



# WORK LIFE BALANCE

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## ABSTRACT

Work life balance is the term used to describe the situation in which an individual has successfully managed to balance their work life demands with the needs of their personal life. In short, WLB has numerous positive effects including less stress, a lower risk of burnout & a greater sense of well being.

## CHAPTER 1

### INTRODUCTION:

Maintaining a work-life balance is about separating your personal and professional lives without allowing one to intrude on the opposite. Both are important, neither should be neglected.

**Work life balance= Time management + Stress management**

Work-life balance is a term typically used to depict the equality that a working individual needs between time apportioned for work and various pieces of life. Common issues other than work-life can combine solitary interests, family and social or loosening up works out. Work life balance is vital because it allows you to separate work and residential, meaning that the strain of labor should occupy work, and not follow you outside of office hours. Allowing work stress to infiltrate your home life is one among the first indicators that you simply aren't achieving a piece life balance.

Work-life balance is a crucial aspect of a healthy work environment. Maintaining work-life balance helps reduce stress and helps prevent burn out in the workplace.

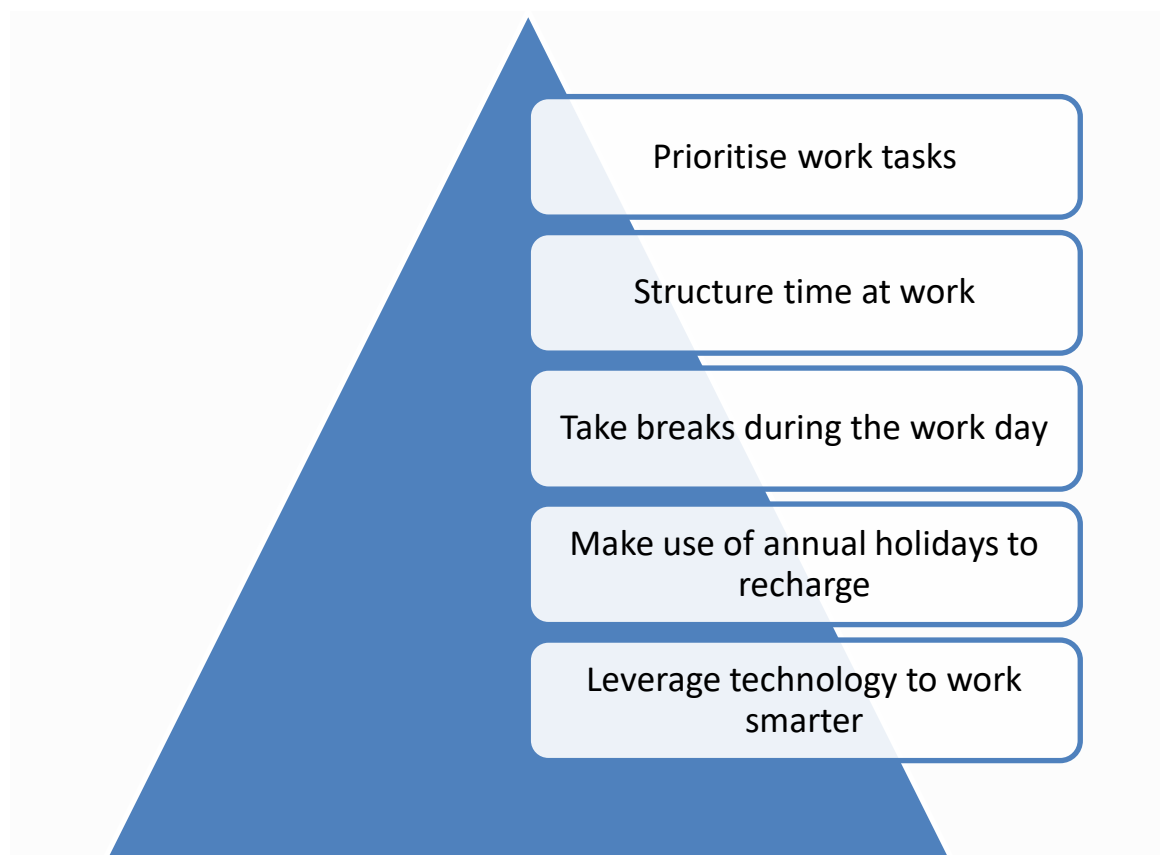
## **IMPORTANCE OF WORK LIFE BALANCE:**

There are five reasons for the necessity of maintaining work life balance:

1. To maintain the mental health of the employees work in the organization.
2. To ensure physical health and well-being of the employees.
3. To increase the productivity.
4. To change into an inflexibly adjusted employees.
5. To earn and learn as much as possible because everyone has one life.

## **HEALTHY BALANCE BETWEEN WORK AND LIFE:**

The following five steps help the employees to a healthy balance between work and life:



## **WORK LIFE BALANCE IN BANKS:**

In every organization human resource is very important factor for achieving the objectives and goals. So, the organization has great impact of employees work life balance and their job satisfaction plays a vital role in banks. But it is not easy to manage work life balance of employees. It means the employees are unable to manage their roles because lack of organizational support, flexible timings, job satisfaction, having more stress on their job and more targets to reach. If any employee can balance their work life and personal life through the organizational support as well as the family support only.

The entry of private sector and foreign banks into the Indian banking system, have brought many strategic changes in the banking industry. Bank employees take painful efforts to deliver to the multiple needs of their customers. Work deadlines are getting tighter by the day. Due to this kind of work pressure, it becomes exceedingly difficult for employees to maintain a balance between their professional and family life. The output of the banking industry is dependent on the quality of human resources.

## **WOMEN IN BANKING SECTOR:**

Indian women are getting themselves out of the helpful edge works of housewives or educators. They are putting themselves in enhanced regions. During the mid-nineties we can scarcely locate an Indian lady at the highest point of banking or money related organization. Be that as it may, presently, the circumstance has changed up until now. The development in the financial division has made new glimpses of daylight for ladies to discover work in the financial part. Indian ladies are put at the top most places of many significant banks and they are demonstrating themselves to be serious.

They are engaged with taking significant choices; they are presenting imaginative thoughts and contributing something towards the advancement of the economy. The initiative quality, administrative capacity and the authoritative aptitudes are assembled to get things going any significant Indian banks are recruiting profoundly qualified youthful Indian ladies to their regulatory levels and they are demonstrating striking development throughout the years. ICICI bank, India's biggest private segment bank is an ideal case of this new pattern. Of the general 40000 workers at ICICI, a quarter is ladies. The bank has put ladies officials at its more significant levels.

## **Benefits of Work-Life balance:-**

The employees and employers need to manage well both personal and job related stresses. If this strategy is managed well then it can surely reap the subsequent benefits:

### **Employer's Benefit:**

- There will be a reduction in Absenteeism rates.
- Work life balance paves a way for increased employee morale and commitment.
- It helps in reduction in stress and improved productivity.
- It leads to the attraction of Skilled Employee.
- The policies of work life balance assists to decrease in employee turnover.
- It provide for Lower Recruitment and Training Cost.
- It increases Return on Investment as Employee stay for a extended period.
- Better team work and communication.

## Employee's Benefits:-

- Work life balance policies provide the power to manage work and Individual commitments.
- It results in improved personal and family relationships.
- It guides to have increased focus, motivation and job satisfaction knowing that the family and work commitments are being met.
- It leads to less distraction.
- Paving a way for high morale and motivation.
- Directs in increased in job security due to organizational support through work life balance policies.

## COMPONENTS OF WORK-LIFE BALANCE:-



## CHAPTER-2

### REVIEW OF LITERATURE

**Modi, Chima (2011)**, inspected the degree to which Work Life Balance approaches and practices are a reality for representatives in Banking Sector. The investigation likewise inspected if there were any boundaries and purposes behind shared appropriation of Work life balance approaches in Nigerian Banking division. The investigation recommended an earnest need to impart obviously about the Work Life Balance arrangements and practices to its representatives, to bring issues to light further and improve the information and comprehension of significant strategies

**Lalitha Kumari (2012)** in her examination underlined that every one of the work life Balance factors without anyone else is a remarkable indicator of employment fulfillment and there is critical hole among male and female respondents with work fulfillment concerning different variables of Work life balance. The aftereffect of the examination had useful importance for human asset chiefs of particularly banks to improve staff duties and efficiency alongside structuring enrollment and maintenance of workers.

**Vartha Raj and Vasantha (2012)** contemplated the Work Life sounds. Work-personal life strife happens when the equalization of working ladies in administration segment. They determined weight, commitments and duties of work and family that a definitive execution of its representatives which thusly jobs becomes contrary. Commitment of one can drive relies upon various components.

**Work life balance= Time the executives + Stress the executives.**

Target of this paper is to distinguish issue identified with work life balance in banking industry in India. A large portion of the examinations have been done with an attention on different issues and measurements of work force organization, HR approaches and practices, HR procedures, HR Innovative and so forth. In any case, there are not many investigations with respect to Work life Balance.

**Work-life balance: a cross sectional study of banking & insurance sector** clearly explains the problem of conflicting professional and personal life. While talking about the lack of any distinction between the two, it also brings to surface the ineffective implementation of policies and regulations that exist, to provide employees with Work-Life balance benefits, which disables these benefits to improve the life of an employee.

The study, “**Employees’ perception on work life balance and it’s relation with job satisfaction in Indian public sector banks and private sector banks**” finds out about the employees’ perception of their work life balance policies and practices within the public sector banks. The findings of the study indicate that job satisfaction is an important indicator of Work-life balance. It also well explains how there are different requirements of the employees at different stages of their lives, which should in fact be kept in mind while helping them balance their work and personal life.

“A Study on The Potency of Work-Life Balance in Banking Industry” suggests steps to beat issues adversely affecting the Work-Life Balance of the workforce, and puts forth several practical approaches like flexi-time, telecommuting and paternity leave to further resolve this issue.

Work-life balance policies and family supportive cultures are observed in France and Japan also (**Aybars 2007, Cole 2006**). There is a good sort of work-life balance initiatives for workers being incorporated by organizations and include flexible work hours, job sharing, parental leave on-site child care facility and telecommuting (**Hartelet al. 2007**).

## **SCOPE OF STUDY:**

The present study is confined to banking employees in Ludhiana district. The employees who have been working in different organizations covering different sectors of banking were considered for the purpose of the study. The study confines its scope to recognize the various factors involved in the Work Life of the employees more specifically in banking sectors.

## **CHAPTER-3**

### **Objectives of the study**

The economic process of a rustic mainly depends on its economic system . Over the last few decades, the Indian financial system underwent certain major changes, in terms of its structure, management techniques, and the regulatory environment. These changes are even more pronounced in the sub- sector of banking. Hence, the modernization of the finance industry led to severe concerns like excessive work demands, increased time pressure, role conflicts, and increased incidents of stress.

1. To assess the impact of work-life balance of the employees in banks.
2. To study the relationship between the work life balance and marital status of banking employees.
3. To study the impact of age of employees on work-life balance.
4. Analyze the importance of work-life balance, from the perspective of both the employer and the employees.
5. Assess the degree of impact, of work-life balance on an employee's job satisfaction.
6. Suggest ways in which banking professionals can strike a balance between their personal and work lives.

## **CHAPTER – 4**

### **RESEARCH METHODOLOGY**

#### **1. Sample Design:**

Present study was confined to Ludhiana selecting 50 employees from ten branches of public sector and private sector banks through convenience sampling technique.

## 2. Research Design:

Descriptive study is completed to know the relationship of segment factors towards Work Life Equalization. This exploration will gather quantifiable data to be utilized for measurable examination of the populace test.

There is another reason to choose descriptive research because it allows for the Research to be conducted in natural environment of respondent and ensure that high-quality and honest data is collected.

### Data Sources:

#### Primary Data:

For the study fresh data is to be collected from the targeted population. Primary data were collected through questionnaires with 5 point likert scale where A = Always, B = Often, C = Sometimes, D =Rarely, E =Never.

#### Secondary Data:

While auxiliary information was gathered from books, magazines examine diaries and sites and so forth. The information was broke down utilizing SPSS 19 form; the test applied was Chi-Square to break down the connection between work life equalization and Age, Gender, Marital Status.

### Data collection Methods:

#### Survey and Questionnaire method:

I have designed a questionnaire that is to be filled by targeted respondents. I will conduct survey through mail and in person. It contained both open and close ended questions in a structured format very easy to understand on their first look.

### Area of the study:

The respondents are randomly selected from private sector banks for this study.

### Sampling Technique:

A convenient sample (non-probability sampling method) of 50 employees of banks is collected for the current study in which respondent of the study is request to complete the questionnaire on voluntary basis.

## Sample Size:

The size of the sample taken in the study is 50.

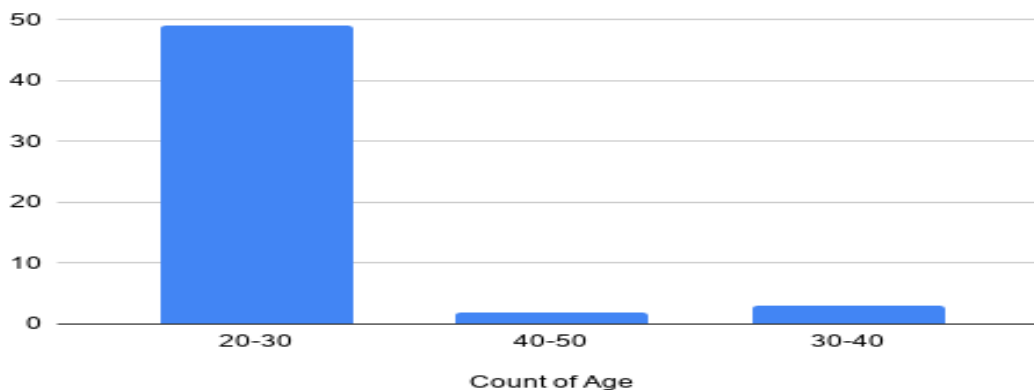
## CHAPTER – 4

### DATA ANALYSIS AND INTERPRETATION

**Table No. 1: Age of the employee.**

AGE	RESPONDENTS	PERCENTAGE
20-30	47	90.6%
30-40	3	5.7%
40-50	2	3.8%
50 OR ABOVE	0	0%
TOTAL	53	100%

Count of Age



### INTERPRETATION:-

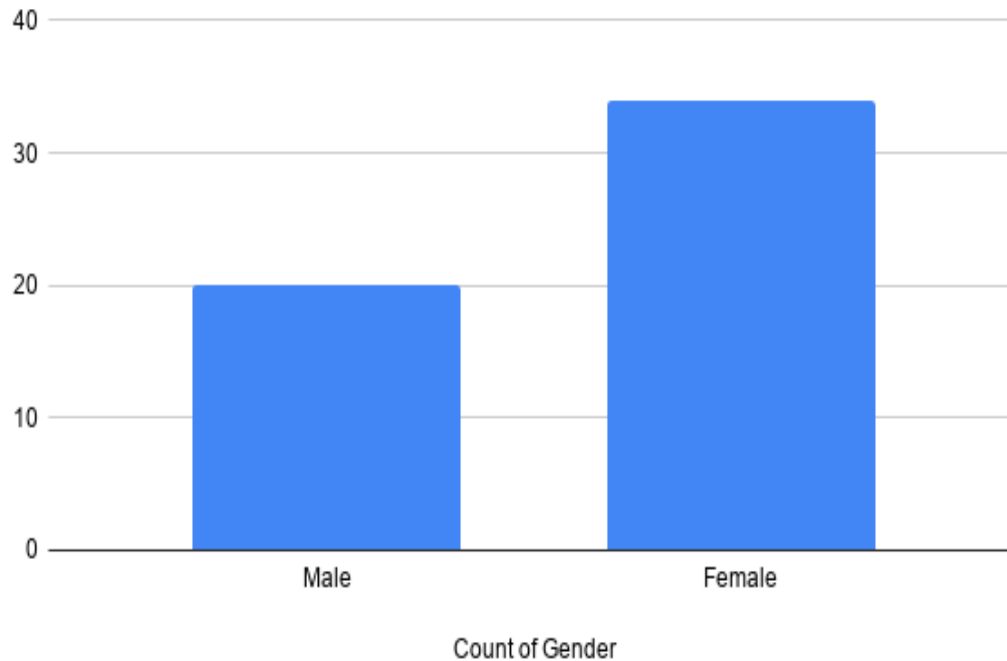
From the above table, 90.6% of employees come under the age group of 20-30 years in both the public and private sector banks, 5.7% and 3.8% of employees comes under the age group of 30-40 and 40-50 years respectively.



**Table No. 2: Gender of the Employee**

GENDER	RESPONDENT	PERCENTAGE
MALE	19	35.8%
FEMALE	34	64.2%
TOTAL	53	100%

Count of Gender

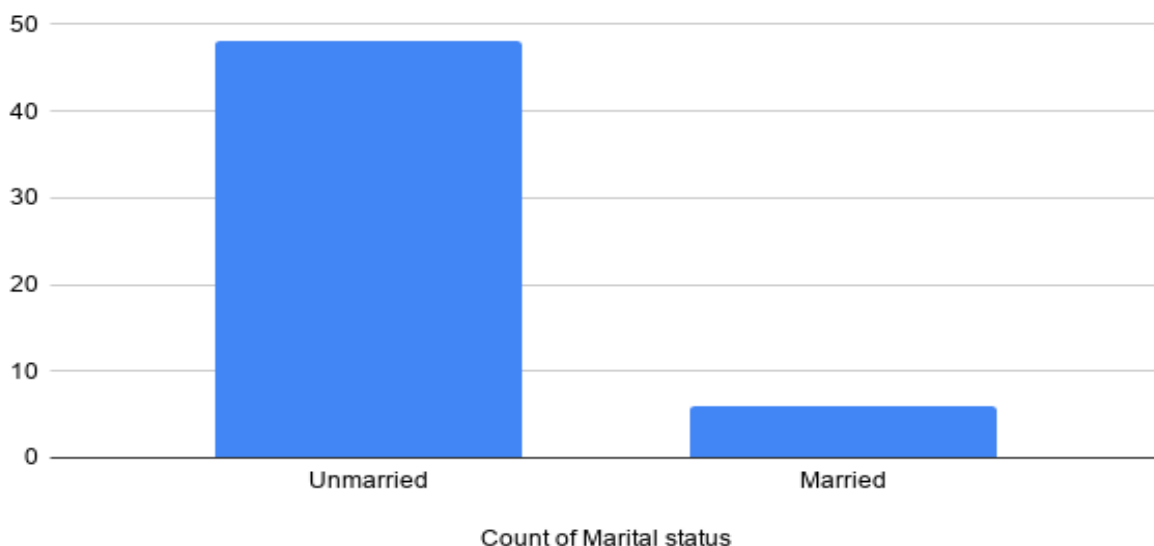
**INTERPRETATION:-**

From the above table, 35.8% (Males) and 64.2% (Females) are working in the banks.

**Table No. 3: Marital Status of an employee**

MARITAL STATUS	RESPONDENTS	PERCENTAGE
MARRIED	6	11.8%
UNMARRIED	45	88.2%
DIVORCED	0	0%
TOTAL	51	100%

Count of Marital status



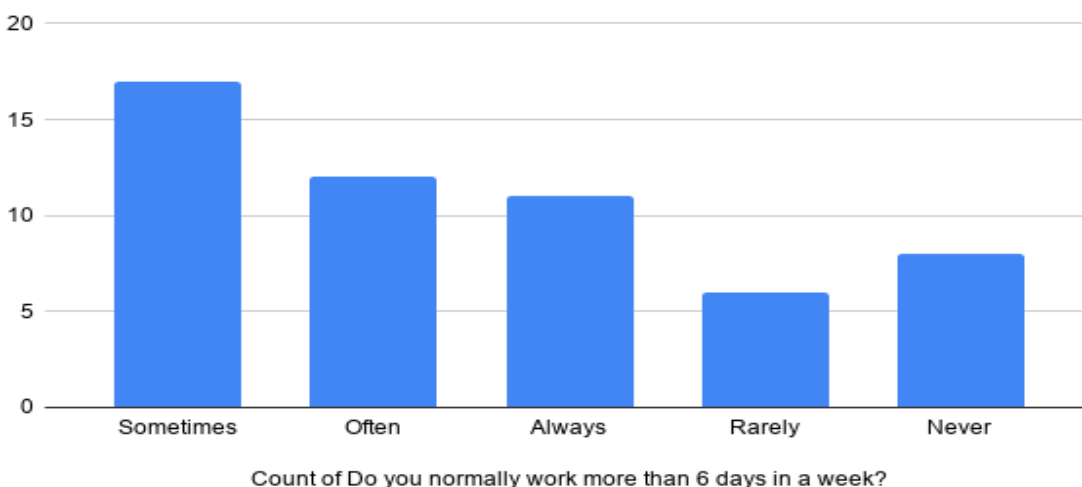
**INTERPRETATION:-**

From the above table, 88.2% employees are unmarried and 11.8% employees are married.

**Table No. 4: Do you normally work more than 6 days in a week?**

OPINION	RESPONDENTS	PERCENTAGE
ALWAYS	11	20.8%
OFTEN	12	22.26%
SOMETIMES	16	30.32%
RARELY	6	11.3%
NEVER	8	15.1%
TOTAL	53	100%

Count of Do you normally work more than 6 days in a week?



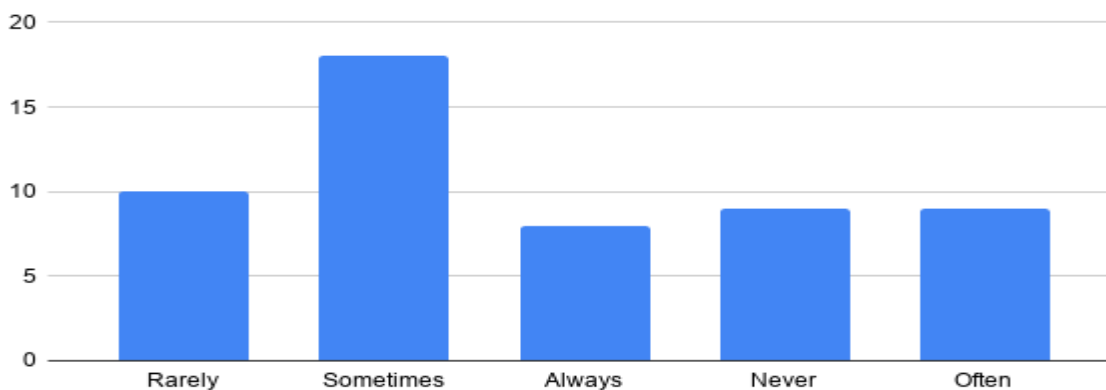
**INTERPRETATION:-**

From the above table, 20.8% of employees **Always** work more than 6 days in a week and 22.26% of employees **Often** work more than 6 days in a week. The percentage of employees who **Sometimes, Rarely and Never** work more than 6 days in a week is 30.32%, 11.3%, 15.1% respectively.

**Table No.5: Do you feel you are not able to balance your work life?**

OPINION	RESPONDENTS	PERCENTAGE
ALWAYS	8	15.1%
OFTEN	8	15.1%
SOMETIMES	18	34%
RARELY	10	18.9%
NEVER	9	17%
TOTAL	53	100%

Count of Do you feel you are not able to balance your work-life ?



Count of Do you feel you are not able to balance your work-life ?

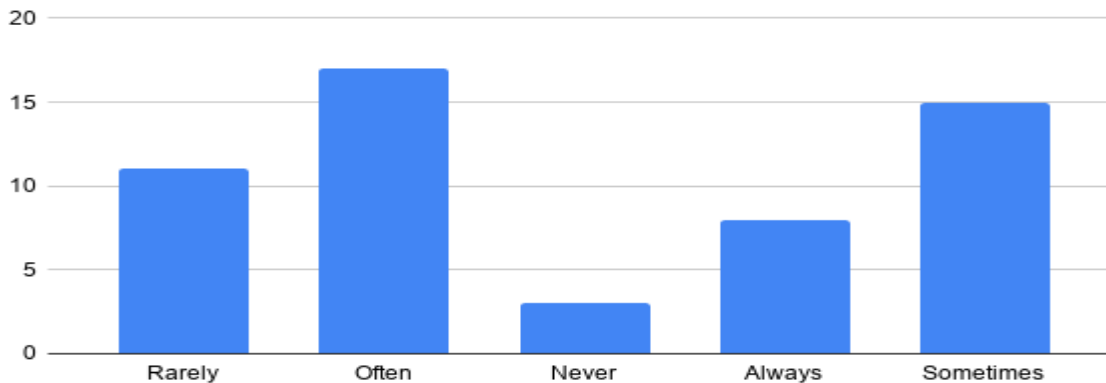
**INTERPRETATION:-**

From the above table, 15.1% of employees feel **Always and Often** like they are not able to balance their work-life. The maximum (34%) no. of employees feels they are not able to balance their work-life **Sometime**. 18.9% and 17% employees **rarely and never** feel they are not able to balance their work-life.

## **Table No.6: How often do you think or worry about when you are not actually on work?**

<b>OPINION</b>	<b>RESPONDENTS</b>	<b>PERCENTAGE</b>
ALWAYS	8	15.4%
OFTEN	16	30.8%
SOMETIMES	15	28.8%
RARELY	10	19.2%
NEVER	3	5.8%
TOTAL	52	100%

Count of How often do you think or worry about work(when you are not actually on work?)



Count of How often do you think or worry about work(when you are not actually on work?)

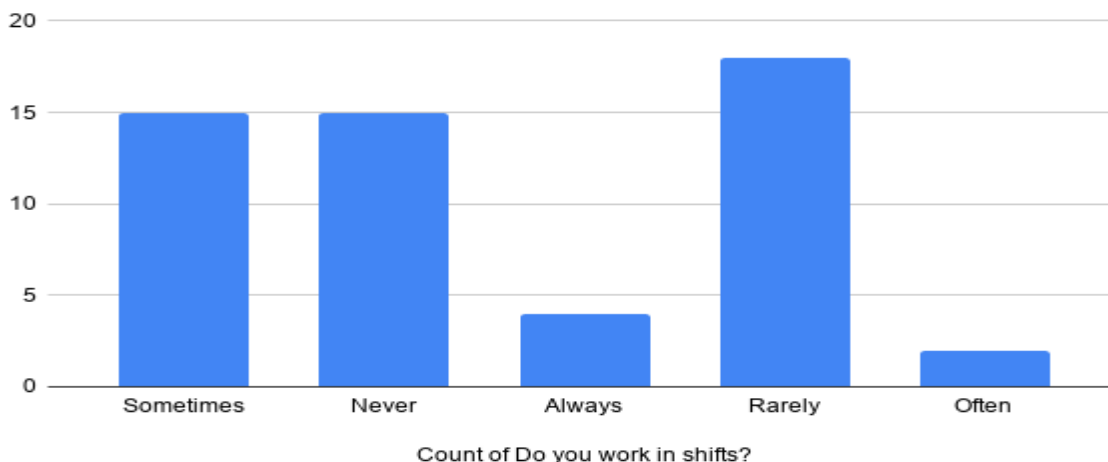
### **INTERPRETATION:-**

From the above table, 15.4% of employees **Always** think about work, 30.8% of employees **Often** think about work, 28.8% of employees **Sometimes** think about work, 19.2% and 5.8% of employees **Rarely and Often** think about work when they are not actually on work.

## **Table No. 7: Do you work in shifts?**

<b>OPINION</b>	<b>RESPONDENTS</b>	<b>PERCENTAGE</b>
ALWAYS	4	7.5%
OFTEN	2	3.8%
SOMETIMES	15	28.3%
RARELY	17	32.1%
NEVER	15	28.3%
TOTAL	53	100%

Count of Do you work in shifts?



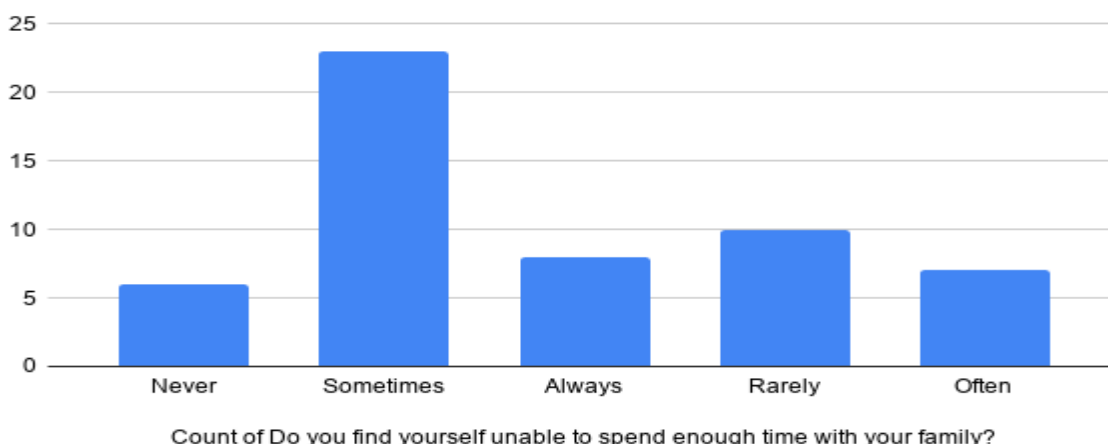
**INTERPRETATION:-**

From the above table, 28.3% and 32.1% of employees **rarely and never** work in shifts. While 7.5% and 3.8% of employees **always and often** work in shifts respectively. 28.3% of employees sometimes work in shifts.

**Table No.8: Do you find yourself unable to spend enough time for your family?**

OPINION	RESPONDENTS	PERCENTAGE
ALWAYS	8	15.1%
OFTEN	7	13.2%
SOMETIMES	22	41.5%
RARELY	10	18.9%
NEVER	6	11.3%
TOTAL	53	100%

Count of Do you find yourself unable to spend enough time with your family?



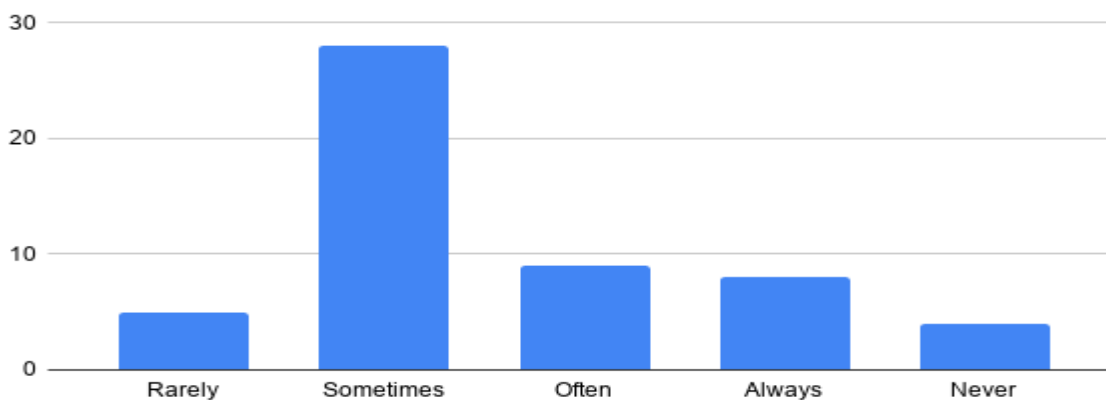
**INTERPRETATION:-**

From the above table, 41.5% of employees **Sometimes** find themselves unable to spend enough time with their family. 18.9% of employees **rarely** find themselves unable to spend enough time with their family.

**Table No.9: Do you ever miss out any quality time with your family or your friends because of pressure of work?**

OPINION	RESPONDENTS	PERCENTAGE
ALWAYS	8	15.1%
OFTEN	9	17%
SOMETIMES	27	50.9%
RARELY	5	9.4%
NEVER	4	7.5%
TOTAL	53	100%

Count of Do you ever miss out any quality time with your family or your friends because of pressure of work?



Count of Do you ever miss out any quality time with your family or your friends because of pressure

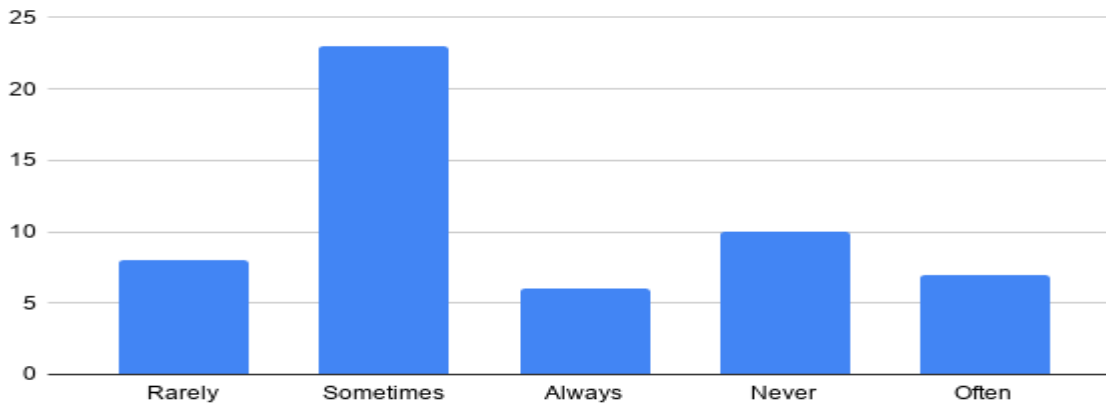
**INTERPRETATION:-**

From the above table, 50.9% of employees **Sometimes** miss out quality time with their families or friends because of pressure of work. 15.1% and 17% of employees **Always** and **Often** miss out quality time with their families or friends because of pressure of work. 9.4% and 7.5% of employees **Rarely** and **Never** miss out quality time with their families or friends because of pressure of work.

**Table No.10: Do you ever feel tired or depressed because of work?**

OPINION	RESPONDENTS	PERCENTAGE
ALWAYS	6	11.3%
OFTEN	7	13.2%
SOMETIMES	22	41.5%
RARELY	8	15.1%
NEVER	10	18.9%
TOTAL	53	100%

Count of Do you ever feel tired or depressed because of work?



Count of Do you ever feel tired or depressed because of work?

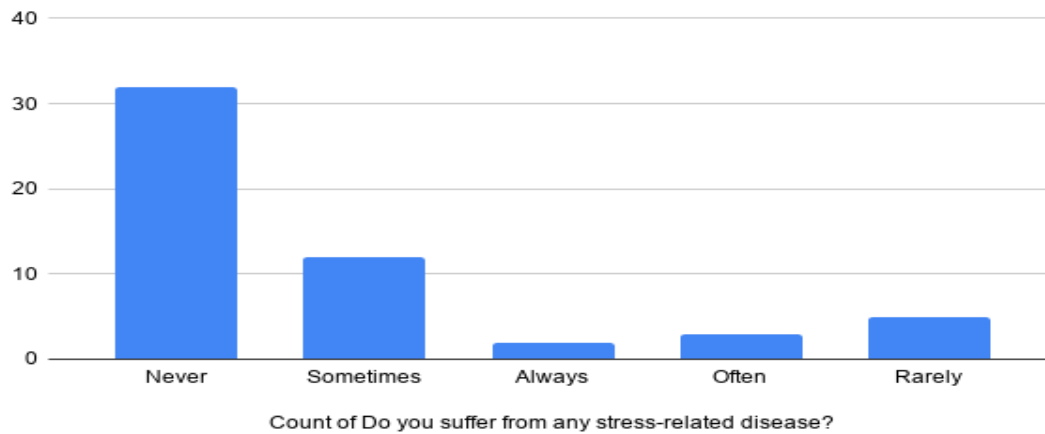
**INTERPRETATION:-**

From the above table, 41% of employees Sometimes feel tired or depressed. 11.3% and 13.2% of employees always and often feel tired or depressed. 15.1% and 18.9% of employees rarely and never feel tired or depressed because of work respectively.

**Table No.11: Do you suffer from any stress related diseases?**

OPINION	RESPONDENTS	PERCENTAGE
ALWAYS	2	3.8%
OFTEN	3	5.7%
SOMETIMES	12	22.6%
RARELY	5	9.4%
NEVER	31	58.5%
TOTAL	53	100%

Count of Do you suffer from any stress-related disease?

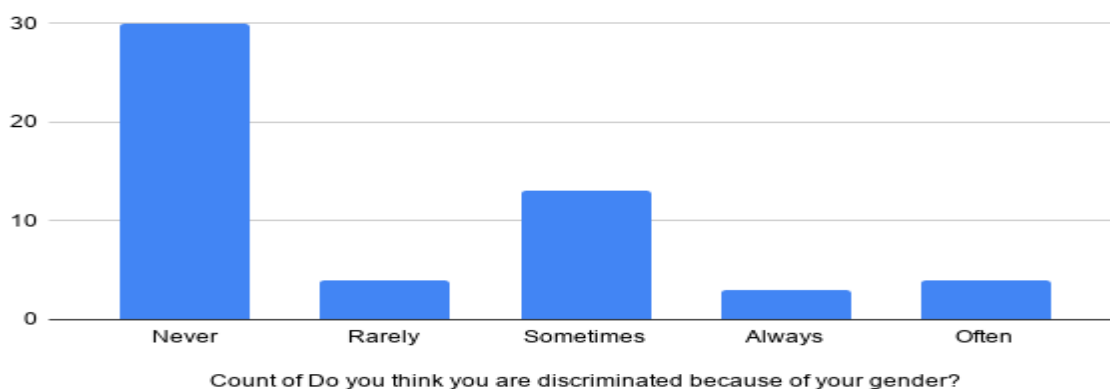
**INTERPRETATION:-**

From the above table, maximum no. of employees never suffer from any stress-related disease. 22.6% of employees sometimes face some stress-related diseases. 3.8% and 5.7% of employees always and often suffer from stress-related disease respectively.

**Table No.12: Do you think you are discriminated because of your gender?**

OPINION	RESPONDENTS	PERCENTAGE
ALWAYS	3	5.7%
OFTEN	4	7.5%
SOMETIMES	13	24.5%
RARELY	4	7.5%
NEVER	29	54.7%
TOTAL	53	100%

Count of Do you think you are discriminated because of your gender?





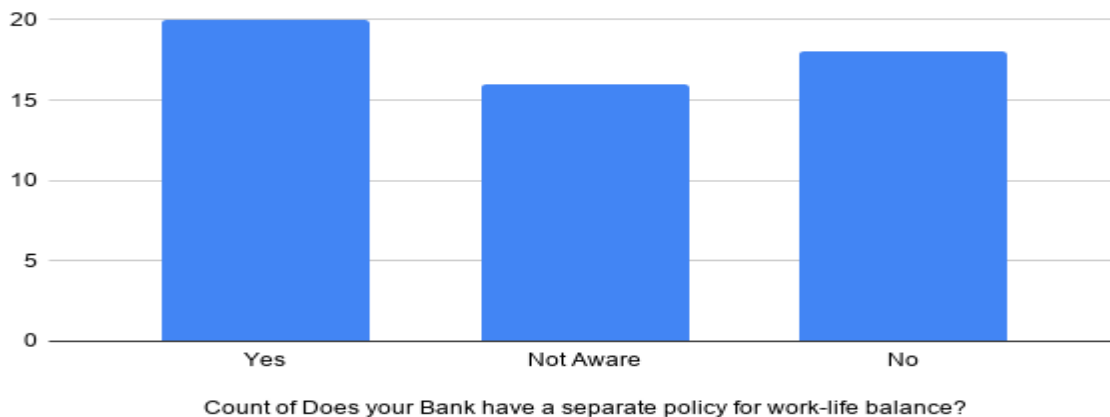
**INTERPRETATION:-**

From the above table, 54.7% of employees never feel discrimination on the basis of gender in the banks. 24.5% of employees sometimes feel discrimination on the basis of gender. 7.5% of employees often and rarely think that they are discriminated on the basis of their gender.

**Table no.13: Does your bank have a separate life policy for work life balance?**

OPINION	NO. RESPONDENTS	OF PERCENTAGE
YES	19	35.8%
NO	18	34%
NOT AWARE	16	30.2%
TOTAL	53	100%

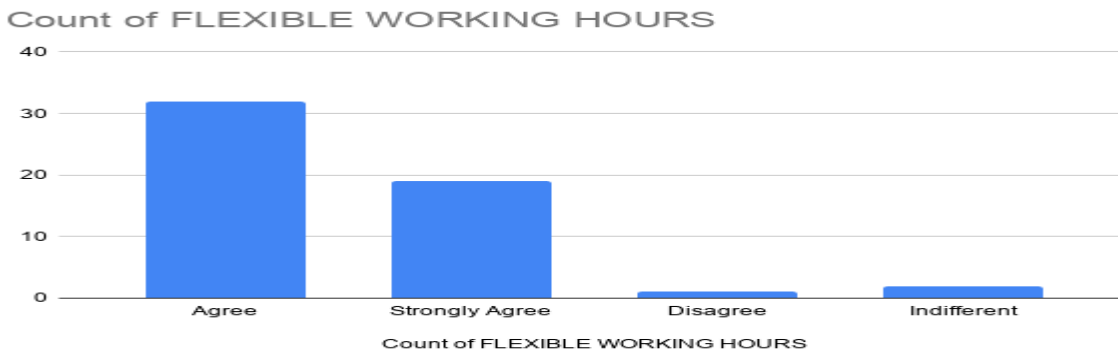
Count of Does your Bank have a separate policy for work-life balance?

**INTERPRETATION:-**

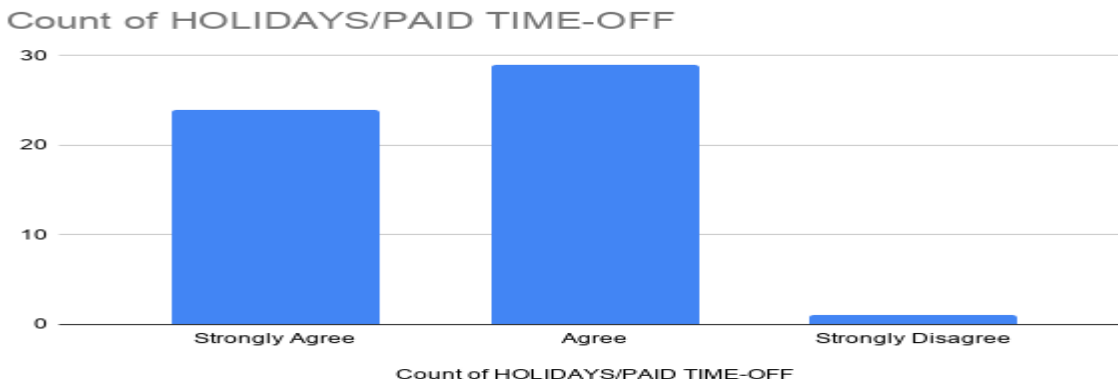
From the above table, 35.8% of employees said that their bank have separate policy for work-life balance. 34% of employees said that there is no separate policy for work-life balance in their banks. 30.2% of employees are not aware about this policy.

**Table No.14: What point you think are important and should be included in the organization’s policy for work life balance?**

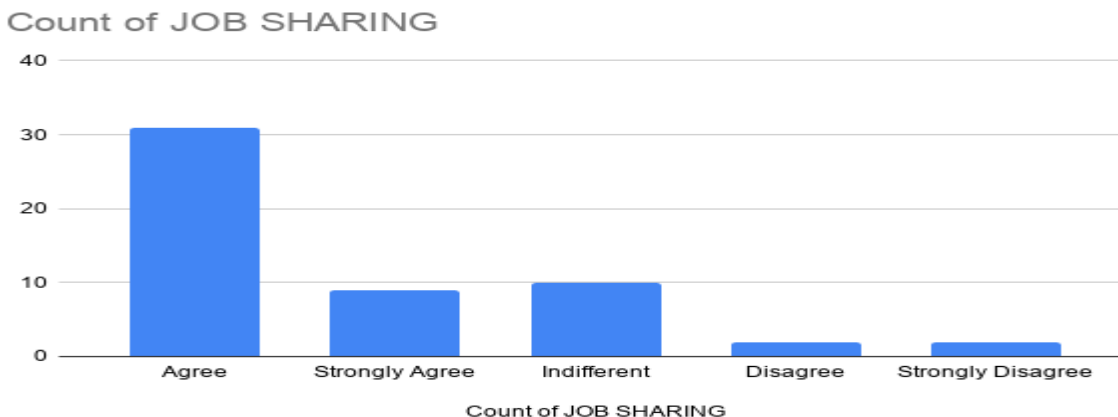
**A. FLEXIBLE WORKING HOURS**



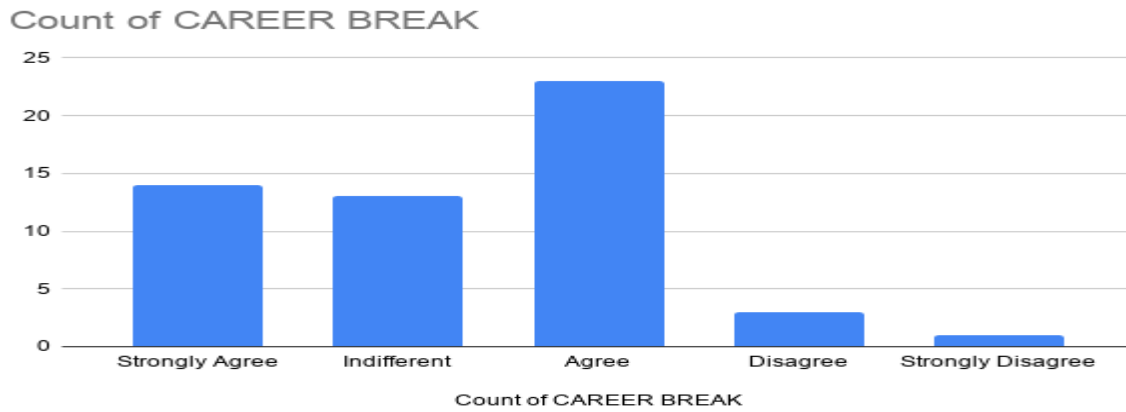
**B. HOLIDAYS/PAID TIME-OFF**



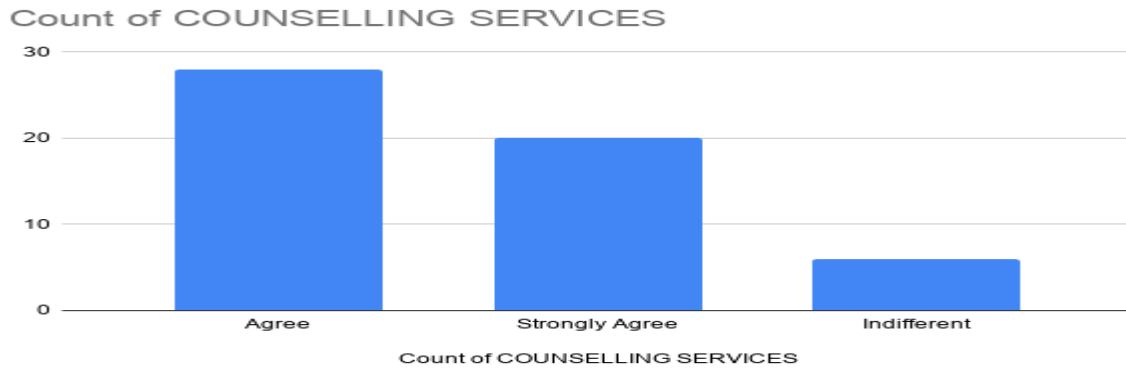
**C. JOB SHARING**



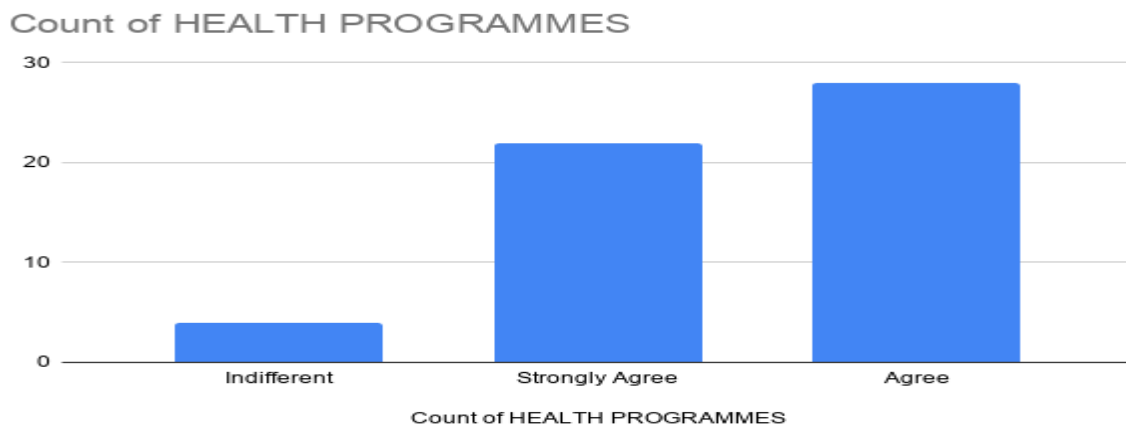
## D. CAREER BREAK



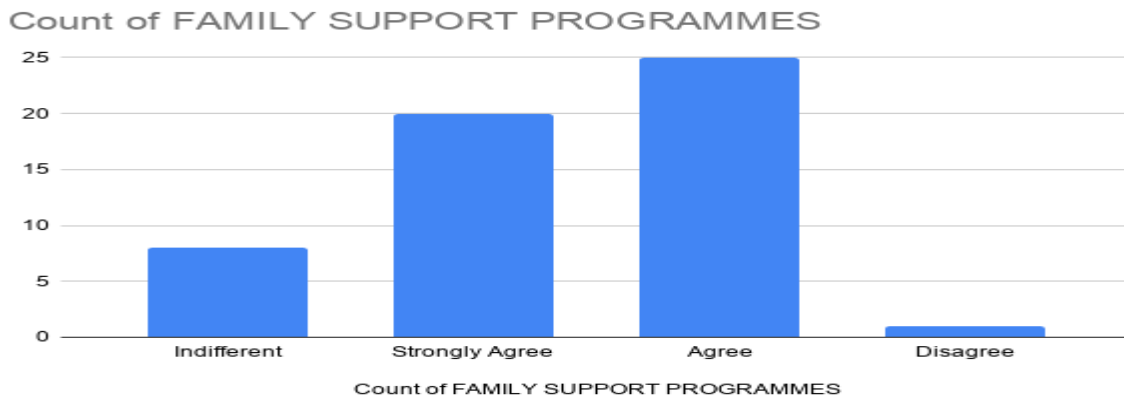
## E. COUNSELLING SERVICES



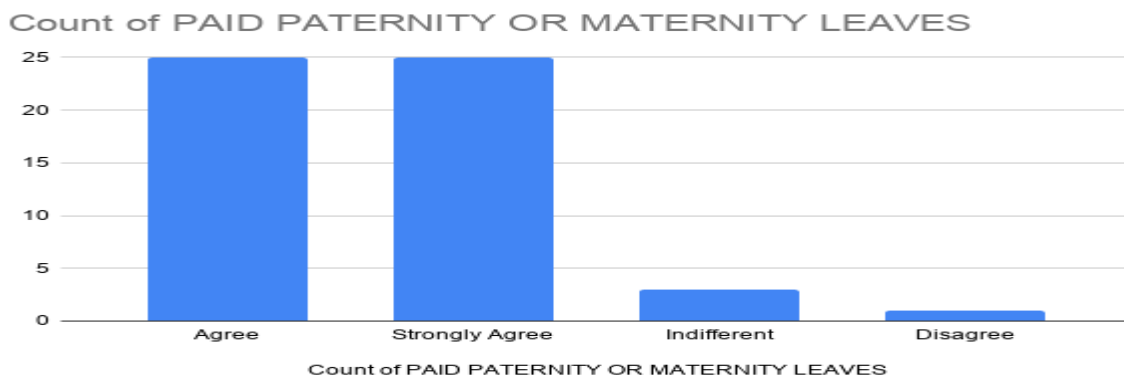
## F. HEALTH PROGRAMMES



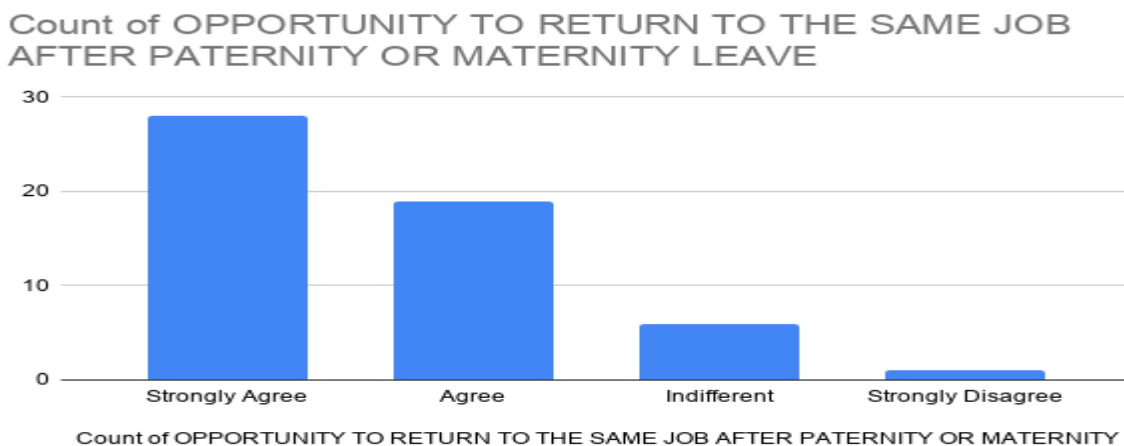
## G. FAMILY SUPPORT PROGRAMMES



## H. PAID PATERNITY LEAVES OR MATERNITY LEAVES



## I. OPPORTUNITY TO RETURN TO THE SAME JOB AFTER PATERNITY OR MATERNITY LEAVE



**INTERPRETATION:-** From the above tables, maximum no. of employees are agree on flexible working hours, holidays/paid time-off, job sharing, career break, health programs, paid paternity leaves etc.. The average no. of employees is strongly agreed upon above terms. There is indifferent opinion of employees in some situations like opportunity to return to the same job after paternity or maternity leave. The no. of opinions that are strongly disagreeing upon these terms is very less.

## **CHAPTER – 6**

### **FINDINGS**

1. The maximum employees are missing their quality of time spend to their family members (50.9%)
2. The factors that are helpful for managing their work-life are Job Sharing, Flexible Timings and Holidays/paid time-off.
3. Daily job satisfaction and positive impact of work will also help for balancing the work-life and personal life.
4. The maximum employees are not able to balance their work life and personal life.
5. The employees will experience higher positive effect at home on days when they have experienced higher daily job satisfaction.
6. The maximum employees never think they are discriminated because of their gender.
7. The maximum employees (30.9%) often think or worry about work when they are not actually on work.
8. There are some factors which lead to causes the work-life imbalances are more stress, frustration, more no. of working hours, lack of job satisfaction and lack of support from department.
9. The long working hours have negative and weak relations with employee's job satisfaction in both the public and private banks.
10. The work expectations of the respondents are satisfied.

### **SUGGESTIONS**

The work-life balance is an important element because of the balancing of different roles. The balancing of all elements is not easy thing. Work-life balance may be a choice a private has got to make. However, it is the organization that needs to take an initiative to help the employees.

The recommendations relating to Work-Life Balance issues of bank representatives are separated in three sections: -

### ➤ **Employees**

- Arranging the exercises and organizing the assignments can assist with taking out some extra time which can be used for different purposes.
- Drop exercises that sap your time or vitality.
- Deal with your time
- A little unwinding goes far
- Figure out how to state no
- Utilize the offices accessible for Work-Life Balance in associations.

### ➤ **Organizations**

- Banks should provide separate policy for work-life balance.
- Bank should have formal counseling department to understand the workers work life balance problems and to help the workers to get the solution.
- Regular exercises, mediation and other soft skill practices can improve the emotional balance of the employees.
- Banks should introduce job sharing among the colleagues with them.
- Banks should avoid the factors affecting women employees like overtime, work on holidays and negative attitude of colleagues.
- Part time working during beginning period of Kid Care must be given.

## ➤ **Government**

- Creating and reinforcing a precise and bona fide information base on ladies laborers.
- Protecting representatives from extended periods of time of work.
- Realistic work life culture must be advanced among the representatives.

## **CHAPTER – 7**

### **CONCLUSION**

The work-life balance is an important factor. Every individual has to balance their different roles i.e. (working roles and non- working roles). There are some factors to balance their roles they have to prioritizing the activities, job satisfaction, organizational climate, family support and different facilities which are provided by the organization.

The Work Life Balance policies and programs are an investment in a corporation for improving productivity, reducing absenteeism, achieving improved customer services, better health, flexible working also as satisfied and motivated workforce especially in banking industry.

Private and Public banking sectors should give flexibility to women employees to plan their office hours around their personal commitments, option to work from home, and a friendly leave policy to help them juggle roles so on maintain a correct Work-life Balance.

The execution of work-life programs has both individual and organizational benefits. There is mounting evidence linking work-life imbalance to reduced health and well-being among individuals and families. Effective work-life programs facilitate a symbiotic relationship between the worker and employer for mutual benefits.

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## Annexure

### Questionnaire for data collection method:

#### 1) Age:

- i) 20-30 years
- ii) 30-40 years
- iii) 40-50 years
- iv) 50 or above years

#### 2) Gender:

- i) Male
- ii) Female

#### 3) Marital status

- i) Single
- ii) Married
- iii) Divorced

#### 4) Name of the organization:

- Public Banks
- Private Banks

#### 5) Do you normally work more than 6 days in a week?

- Always
- Often
- Sometimes
- Rarely
- Never

#### 6) Do you feel you are not able to balance work-life?

- Always
- Often
- Sometimes
- Rarely
- Never

**7) How often do you think or worry about work (when you are not actually on work?)**

- Always
- Often
- Sometimes
- Rarely
- Never

**8) Do you work in shifts?**

- Always
- Often
- Sometimes
- Rarely
- Never

**9) Do you find yourself unable to spend enough time with your family?**

- Always
- Often
- Sometimes
- Rarely
- Never

**10) Do you ever miss out any quality time with your family or your friends because of pressure of work?**

- Always
- Often
- Sometimes
- Rarely
- Never

**11) Do you ever feel tired or depressed because of work?**

- Always
- Often
- Sometimes
- Rarely
- Never

**12) Do you suffer from any stress-related disease?**

- Always
- Often
- Sometimes
- Rarely
- Never

**13) Does your Bank have a separate policy for work-life balance?**

- Always
- Often
- Sometimes
- Rarely
- Never

**14) Do you think you are discriminated because of your gender?**

- Always
- Often
- Sometimes
- Rarely
- Never

**What points you think are important and should be included in the organization's policy for work-life balance?**

Sr. No.	Statement	SD	D	N	A	SA
1.	Flexible working hours					
2.	Holidays / paid time off					
3.	Job sharing					
4.	Career break					
5.	Counseling services					
6.	Health programs					
7.	Family support programs					
8.	Paid paternity leaves					
9.	Opportunity to return to the same job after paternity / maternity leave					