

Work- Life Balance: A Key to Positive Work Environment

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Abstract

Work-life balance alludes to keeping up the harmony between performing parts and duties at work and at home. It is a standout among the most difficult issues being looked by the representatives of banks in the 21st century. The issue of work-life balance has gained more attention in the recent times because of the contradicting demands of employee's work life as well as of personal life. And the demands of both the lives are equally important hence their proper balancing is necessary especially in banking sector. This Collision between the demands of employees' personal as well as of professional life affects their work environment. The aim of this research paper is to identify and analyze various factors of work-life balance which leads to positive work environment in selected bank under study. It also indicates the link between work-life balance, job satisfaction and positive work environment. The study highlights the challenges involved in work- life balance and also provides solutions for them. The details presented in paper may have practical significance for the managers of selected bank to -improve employee engagement and productivity along with designing proper work-life balance policies.

Keywords: Work-Life Balance, Collision and Positive Work Environment

Introduction

Work-Life Balance

Work-life adjust means the degree to which representative encounters feeling satisfied and having his or her needs met in both work and non-work features of life. Through encountering more prominent work-life adjust, people report feeling better when all is said in done (e.g., more noteworthy occupation and life fulfillment) and have a tendency to act in great ways (e.g., bring down turnover and non-appearance). Truly, work-life adjust issues have been viewed as individual issues, and bosses have quite recently reacted to their representatives' needs by giving extra advantages, for example, on location childcare benefit and paid maternity leave in the working environment. Notwithstanding, with natural moves and esteem changes of representatives, workers' want for work-life adjust has expanded and managers have started to offer more dynamic help of their representatives' work-life adjust.

From a business' perspective, empowering work-life adjust may draw in new contracts, help lessen turnover and non-attendance, and increment the odds of representatives intentionally captivating in "expert social" practices that transcend and past their activity necessities.

Representatives with work-life adjust feel their lives are satisfied both inside and outside of work, and they encounter insignificant clash among work and non-work parts. The individuals who accomplish this adjust have a tendency to have larger amounts of fulfillment with their occupations and life when all is said in done, and additionally bring down levels of stress and despondency.

People encounter more clash among work and individual life as they keep on pursuing the personal satisfaction that they require. In this manner, effectively adjusting work and family life is one of the real difficulties confronting current individual specialists.

Beforehand the impact of ladies in the work environment kicked off research into how female representatives could effectively look after families while working, yet these days work-life adjust is talked about as for numerous influenced gatherings (e.g., men, single guardians). In the cutting-edge period of innovation and comfort, associations have started to furnish their representatives with supportive approaches to adjust their work and non-work parts through advantages like adaptable work hours, working from home, et cetera.

In any case, offering these advantages isn't sufficient; the association and administration must remain behind its advancement of solid work-life adjust for representatives by making a culture in that capacity and planning arrangements that help this activity. Something else, representatives feel strain to ceaselessly work, which can be propagated by cell phones and steady availability of the web that enables representatives to transport a workstation wherever they go.

Work Environment

It is where an undertaking is finished. When relating to a position of business, the workplace includes the physical geological area and in addition the quick surroundings of the work environment, for example, a development site or office building. Ordinarily includes different elements identifying with the place of business, for example, the nature of the air, commotion level, and extra livens and advantages of work, for example, free youngster mind or boundless espresso, or satisfactory stopping.

Offering representatives liberal compensations and adaptable excursion approaches may make somebody a prevalent supervisor for the time being, yet look into demonstrates that what specialists truly esteem stretches out past the typical activity advantages.

With regards to overseeing representatives, a standout amongst the most vital things one can improve the situation them includes setting the correct tone at work. Numerous stories have

been found out about the repulsive employments or terrible supervisors, and the one thing each of these stories has in like manner was the negative working environment condition. A representative's inspiration to work is vigorously impacted by his or her condition. One needs a representative to regard him—not fear him. Making a positive workplace will yield obviously better outcomes for the organization and also its representatives.

Beside the activity scope itself, one factor that altogether impacts how representatives feel about function is nature. It is everything that structures some portion of representatives' association with the work itself, for example, the association with collaborators and directors, authoritative culture, space for self-improvement, and so forth.

Keeping representatives glad and beneficial requires successive and open correspondence, consistent acknowledgment of accomplishments, and a decent workplace. A positive workplace influences representative to like coming to work, and this gives the inspiration to support them for the duration of the day.

Banking Industry

A bank is a budgetary establishment that acknowledges stores from people in general and makes credit. Loaning exercises can be performed either straightforwardly or in a roundabout way through capital markets. Because of their significance in the money related framework and effect on national economies, banks are profoundly managed in many nations. Most countries have regulated a framework known as partial save keeping money under which banks hold fluid resources equivalent to just a segment of their present liabilities. Notwithstanding different controls planned to guarantee liquidity, banks are for the most part subject to least capital necessities in view of a worldwide arrangement of capital guidelines, known as the Basel Accords.

Managing an account in its cutting-edge sense advanced in the fourteenth century in the rich urban communities of Renaissance Italy however from various perspectives was a continuation of thoughts and ideas of credit and loaning that had their foundations in the old world. Ever, various managing account administrations — prominently, the Medici's, the Fugger's, the Welsers, the Bahrenberg's and the Rothschild's — have assumed a focal part finished numerous hundreds of years. The most seasoned existing retail bank is Banka Monte deiPaschi di Siena, while the most established existing dealer bank is Bahrenberg Bank.

Keeping money in India, in the mod sense, began in the most recent many years of the eighteenth century. Among the principal banks were the Bank of Hindustan, which was set up in 1770 and exchanged in 1829-32; and the General Bank of India, built up in 1786 however bombed in 1791.

The Indian keeping money division is extensively grouped into booked banks and non-planned banks. All banks incorporated into the Second Schedule to the Reserve Bank of India Act, 1934 are Scheduled Banks. These banks contain Scheduled Commercial Banks and Scheduled Co-agent Banks. Planned Co-agent Banks comprise of Scheduled State Co-agent Banks and Scheduled Urban Cooperative Banks.

Booked Commercial Banks in India are ordered into five distinct gatherings as indicated by their proprietorship and additionally nature of operation:

- State Bank of India
- Nationalized Banks
- Private Sector Banks
- Foreign Banks
- Regional Rural Banks.

In the bank group-wise arrangement, IDBI Bank Ltd. is incorporated into Nationalized Banks.

State Bank of India

State Bank of India (SBI) is an Indian multinational, open area saving money and monetary administrations organization. It is a legislature possessed company with its base camp in Mumbai, Maharashtra. On first April, 2017, State Bank of India, which is India's biggest Bank converged with five of its Associate Banks and BharatiyaMahila Bank with itself. This is the principal ever extensive scale solidification in the Indian Banking Industry.

With the merger, State Bank of India will enter the alliance of best 50 worldwide keeps money with an asset report size of ₹33 trillion, 278,000 workers, 420 million clients, and more than 24,000 branches and 59,000 ATMs. SBI's piece of the pie will increment to 22 percent from 17 for every penny. It has 198 workplaces in 37 nations; 301 reporters in 72 nations. The organization is positioned 232nd on the Fortune Global 500 rundown of the world's greatest enterprises starting at 2016.

The bank follows its family line to British India, through the Imperial Bank of India, to the establishing, in 1806, of the Bank of Calcutta, making it the most established business bank in the Indian subcontinent. In 2008, the legislature assumed control over the stake held by the Reserve Bank of India.

State Bank of India has 20% piece of the pie in stores and advances among Indian business banks.

Employees of SBI Bank

SBI is one of the biggest managers in the nation with 209,567 workers as on 31 March 2017, out of which there were 23% female representatives and 3,179 (1.5%) workers with handicaps. On a similar date, SBI had 37,875 Scheduled Castes (18%), 17,069 Scheduled Tribes (8.1%) and 39,709 Other Backward Classes (18.9%) representatives. The level of Officers, Associates and Sub-staff was 38.6%, 44.3% and 16.9% separately on a similar date. Around 13,000 representatives have joined the Bank in FY 2016-17. Every representative contributed a net benefit of ₹511,000 (US\$8,000) amid FY 2016-17.

Literature Review

The work-life field can follow its foundations in two related territories. The first was an attention on childcare programs that were an immediate consequence of the expanding number of expert ladies entering the workforce in the 1970's and 1980's. The second was an expansion of the Employee Assistance Programs (EAP) that was presented in many organizations in the 1970's. Associations that developed from a work/family point of view started with an emphasis on working moms and the requirement for quality childcare. Associations that advanced from an EAP point of view distinguished the early connections between representative anxiety, sorrow and ailment, and diminished efficiency.

Nielsen Survey, June (2011). Women in India (87%) are most stressed/pressured for time. Pleck's (1977) research suggests that family-to-work spill-over is stronger for women and the work-to-family spill-over is stronger for men. Research suggests that female respondents in all parts of the world are pressured for time, rarely have time to relax and feel stressed and overworked most of the time, but women in emerging countries feel the strain even more so than women in developed countries. Several studies have explained the effect of work-life conflict on the health of working women.

Hanglberger's (2010). He stated the overview of job satisfaction in 31 European countries indicates that patterns of explanation vary, such that negative effects of working hours are lower in countries with lower welfare levels. Furthermore, work autonomy is only relevant in countries with high welfare status.

Thomas, (2006). Work and family balance, in a way, deals with the role balance of an individual both at home and work. Work-Life Balance Programs (WLBP) developed by employee friendly organizations can be a good solution to solve the problems of work-life balance. WLBP have been found to increase employee control over time and place of work (Thomas & Ganster, 1995) and reduced workfamily conflict (Kossek & Ozeki, 1998) and stress (Thompson & Protas, 2006).

Clark, 2000; Unger son & Yeandle, (2005). Work-life balance is defined as an employee's perception that multiple domains of personal time, family care, and work are maintained and integrated with a minimum of role conflict. It is a key issue in all types of employment as dual-career families have become common and high work demands with long working hours have become the norm. The importance of helping employees achieve a balance between the demands of their work and their home lives has been emphasized.

Kirchmeyer (2000) sees carrying on with a healthy lifestyle as "accomplishing fulfilling encounters in all life spaces, and to do as such requires individual assets, for example, vitality, time, and sense of duty regarding be all around disseminated crosswise over areas". The motivation behind endeavoring hard both at home and work at the cost of her individual wellbeing and prosperity for each wedded working woman is to have a decent personal

satisfaction. But this quality of life that she craves for is often influenced by work life balance.

Any imbalance in the work and family of an individual can hamper the quality of life thoroughly for the individual. Thus, it's implied that wedded working ladies of this time can have a solid personal satisfaction just when work-life adjust is kept up influencing the point of work life to adjust for working ladies, the need of great importance.

Since the early days of the field when the focus was primarily on dependent care and Employee Assistance Programs (EAP), work-life has expanded to touch on nearly every aspect of a person's working life. Employee recruitment, benefits and total rewards programs, job design, approaches to career advancement and leadership development, employee relocation and travel policies, leave taking, the composition of work teams, corporate social responsibility, and changing corporate culture can all be listed among the myriad of areas that are included under the umbrella of corporate work-life programs. Correspondently, work-life initiatives are housed in many different areas within human resource departments, depending on the organization's perspective on work-life and the primary focus of their efforts, as the graphic below describes.

After reviewing above research papers and words of some researchers it is concluded that work life balance is a very important element to be taken into consideration by the management. On the other hand, positivity in the working environment is the necessity of today's business. This research paper will be going to dig more into different perspectives of WLB and its relation with positive work environment.

OBJECTIVES OF THE STUDY

- To identify various factors affecting work-life balance in SBI Bank.
- To establish a relationship between work-life balance, job satisfaction and positive work environment.
- To find out various elements leads to positive work environment in SBI Bank.
- To highlight the problems involved in work- life balance in bank and also provides solutions for them

Factors Affecting Work-Life Balance

1. **Working Conditions** - The first factor focused on working conditions in banks. working conditions included items such as positivity in working environment makes working easier with flexible working hours, achievable targets and deadlines, less overtime ensuring proper balance between work and life.
2. **Facilities**-The second factor named as Facilities. It includes facilities in SBI bank like crèche, canteen, medical etc., ensuring to provide proper relaxation with no work on holidays, ensuring to provide proper time to fulfill household work/responsibilities for better performance at work, giving time to personal life after office hours and less travelling for those who care for dependents.

3. **Performance-** The third factor to represent Performance. It consists of factors which directly or indirectly effects performance of the employees of bank, like a well-defined standard of performance appraisal can motivate employee to perform better, timely promotions and appreciation on the basis of performance for career growth and planning, conflicts at workplace effects performance indirectly and organizational change effects performance in short period.
4. **Support-** The fourth factor which provides backing to work-life balance. They are family/spouse support in handling and managing life problems and management support in work-life of bank employees.
5. **Independence-** Fifth factor is independence which represents flexibility at workplace with some amount of independence at work.
6. **Satisfaction-** Employee satisfaction. It includes employees feel happy to work in bank.

Challenges Involved in Work- Life Balance

1. **Global challenge.** The challenge of working across different bank cultures and countries that has arisen from globalization was identified as one of the most important trends. Because work-life integration is defined and treated differently in different cultures and countries (e.g. culturally, legally, philosophically, etc.) this presents an enormous challenge to the HR professional. Another trend is working in a 24/7 environment. This speaks to both the challenges of working globally and also contributes to the issue of heavy workload and excessive work hours.
2. **Diversity and inclusion.** Diversity and inclusion are foundational challenges that are major drivers of the work-life field. The trend toward greater diversity in the workforce of banks requires new ways of conceptualizing work and creating inclusive work environments. In addition, many companies are seeing diversity as both a cultural change opportunity and a way to reach increasingly diverse marketplaces both in the US and globally. In this way, diversity can open doors for employees and in turn, clearly support the business case by demonstrating the relationship between diversity and market growth.
3. **Increasing workloads, work hours, and stress.** It deals with the impact of increasing workload expectations on bank employees. Organizations have been outsourcing and pursuing a relentless approach to “doing more with less.”
Globalization has led to longer days and more work hours as has the technology that has enabled employees to work anytime, anywhere as noted below.

4. **Technology blurring work-life boundaries.** Technology has been viewed as both a blessing and a curse. On one hand, it has greatly expanded opportunities for SBI bank employees to utilize flexible work options, perhaps most notably telecommuting.

WLB and Job Satisfaction

Occupation fulfillment or worker fulfillment has been characterized in a wide range of ways. Some trust it is basically how content an individual is with his or her activity, as such, regardless of whether they like the activity or individual angles or features of employments, for example, nature of work or supervision.

Others believe it is not as simplistic as this definition suggests and instead that multidimensional psychological responses to one's job are involved. Researchers have also noted that job satisfaction measures vary in the extent to which they measure feelings about the job (affective job satisfaction) or cognitions about the job (cognitive job satisfaction).

Factors showing job satisfaction in Banks

The top 10 factors are:

1. Appreciation for the work
2. Good relationships with colleagues
3. Good work-life balance
4. Good relationships with superiors
5. Company's financial stability
6. Learning and career development
7. Job security
8. Attractive fixed salary
9. Interesting job content
10. Company values

An employee's overall satisfaction with his jobs is the result of a combination of factors -- and financial compensation is only one of them. SBI administration's part in upgrading representatives' activity fulfillment is to ensure the workplace is sure, confidence is high and representatives have the assets they have to finish the undertakings they have been allocated.

With the help of an attained balance in both work life and personal life of an employee of SBI bank, an employee can be satisfied with his job in following ways.

Working Conditions

Since representatives invest such a great amount of energy in their workplace every week, it's critical for bank to attempt to enhance working conditions. Such things as giving open work zones instead of cramped ones, sufficient lighting and agreeable work stations add to ideal work conditions. Giving profitability instruments, for example, updated data innovation to enable workers to achieve errands all the more proficiently adds to work fulfillment too.

Opportunity for Advancement

Workers are very happy with their present place of employment in the event that they see a way accessible to climb the positions in the organization and be given greater obligation and alongside it higher pay. Many organizations urge representatives to obtain further developed abilities that will prompt the shot of advancement. Banks regularly pay the cost of educational cost for representatives taking college courses, for instance. Amid a worker's yearly execution survey, a manager should delineate a way demonstrating her what she needs to fulfill and what new aptitudes she needs to create keeping in mind the end goal to be on a track to progression inside the association.

Workload and Stress Level

Managing a workload that is very substantial and due dates that are difficult to reach can cause work fulfillment to disintegrate for even the most committed representative. Missing the mark regarding due dates brings about clash amongst representatives and bosses and raises the feeling of anxiety of the work environment. Commonly, this condition is caused by ineffectual administration and lack of foresight of the work. The workplace works in an emergency mode since administrators don't sufficiently enable time for representatives to play out their appointed errands viably or on the grounds that staff levels are insufficient.

Respect from Co-Workers

Representatives try to be approached with deference by those they work with. An antagonistic workplace with impolite or unsavory associates is one that typically has brought down occupation fulfillment. In an August 2011 study distributed by Fox Business, 50 percent of those reacting said they had by and by encountered an awesome measure of working environment incivility. 50% additionally trust resolve is poor where they work. Directors need to advance in and intercede clashes before they grow into more difficult issues requiring disciplinary activity. Workers may should be reminded what practices are viewed as wrong while connecting with associates.

Relationship with Supervisors

Viable administrators know their workers require acknowledgment and acclaim for their endeavors and achievements. Bank Employees additionally need to know their boss' entryway is constantly open for them to examine any worries they have that are influencing their capacity to carry out their occupations viably and hindering their fulfillment at the workplace.

Financial Rewards

Occupation fulfillment is affected by a worker's perspectives about the reasonableness of the bank's wage scale and also the present remuneration she might get. Organizations need a component set up to assess representative execution and give pay increments to top entertainers. Chances to acquire extraordinary motivating forces, for example, rewards, additional paid time off or relaxes, likewise convey energy and higher occupation fulfillment to the working environment.

Influence of Job Satisfaction over Work Environment

The importance of job satisfaction can be clear from the above section. As in previous sections in-depth knowledge of satisfaction from the job, factors responsible for job satisfaction in SBI bank and the relation between work-life balance and job satisfaction are already discussed. This section of the paper will discuss about the link between job satisfaction and positivity of the work environment.

Job satisfaction in other terms can be the level of contentment a bank employee feels regarding his or her work. Satisfaction from the Banking job can be influenced by an employee's ability to complete required tasks, the level of communication in an organization, and the way management treats employees. For every bank it is important to determine the standards of job satisfaction of their employees. The feeling is mainly based on an individual's perception of satisfaction.

Measuring job satisfaction can be challenging, as the definition of satisfaction can be different for different people. Many researches are conducted already by giving different standard of job satisfaction.

This research paper will be going to provide job satisfaction a new standard for the positivity of the work environment. When a bank employee is satisfied with his work then he feels happy to work, to take responsibilities and to prove himself a good employee in order to get promotions and appreciations. So, in a way a positive environment will be created all over him in the work place. Therefore, job satisfaction act as one of the important reasons of bringing positivity in the work environment.

By following ways influence of job satisfaction over positivity of work environment can be traced out:

1. Transparent & Open Communication

Basically, a straightforward and open type of correspondence tends to the bank workers have to feel that what they need to state has esteem. It is the thing that influences workers to feel that they have a place in the bank. Work at that point ends up noticeably important in light of the fact that the representatives realize that what they contribute influences the association that they are partnered with.

2. Give and Take

Such two-way open correspondence will in the end separate the obstacles exhibit in various leveled or bureaucratic associations. Toward its finish all, it elevates confide in everyday cooperation between associates, and additionally amongst subordinates and directors of the bank.

3. The Constant Juggle

There must be a type of harmony amongst work and individual life. When all is said in done, having that feeling of adjust will enhance work fulfillment among representatives since they will feel that they're not ignoring alternate aspects of their lives that are, if not more, imperative to them than work.

At the point when representatives satisfy their different needs and objectives in life, for example, those of family, companions, profound interests, self-development, and so forth, they would then be able to feel surer about themselves and play out their best at work. Aside from that, representatives that are presented to more encounters in life outside of work can utilize what they've picked up and apply that to their work.

4. Training & Development-Focused

In a period when change is wilder than any other time in recent memory, it is vital for associations to stay informed concerning the progressions and prepare their representatives as needs be. Adjusting to change is never more significant in this period on the grounds that the individuals who don't, get supplanted. This applies to both the individual and the association itself.

A preparation and advancement centered association has an unmistakable guide for preparing their workers to manage and upgrade the profitability of the association in general. Basically, there are two sorts of aptitudes that can be created: hard abilities and delicate aptitudes.

A positive workplace would have routine trainings to enhance proficiency and ingrain uplifting demeanors among representatives.

5. Recognition

Prizes are important to energize certain practices in people. This is known as encouraging feedback under operant molding in the field of brain research. It is utilized as a part of authoritative conduct administration too: by remunerating bank representatives who invest exertion for their work, this will advance comparative practices later on.

6. Strong Team Spirit

As social creatures, everybody needs bolster from their associates and try to have a place with a gathering. Come extreme circumstances, the group should meet up to manage whatever issues are out there. This is the place a feeling of solidarity is evoked in the group and representatives will no longer simply feel that they're working for themselves. Imparting a solid camaraderie isn't simple since it includes the acknowledgment and resilience of contrasts in points of view and working styles between partners. There is a requirement for them to see that they're working towards a shared objective before they can look past the distinctions.

Limitations of the study

- The research paper is based on secondary study.
- Lack of collecting critical data is one of the limitations as the data is not collected primarily.
- Suggestions and conclusion is written on the basis of other research studies.

Conclusion

The decline of the traditional family, an increase in dual-career couples, and a rise in the number of single parents mean that employees are juggling more responsibilities outside work. Changing demographics are behind the move to embrace work-life programs.

From this paper it is just concluded that everyone should be benefits from good practice in work-life balance like: bank, through easier recruitment, improved retention, and easier service delivery; the economy, as the labor market grows more skilled and experienced people are available to work; family, who can spend quality time at home as well as providing financial support through work. The more control representatives feel they have over their lives, the more capable they are to adjust work and family. A general finish of a great part of the examination is that work-life adjust hone are best when they upgrade work fulfillment feeling among bank representatives and increment their ability to perform well in work and in family circumstance.

Finding of this paper concluded that work life balance, job satisfaction and positivity in the work environment are interrelated. Results showed that practices of balancing work life and personal life will bring job satisfaction among bank employees which further creates a positive work environment. Originality of this paper is that this paper is among the first to examine the link between work-life balance, job satisfaction and positive work environment.

This article argues that building an organizational culture which supports work-life balance is a long-term process for large organizations. It involves changing the way people think and talk about their work and about work-life balance so that using flexible working options and other work-life initiatives becomes accepted and normal for everyone regardless of their gender, seniority within the organizational or personal commitments. In other words, work-life balance can promote creativity and out-of-the-box thinking

Suggestions

Everyone wants a healthy work-life balance, but it seems that few are able to achieve it. Balancing work life and personal life at the same time is a difficult task. As in this paper this is already have been discussed that job satisfaction and positivity of work environment is related to work –life balance directly or indirectly, sowork-life balance does appear to be a goal that's just need to be achieved in any case.

- **Drop the exercises that sap your opportunity or vitality.** A few exercises take additional time than they should, or are physically and rationally depleting past the time they require. Stay away from those exercises.
- **Build downtime into your timetable.** Since hard-charging business visionaries are capable at filling their timetables with objective exercises, one can gain awesome ground by utilizing their arranging qualities as favorable position. Make downtime a particular objective and plan for the time and the means one will take to accomplish it.
- **Be present, predictable and responsible.** Being available expects you to be mindful at home, at work and amid leisure time, Woods said. Where you invest your chance and vitality has an immediate association with how fruitful you are in accomplishing work-life adjust.
- **Remember that a little unwinding can go far.** On the off chance that one permit time for 10-15-minute visits with a companion or adored one, to peruse a charming article, or to take a fast stroll around the piece, these short exercises can go far towards expanding their enthusiastic prosperity and wellbeing.
- **Recognize the part of work.** Work has a noteworthy influence in life. It keeps the lights on, pays the home loan, makes the auto installment, stores retirement and allows yearly excursions, Newcomb said. Embracing the correct outlook enables you to celebrate and appreciate your rewards for so much hard work, as opposed to influencing your business to appear like perpetual drudgery.

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