliability ($r=0.85$). Regarding the internal consistency of the PSS, Remor and Carrobes (2001) obtained a value of $\alpha=0.67$, and Remor (2006) a value of $\alpha=0.81$.

MENTAL HEALTH INDEX [MHI-38; Davies, Sherbourne, Peterson, & Ware (1988)]:

This test have 38 items, all the items are scored on a six-point scale (range 1-6) except two, items 9 and 28 are the exception, each scored on a five-point scale (range 1-5).). Each item of the scale have been assigned pre coded values which helps any researcher to choose the items as per the fulfilling the objectives of the research. The MHI may be aggregated into:

Six subscales – Anxiety, Depression, Loss of Behavioural / Emotional Control, General Positive Affect, Emotional Ties and Life Satisfaction;

Two global scales - Psychological Distress and Psychological Well-being; and

A global Mental Health Index score.

Administration time of this test is approximately five to ten minutes. Scoring system is relatively complicated by the fact that items making up the various subscales and global scales may be recoded (or reversed scored) differently depending on the underlying construct being measured. For example, higher scores on the Emotional Ties subscale indicate stronger emotional ties (a positive state), while higher scores on the Depression subscale indicate greater levels of depression (a negative state).

The Psychological Distress and Psychological Well-being global scales represent complementary summary scales with Psychological Distress indicating negative states of mental health and Psychological Well-being indicating positive states. Together, they use all 38 items to derive the scores (24 items for Distress, 14 items for Well-being) with no overlapping in any item.

The Mental Health Inventory has been studied extensively in large population and comes with a considerable evidence for its validity and reliability. In the field testing for the Multiple Sclerosis Quality of Life Inventory (MSQLI) the Mental Health Inventory showed

good Convergent and Discriminant validity. National Multiple Sclerosis society reported .93 Cronbach alphas rating for Mental Health Inventory. This test is well known and has been field tested in extensive population. The Mental Health Inventory showed a high correlation rating with Multiple Sclerosis Quality of Life Inventory. (C.T Veit and J.E.Ware.J, 1983).

RESULTS AND DISCUSSIONS

The results have been presented and discussed under the following headings:

- A. Frequency distribution of scores on different variables.
- B. Comparison of males and females on different variables; and
- C. Inter-correlations among tested variables.

A. Frequency distribution of scores on different variables.

The frequency distributions of scores on tested variables for males(200) and females (200) separately are shown in Table N0- 1(a) and 1(b) The same tables also shows mean, median, standard deviation, skewness and kurtosis for each variables i.e. Work life balance, Job satisfaction, life satisfaction, Stress and Mental health. An examination of values of skewness and kurtosis reveals that scores on different measures are more or less normally distributed except little negative skewness and kurtosis in case of both male and females scores on some of the variables.

A perusal of Table N0- 1(a) and 1(b) reveals significant sex difference in Mean scores on the different measures. Females score significantly high on Stress, whereas males score high on Work life balance, Mental Health and job satisfaction. The high mean score on stress suggest that females experience more stress at their work place and they are more conscientious about their functioning at work and home in comparison to males. Results reveals that males enjoy better mental health and job Satisfaction and better able to maintain their work life balance in comparison to female employees. Males and Females score approximately equal on Life satisfaction means work did not interfere in their level of life satisfaction.

Table-1(a)

Frequency Distribution of scores on Work-life Balance, Stress, MentalHealth, Job satisfaction and Life satisfaction:

(Males)

Work-life	Stress	Mental health	Job	Life
-----------	--------	---------------	-----	------

balance						satisfaction		satisfaction	
CI	F	CI	F	CI	F	CI	F	CI	F
06-08	01	06-10	10	106-115	10	16-25	02	05-09	07
09-11	06	11-15	12	116-125	22	26-35	08	10-14	24
12-14	07	16-20	43	126-135	51	36-45	40	15-19	40
15-17	28	21-25	79	136-145	36	46-55	69	20-24	47
18-20	42	26-30	44	146-155	18	56-65	60	25-29	52
21-23	40	31-35	10	156-165	32	66-75	16	30-34	24
24-26	34	36-40	02	166-175	12	76-85	05	35-39	06
27-29	24			176-185	15				
30-32	18			186-195	02				
				196-205	02				
Mean	21.85		22.26		144.36		52.66		22.43
Median	22		23		140.00		52.00		23.00
SD	4.833		4.763		21.854		11.198		6.129
Sk	-0.189		0.218		0.498		-.187		-.195
Ku	-0.172		1.794		-0.191		-.198		-.483

Table-1(b)

Frequency Distribution of scores on Work-life Balance, Stress, Mental Health, Job satisfaction and Life satisfaction:

(Females)

Work-life balance		Stress		Mental health		Job Satisfaction		Life Satisfaction	
CI	F	CI	F	CI	F	CI	F	CI	F
06-08	01	06-10	01	76-85	04	16-25	07	05-09	01
09-11	04	11-15	10	86-95	06	26-35	10	10-14	20
12-14	08	16-20	35	96-105	02	36-45	37	15-19	58

15-17	22	21-25	83	106-115	08	46-55	80	20-24	54
18-20	46	26-30	57	116-125	16	56-65	54	25-29	35
21-23	54	31-35	12	126-135	35	66-75	11	30-34	23
24-26	33	36-40	02	136-145	42	76-85	01	35-39	05
27-29	22			146-155	32			40-44	04
30-32	10			156-165	18				
				166-175	14				
				176-185	10				
				186-195	07				
				196-205	06				
Mean	21.62		23.76		143.52		50.52		22.30
Median	21		24		139.00		53.00		21.00
SD	5.182		5.140		17.351		11.017		7.325
Sk	-0.122		-.149		-.211		-.398		.298
Ku	0.040		-.132		1.006		.577		.402

B. Comparison of males and females on different variables.

To compare the Mean scores of Male and Female bank employees on the different variables, t-test of significance was applied. This was done after being sure that the data fulfilled the main requirements underlying the use of significance as propounded by Guilford (1967) this was done to find out whether there is any significant difference between males and females bank employees on the measured variables.

No significant difference was found between males and females on Work-life balance, mental health and life satisfaction.

Group Statistics (Table-2)

Variables	SEX	N	Mean	Std Dev	t	Df
WLB	Male	200	21.85	4.833	.469	398
	Female	200	21.62	5.182	.469	396.07
	Male	200	22.26	4.763	-	398
ST					3.017	
	Female	200	23.76	5.140	-	395.72
MH	Male	200	144.36	21.854	.431	398
	Female	200	143.52	17.351	.431	378.54
	Male	200	52.66	11.198	1.945	398
JS					1.945	397.89
	Female	200	50.52	11.017	1.945	397.89
LS	Male	200	22.43	6.129	.185	398
	Female	200	22.30	7.325	.185	385.98

t-value significant at .01=2.58 at .05 =1.96

Means and standard deviation for each measure for males,(200) and females(200) are presented in table No- 2. A perusal of Table-2 reveals significant sex difference in Mean scale scores on some of the measures. Females score significantly high on Stress,(t =-3.017, P<.01) whereas males score significantly high only on Job satisfaction, (t=1.945, P<.05). On viewing the tables it shows that there is significant t- ratio (at <.01) on Stress and job satisfaction (at<.05) among males and females. According to t-test level of significance the average difference between the males and females is significant on stress whereas, females scoring high on stress and there is inverse correlation between stress and Work life balance, mental health, Job satisfaction and life satisfaction. The inverse relationship means as the level of stress increases, level of Work life balance, mentalhealth, job satisfaction and life satisfaction will also decrease proportionately in females. For the measures of job satisfaction the trend is different in the sense males scores high means males are more satisfied with their job. Apart from it, males also score high on Work life balance and mentalhealth though the trend is in positive direction but is not significant at any level. Males and females score approximately equally on life satisfaction.

The trend of results testifies to the difficulties of definitively answering some questions about gender differences on Work-life balance, mental health and Life satisfaction where no gender differences has been reported. The previous researches on gender differences in these aspects appear to have produced to have contradictory results. Some studies reported significant gender difference reporting males having higher score while other studies reported females

scored high on these variables. An overwhelming majority of the studies revealed no significant difference between males and females.

Thus the results are not in the line of proving our hypotheses that there will be significant difference on the Work-life balance, mental health and life satisfaction. Thus our hypothesis proved partially in case of Work life balance, mentalhealth stress, job satisfaction and life satisfaction

Keeping in view the above results, it can be stated that males and females differed significantly on Work life balance,mental health, job satisfaction, and stress except on Life satisfaction. Kumari, G., Joshi, G., and Pandey, K.M., 2014 reported that most of the employees in Indian industry are not satisfied with their job except for a few like male in commerce sector and female in education sector and total job satisfaction level of males is found to be higher than that of females.

C.Interco-relations among tested variables:

Pearson’s product-moment intercorrelations were computed separately for (1) Females and (2) Males. Interco relations are shown in Table No- 3 With respect to the relationship between scores on Work-Life Balance and other variables; correlations were computed separately for males and females and are displayed in Tables-3 Tables shows inconsistent relationship between different variables in both of the groups. Though the correlations are inconsistent in case of males and females but prove our hypothesis of positive correlation between work life balance, mental health, job satisfaction, and life satisfaction.

Table No- 3

Correlation Matrix for Males

Correlations	WLB	ST	MH	JS	LS
WLB	1.000	.167	.501	.460	.393
ST		1.000	-.068	.170	.149
MH			1.000	.342	.383
JS				1.000	.396
LS					1.000

Correlation significant at .01=.43 at .05=.39

Correlation Matrix for females

Correlations	WLB	ST	MH	JS	LS
WLB	1.000	.195	.645	.258	.385
ST		1.000	-.074	.158	.207
MH			1.000	.308	.469
JS				1.000	.366
LS					1.000

Correlation significant at .01=.43 at .05=.39

Interrelation matrix depicts that Work life balance is significantly positively correlated with mental health ($.50 < .01$), Job satisfaction ($.46 < .01$ level) and life satisfaction ($.39 < .05$ level) in males while Work life balance is positively and significantly correlated with mental health ($.64 < .01$ level) and Life satisfaction ($.39 < .05$ level) in females. Job satisfaction is positively correlated with life satisfaction ($.39 < .05$ level) in males whereas, mental health is positively correlated with life satisfaction ($.46 < .01$) in females. Stress is not correlated with any variable in any group. From the intercorrelations it becomes clear that Work Life balance positively contributed to mental health, Job Satisfaction and Life satisfaction whereas stress appears to be an independent factor. The results are consistent with the findings of Rousseau (1978) and Chacko (1983) who contend that job satisfaction had a greater influence on life satisfaction. (Kornhauser (1965) and Neumann, (1993) also reported that job satisfaction is directly linked to an individual's happiness and life satisfaction. Thus our hypothesis that Job satisfaction is positively correlated with life satisfaction is proved partially only in case of males.

With respect to the relationship between score on Work- life balance and other variables, correlations among major variables were computed separately for males and females which reveal some important features concerning the relationship of Work life balance with other measures.

Firstly, there are sex differences in the correlates of Work-life balance. The significant correlations in case of males are different from significant correlations of females. There is gender difference in correlation of Work life balance with mental health, Stress, Job Satisfaction and Life Satisfaction. The indices of correlations are positive, significant and high on mental health, Job satisfaction and life satisfaction for males. These indices of correlations are significant, positive and high only on mental health for females. The correlations suggests males have better work life balance with better mental health, job satisfaction and life satisfaction while females have better work life balance and mental health and lacking in job and life satisfaction. Surprisingly, both males and females are not affected by stress as correlations are insignificant on this indices.

The result also reveals significant, positive and high correlation between Job Satisfaction and Life satisfaction only in males. Gender is an important factor in Life Satisfaction as women have average level of life satisfaction at all the age levels. Hasida Ben-Zur (2003) revealed

that gender was a contributing factor to Subjective wellbeing. Surprisingly, both males and females are not affected by stress as correlations are insignificant on this variable.

CONCLUSION

An overall look at the results reveals that our first hypothesis of positive relationship between work life balance, mental health, job satisfaction, and life satisfaction partially proved. Second hypothesis that there is positive correlation between life satisfaction and job satisfaction is proved partially only in males. Third and fourth hypothesis are not proved at all (Work Life balance and Job satisfaction negatively correlates to stress) in any of group. Last and fifth hypothesis that there is a significant gender difference in relation to work-life balance, mental health, job satisfaction, and life satisfaction is proved as work life balance positively correlated with mental health, Job satisfaction and Life satisfaction in males and positively correlated with mental health and Job satisfaction in females.

SUGGESTIONS

Results of the study may be useful to organizations designing gender specific measures to addresses work life imbalance, as expectations appear to be different across genders. Both male and females prefer working in organizations that support work life balance. Generally, males appeared to be more satisfied with their job even at the cost of ignoring the family. On the other hand females consider work and family equally important and both are the sources of their satisfaction. Results also indicated that perception of work life balance to be different across genders.

The following suggestions are presented on the basis of the result of the study; the provision of work-life initiatives needs an efficient HR team to explore more innovative, user friendly and cost-effective strategies for the employees. Organizations can provide practical interventions rather than merely money-based strategies as facilitate swapping of shift routines that will help facilitate work life concerns of the employees. Also, making employees to be more aware of their work-life priorities and strive for its attainment.

The implementation of work-life programs has both individual and organizational benefits. Effective work-life programs facilitate a cordial relationship between the employee and employer for mutual benefits. Employees who are better able to balance the demands on their time are more satisfied and contented are able to perform better.

Limitations

The present study was based on the limited sample. Moreover sample was drawn from Chandigarh and adjoining areas and can hardly be considered representative ones. Further
Copyright © 2017, Scholarly Research Journal for Interdisciplinary Studies

studies with larger and different areas sample is needed for more meaningful and generalized results.

References

- Adam, G.A., King, L.A. & King, D.W. (1996,) "Relationship of job and family involvement, family social support, and work-family conflict with job and life satisfaction." *Journal of Applied Psychology*, 81,411-420.
- Aryee, S (1992) "Antecedents and Outcomes of Work-Family Conflict among Mixed Professional Women: Evidence from Singapore", *Human Relations*, Vol.45.No.8 pp.813-837.
- Batt, R., &Valcour, P.M. (2003). *Human resources practices as predictors for work – family outcomes and employee turnover*, *Industrial Relations*, 42(2): 189-220.
- Boles, JS &Babin'BJ (1996) "On the front lines: Stress, conflict, and the customer service provider". *Journal of Business Research*, Vol.37, No.1.pp41-51.
- Brown, P. (2004). *Promoting work/life balance in a 'hurry culture': Issues and challenges*.
- Carlson, D.S., Grzywacz, J.G. and Zivnuska, S. (2009), "Is work-family balance more than conflict and enrichment?" *Human Relations*, Vol. 62 No. 10, pp. 1459-1486.
- Chacko,Thomas. I(1983)*Job and Life Satisfactions:A causal analysis of their relationship*.Academy of Management Journal, Vol. 26, No. 1, 163-169.
- Christen,M. Iyer,G. Soberman,D (2006) *Job Satisfaction, Job Performance, and Effort: A Reexamination Using Agency Theory*. *Journal of Marketing: January 2006*, Vol. 70, No. 1, pp. 137-150.
- Cohen, J. (1988). *Statistical power analysis for the behavioral sciences (2nd ed.)*. Mahwah, NJ: Erlbaum.
- Cohrs, J., Abele, A. E., &Dette, D. E. (2006).Integrating situational and dispositional determinants of job satisfaction: Findings from three samples of professionals. *The Journal of Psychology: Interdisciplinary and Applied*, 140(4), 363-395. doi:10.3200/JRLP.140.4.363-395.
- Davies, A. R., Sherbourne, C. D., Peterson, J. R., & Ware. J. E. (1988). *Scoring manual: Adult health status and patient satisfaction measures used in RAND'S Health Insurance Experiment*. Santa Monica, CA: RAND Corporation.
- Diener, E., Suh, E. M., Lucas, R. E., & Smith, H. E. (1999). *Subjective well-being: Three Decades of progress*. *Psychological Bulletin*, 125, 276-302.
- Duxbury, L., Higgins, C. A.,& Lee, C. (1994). *Work-family conflict: A comparison by gender, family type, and perceived control*. *Journal of Family Issues*, 15(3), 449- 466.
- Duxbury, L., & Higgins, C. (2001). *Work-life balance in the new millennium: Where are we? Where do we need to go*.
- Duxbury, L. & Higgins, C. (2003). *Work–life conflict in Canada in the new millennium: A status report (Final Report)*. Retrieved March 23, 2005.Frone, M. R., Russell, M., Cooper., M.L(1992) "Antecedents and outcomes of work-family conflict: Testing a model of the work-family interface", *Journal of Applied Psychology*, 77, 65-78.
- Frone, M. R., Russell, M., Cooper. M.L (1997), "Relation of work-family conflict to health outcomes: A four-year longitudinal study of employed parents", *Journal of Occupational and Organizational Behavior*, vol.13, no, 7, pp, 723-729.
- Frone, M. R., Yardley, J. K., & Markel, K. S. (1997). *Developing and testing an integrative model of work-family interface*. *Journal of Vocational Behavior*, 50, 145-167.
- Frye, N.K. and Breugh, J.A. (2004), "Family-friendly policies, supervisor support, work-family conflict, family-work conflict, and satisfaction: a test of a conceptual model", *Journal of Business and Psychology*, Vol. 19 No. 2, pp. 197-220.
- Googins, B. K. (1991). *Work/Family Conflicts: Private Lives-Public Responses*. New York: Auburn Ho.
- Greenhaus, J.H., Collins, K.M.and Shawc,J.D.(2003) *The relation between work–family balance and quality of life*. *Journal of Vocational Behaviour*, 63,510-531.

- Guest, D. E (2002) *Perspectives on the Study of Work-Life Balance*”, *Social Science Information*, 41 (2): 255-79.
- Hasida Ben-Zur(2003)*Happy Adolescents: The Link between Subjective Well-Being, Internal Resources, and Parental Factors. Journal of Youth and Adolescence*, Vol. 32, No. 2, April pp. 67–79.
- Hill E. J., Hawkins, A. J., Ferris, M., & Weitzman, M. (2001).*Finding an extra day a week: The positive influence of perceived job flexibility on work and family life balance. Family Relations*, 50(1), 49-58.
- Isherwood, C., &Cajic, N. (1998, November).*Burnout-proofing your employees.Training Report*. March 23, 2005.
- Jarrold, M. Haar. Marcello, Russob. Albert, Suñec., Ariane, Ollier. and Malaterred (2014) *Outcomes of work–life balance on job satisfaction, life satisfaction and mental health: A study across seven cultures. Journal of Vocational Behaviour*, Vol 85,3,361-373.
- Judge, T. A., & Watanabe, S. (1994). *Individual differences in the nature of the relationship between job and life satisfaction. Journal of Occupational and Organizational Psychology*, 67, 101-107.
- Kalliath, T., & Brough, P. (2008). *Defining the work-life balance construct. Journal of Management and Organization*, 14, 323–327.
- Karatepe, O. M. & Baddar, L. (2006). *An empirical study of the selected consequences of frontline employees’ work-family conflict and family-work conflict. Tourism Management*, 27, 1017-1028.
- Kaur, J (2013) *Work life balance: Its correlation with satisfaction with life and Personality dimensions amongst college teachers. International Journal of Marketing, Financial Services & Management Research*. Vol.2, No. 8, August (2013) Online available at .indianresearchjournals www.com.
- Kornhauser, A. (1965). *Mental Health of the Industrial Worker: A Detroit study*. New York: Wiley.
- Kumari, G., Joshi, G., & Pandey, K. M. (2014). *Analysis of Factors Affecting Job Satisfaction of the Employees in Public and Private Sector. International Journal of Trends in Economics Management and Technology*, 3(1), 232-238.
- Lalita Kumari (2012) , “*Employees’ Perception On Work Life Balance And It’s Relation With Job Satisfaction In Indian Public Sector Banks*” , *IJEMR – February 2012-Vol 2 Issue 2 - Online - ISSN 2249 – 2585 - PRINT - ISSN 2249 – 8672*
- Landry, M. B. (2000). *The effects of life and job satisfaction on reference librarians and their work. Reference & User Services Quarterly*, 40 (2), 166-177.
- Lehal Ritu (2007) “ *A Study of Organizational Role Stress and Job Satisfaction Among Executives in Punjab*”, *Indian management Studies Journal*, Vol. 11 pp 67-80.
- Locke, E.A. (1976) *The nature and causes of job satisfaction. In M. D. Dunnette (Ed), Handbook of industrial and organizational psychology (pp. 1297-1343. Chicago. Rand McNally.*
- Narayana Kaarkatte, (2011) “*Work Life Balance - Dilemma Of Indian Bank Manager*” *Bank Quest. The Journal of Indian Institute of Banking & Finance*, April - June 2011.
- Naumann, E. (1993). *Organizational predictors of expatriate job satisfaction. Journal of International Business Studies*, 24(1), 1
- Nawab Ali Khan, Ms. Suhalia Parveen, “*Employees in Public and Private Sector Banks in India with reference to U.P. state*” *Sci. Int (Lahore)*, 26(2), 813-820, 2014 ISSN 1013-5316; CODEN: SINTE 8
- Netemeyer, R.G., Boles, J.S. & McMurrian, R. (1996), “*Development and validation of work-family conflict and family-work conflict scales*” *Journal of Applied Psychology*, vol. 81, no. 4 pp 400-410.
- Papalexandris, N., & Kramer, R. (1997). *Flexible working patterns: towards reconciliation of family and work. Employee Relations*, 19, (3). pp. 581-595

- Parasuraman, S.Purohit, Y Godshalk, V &Beutell, N (1996), *Work and family variables, entrepreneurial career success and psychological well-being*., *Journal of Vocational Behavior*,vol,48,no3,pp,275-300.
- Park, C.L and Iacocca, M.O (2013) *A stress and coping perspective on health behaviors: theoretical and methodological consideration*.*Journal of Anxiety, Stress, & Coping*, <http://dx.doi.org/10.1080/10615806.2013.860969>
- Parker, P., & Arthur, M. (2004).*Giving voice to the dual-career couple*. *British Journal of Guidance and Counselling*, 32(1), 3-23.
- Patwa,P. (2011), *Work-Life Balance: A Cross Sectional Study Of Banking & Insurance Sector*, *International Journal Of Research In Commerce, It And Management*, Vol. 1, No. 3, pp. 85 - 90.
- Paul Krassne, Harry Adler, Richard Claus, Laura Godofsky, Irwin Rosen, Carole Quinn and Avima Ruder (1963). *An Impolite interview with Paul Krasner in The Realist*.n41, June 1963, p24, quotation.
- Poonam Sharma, Dr.PurushottamDayal. (2015). *Work Life Balance :Women Employees Working in Banking sector of India*. *International Conference on Recent Development in, Social sciences and Humanities*, 188-195
- Quick, J.C. Quick, J.D. Nelson, D.L., Hurrell, J.J. (1997).*Preventative stress management in organisations*. Washington DC: American Psychological Association.
- Rayton, B. A. (2006). *Examining the interconnection of job satisfaction and organizational commitment: An application of the bivariate probit model*. *International Journal of Human Resource Management*, 17(1), 139-154.
- Remor,E.(2006) *Psychometric Properties of a European Spanish Version of the Perceived Stress Scale (PSS)*.*The Spanish Journal of Psychology*.Vol.9, No.1,86-93.
- Remor, E., &Carrobles, J.A. (2001).*Versión española de la Escala de Estrés Percibido (PSS-14): estudio psicométrico en una muestra VIH+*. *Ansiedad y Estrés*, 7, 195-201
- Rice, RW, Frone, MR &McFarlin, DB,(1992) *Work-Non work conflict and the Perceived Quality of Life*., *Journal of Organizational Behavior*, vol.13,no.2, pp.155-168.
- Rosabeth Moss Kanter on the frontiers of management. Boston, Mass., Harvard Business School Press, 1997 39.
- Rousseau, D. M. 1978b. *Measures of technology as predictors of employee attitudes*. *Journal of Applied Psychology*, 63: 213-218.
- Sauter A. &Hartung W. (2000) *Abscisic conjugates – do they play a role as long distance stress signal in the xylem?* *Journal of Experimental Botany* 51, 929–935.DOI: 10.1093/jexbot/51.346.929
- Tabassum,ARahma,T and Jahan, K(2011)*A Comparative Analysis of Quality of Work Life among the Employees of Local Private and Foreign Commercial Banks in Bangladesh* *World Journal of Social Sciences* Vol. 1.(March) No. 1. Pp.17 – 33
- Van, Eijnatten, F. M., &Vos, J. P. (2002). *Tautologies of work life balance*. Retrieved March 14, 2005 42.Zedeck, S, and Mosier, K (1990). “*Work in the family and employing organization*”. *American Psychologist*, 45,240-251.
- Veit, C. T., &Ware, J. E. (1983). *The structure of psychological distress and well-being in a general population*. *Journal of Consulting and Clinical Psychology*, 51, 730-742.