

A STUDY ON THE FACTORS AFFECTING THE WORK LIFE BALANCE OF EMPLOYEES IN BPO SECTOR

C.B. Ragothaman and R.N. Chitra

Department of Management Studies, Rajalakshmi Engineering College, India

Abstract

This study attempts to gather and present the opinion of the employees/participants regarding the factors affecting the work life balance. BPO was chosen to undertake the study on knowing the feedback of employees across age, gender, education, experience, salary range and marital status. This study will be able to give a glimpse of the various factors responsible for effectiveness of work life balance. The main objective of this research is to analyse the quality of work life balance of the participants. To achieve the objectives a survey was done for a sample size of 110 respondents. During this period survey was successfully completed, data collection was satisfied, tabulated and inference was drawn out of them. The research design for the study is descriptive in nature and judgemental sampling is used to collect data. The primary data are collected from the respondents, through questionnaire method. The questionnaire consists of close ended questions. From the study majority of participants have said that the quality of work life depends on a variety of factors. Based on the feedback and analysis, to improve the work life balance some valuable suggestions have been made to the organization.

Keywords:

BPO, Employee Opinion, Word-Life Balance, Judgemental Sampling

1. INTRODUCTION

A good work life balance is defined as a situation in which one feel that they are capable of balancing their work and non- work commitments, and for the most part, do so. The degree to which employees of work organizations are able to satisfy important personnel needs is defined by the favourable of the job environment. Lack of balance can lead to emotional exhaustion, depersonalisation of our patients and their families and lack of professional accomplishments. Undoubtedly, their careers surrounded by circumstances and responsibilities change, our priorities adjust themselves accordingly they have to juggle between patients and family which are both important to them [1].

Employees' work-life balance priorities are considered to fall within three general categories: working time arrangements (total working hours and flexibility); and, for those with parenting or other care responsibilities, parental leave entitlements (maternity, paternity, parental and carers); and childcare (subsidies or direct provision) (Where these needs are met through organizational work-life programmes, employees are found to have increased organizational commitment and job satisfaction [6]. A greater sense of control over their own work schedules leads to improved mental health. Further, work-life programmes that allow employees to have a greater involvement at home appear to be linked to employee wellbeing for men as well as women [7].

Organizations can benefit in a number of ways, including reduced absenteeism and better integration of women returners after maternity. Work-life balance measures can present opportunities for organizations to learn new ways of working

Where employees' needs are not met, employees are expected to experience work-life stress, although it may be that, particularly for those without caring responsibilities, time stress is partially or wholly offset by other factors, such as material rewards or job enjoyment.

1.1 ABOUT INDIAN BPO INDUSTRY PROFILE

The booming Information technology (IT) industry comprises of Software Industry and Information Technology Enabled Services (ITES), which includes Business Process Outsourcing (BPO) industry which are the core sectors that have driven the country into the epicentre of change. Information Technology industry is one of the fastest growing industries in India. It has built a valuable brand equity for itself in the global markets. Indian IT Industry is considered as a forerunner in software development and a favourite destination for IT-enabled services. The origin of IT Industry in India can be traced in the year 1974, when Tata Consultancy Services exported programmers to install a system software for their U.S client, Burroughs who is a mainframe manufacturer [8].

According to the National Association of Software and Services Companies (NASSCOM) the IT – BPO sector in India has aggregated revenues of US \$100 billion in FY 2012, where export comprises of US \$69.1 billion and US \$31.7 billion respectively growing by over 9%. Whereas India's current IT and ITES Industry grew to US\$181 billion in 2018-2019. Exports from the industry increased to US\$137 billion in FY 19. The cities that account nearly 90% of these sectors exports are Bangalore, Chennai, Hyderabad, Delhi, Mumbai and Kolkata. IT industry has registered a notable growth because of the rich and varied expansion into verticals, well-differentiated service offerings and increasing growth penetration. The phenomenal success of this industry is attributable to favourable government policies, rich and burgeoning demand conditions, healthy growth of the related industries and competitive environment prevalent in the industry [10]. The interplay of these forces has put the industry on the global map.

- The important players in Indian market are the American Express, British Airways and GE Capital etc.
- In mid 1990s, NRIs ventured into the BPO business. Due to the process efficiency, labour arbitrage and with quality of services, the business grew rapidly as many.
- MNCs began outsourcing the services like data- Growth of BPO Industry Shivaji University, Processing, data alteration processing, accounting etc. to India. Tier-I cities like Mumbai, Chennai, Delhi, Bangalore and Hyderabad were mostly preferred destinations for the BPO companies.
- BPO industries were established in Tier-II cities as Jaipur, Pune, Indore, Mysore and Kolkata etc.

1.2 INDUSTRY SEGMENTATION

Information Technology (IT) industry is broadly classified into three sectors

- Software Services
- IT Services
- IT enabled Services (ITeS) - BPO

1.2.1 Business Process Outsourcing (BPO):

India became familiar with Business Process Outsourcing only in the early 1990's. BPO services means performing business operations through an outside service provider. Business Process Outsourcing is a sector which offers different kinds of services namely Customer Support, Technical Support, Telemarketing, Insurance Processing, Data Processing, Internet/ Online/ Web Research and so on. A pool of skilled and English-speaking Indians from different educational background have always been considered to work under this sector which is a foremost factor contributing to the growth of BPO in the country. As the National Association of Software Services and Companies (NASSCOM) points out that the other motivating factors is the strong quality orientation among the workers, ability to provide round-the-check-clock services based on the country's geographic locations, encouraging policy environment which inspires investments and a friendly tax structure, which places the ITES/ BPO industry on almost equal footing with the IT services companies [5].

The global consultants McKinsey and Co and NASSCOM studies brought into light certain facts about the Indian BPO segment. According to a NASSCOM study, the country's booming ITES

– BPO sector is estimated to have attained a 54 percent growth in the revenue in the year 2003- 2004. The BPO sector is said to be a key employment generating sector as it has created job opportunities for around 74,000 employees' additional personnel in India in the same year. Also, according to another NASSCOM study the \$28 billion business process outsourcing (BPO) exports industry added the lowest number of employees (36,000) in fiscal year 2018 in seven years [11].

Fear of stagnation could be a major factor that forces the workers to quit the industry. According to the analysts' report (2012), labour attrition rates within the outsourcing industry vary between 20 to 40 percent in certain companies. Whereas at top firms the attrition rate could be around 15 percent. If the attrition rate continuous there might be a chance were the outsourcing industry may face a shortage of 262,000 professionals.

BPO industry was able to deal with attrition as a result of good brand image. BPO industry is more of hiring the right talent as they are in outlook for experienced people with one or two years of experience. In today's world BPO not just deals with call enter based of work but they perform various activities equal to IT firms. Business Process Outsourcing is also being called as Business Process Services [4].

1.2.2 Business Process Services (BPS):

Business Process Outsourcing (BPO) is now has been called as Business Process Services (BPS). Since BPO handles work related to outsourcing process BPS provides an end -to-end services to the client companies. Core industry processes such as analytics and insights, enterprise services such as finance and

accounting, Human Resource and also supply chain management. They tend to do all the back-end services when an organisation faces relating to any of the above-mentioned process. Business Process Services is all about executing and managing of the business operations.

Companies like Wipro, Infosys and Tata Consultancy Services tend to provide outsourcing to their clients. In today's world clients wanted more than just handling the operation services. Their main focus is to reduce the cost spent on the existing operations i.e., being cost effective and at the same time to increase their business operation [12].

1.2.3 Indian Companies:

Indian multinational information technology (IT) service and consulting company headquartered in Mumbai, Maharashtra, India. It is a subsidiary of operates in 149 locations across 46 countries.

Many Indian companies makes market capitalization. Consultancy / Out sourced services is now placed among the most valuable IT services brands worldwide. In Forbes ranking, making Indian BPOs are the highest-ranked IT services company and it is the world's largest IT services provider. As of 2018, it is ranked eleventh on the Fortune India 500 list. Our mission is to help customers achieve their business objectives by providing innovative, best-in-class consulting, IT solutions and services and to make it a joy for all stakeholders to work with us [9].

We function as a full stakeholder to business, offering a consulting-led approach with an integrated portfolio of technology led solutions that encompass the entire Enterprise value chain. Our Customer-centric Engagement Model defines how we do engage with you, offering specialized services and solutions that meet the distinct needs of your business.

We build bespoke teams around your domain and technology requirements drawn from our talent pool of over 446,000 global professionals including 36.2% women from 146 nationalities. Our domain expertise has been built upon decades of experience working across industries and this knowledge underpins our suite of solutions [2].

Our organization structure is domain led and empowered to help provide Customers a single window to industry specific solutions. Agile industry units have embedded capabilities to enable rapid responses that provide a competitive edge to our Customers. This is coupled with a unique Global Network Delivery Model™ (GNDM™), spanning 40 global locations, that is today recognized as the benchmark of excellence in technology deployment.

We have made significant investments in Digital platforms and products spanning Technology Products, Horizontal Platforms and Products, Vertical Platforms and Products.

- **Customers:** Indian BPO Sectors have been ranked number one for customer satisfaction in Europe's largest survey of service provider performance. Conducted across 13 countries in Europe by Whitelane Research. This is the third consecutive year that we have topped the customer satisfaction ranking for the IT services industry, with TCS also being rated number one across all nine individual key performance indicators (KPIs).

- **Talent:** Today, we are building a hyper-connected organization using internal social platforms to ensure extensive collaboration and engagement among our employees. This acts as a critical driver of competitive advantage among the 82% digital natives in our employee base. Our ability to provide holistic long term careers based on continuous learning driven by our anytime, anywhere, any device digital learning ecosystem helps us attract and develop the best talent. Our ability to create an 'experience' for our employees have helped us consistently have the highest retention rates in our industry globally [3].

1.3 RESEARCH OBJECTIVES

1.3.1 Primary Objectives:

- To understand the factors effecting Work Life Balance.
- To obtain how much financial assistance is important for and employee to balance a perfect Work and Personal Life.
- To interpret the Work Satisfaction of an employee in the organization.
- To obtain how much work load affects work life balance of an employee.

1.3.2 Secondary Objectives:

- To obtain the socio demographic profiles of the respondents.
- To find out employees perception of Work Place Support.
- To obtain how much Work Expectation is important for employees.
- To examine the personal life satisfaction of an employee

1.3.3 Need For The Study

- To ensure that employees are more productive
- It makes employee loyal to the organization.
- Increases the quality of the work that employees do
- Better time and stress management
- It helps in creating new benchmark standards

Every organization is constantly looking for ways to improve the Work and Personal life of every employee and bring out the best from every employee. This will help the organization to retain the employees. The need for Work life balance is to ensure that the employees are satisfied with their work and also with the family, personal, leisure, etc. It is also needed in order to know if the employees are financially happy for doing extra work for extra hours more than the usual time. The Work life balance will be needed to all the employees as well as the employers to enhance their performance and increase their productivity and help them be loyal to their work and also with their family and for their personal needs.

1.4 SCOPE OF THE STUDY

- The current scenario in the industry is to keep employees happy and committed to the organization.
- The study will focus on means to keep employees happy and also improve performance thus finally impacting the employee turnover and keeping them in the organization.
- The study will also provide a list of factors and the basis of which the factors can be improved to increase productivity.

- The scope of study is limited to the employees of the organization.
- The sample size of the study also included the branch officers and other employees working in the branch.

1.5 LIMITATIONS OF STUDY

Respondents might have not spared enough time to understand the question in depth and felt that the questionnaire was too long to fill and thus it caused significant loss of inappropriate information towards the research.

- Employees did not find adequate time in listening to the purpose of the study.
- Most of the employees weren't much enthusiastic while responding.
- After pre-testing of questionnaire the employees were not supportive enough to answer to the questions again in the developed questionnaire.
- The employees weren't sure about their answers and thus the answers were contradicted each time.

2. REVIEW OF LITERATURE

A work-home conflict equally affected the health of men and women whereas Emslie, Hunt and Macintyre, [18] did not find any significant gender differences in perceptions of work-home conflict. According to the study, it is a general perception that organisations with lower level of work life conflict possess supportive organisational culture. Kossek, Dass and DeMarr [17] explained that one of the reasons of the work life strain is a lack of integration between the employee's life and organisation's goals. He further asserted that negative culture, poor working environment and bad attitudes of supervisors create barriers to the implementation of work life balance.

The future accountants give high importance to work-life balance in making career decisions and they feel that a healthy work-life balance positively affects their job performance. They further explained that Maslow's hierarchy theory and McClelland's motivational needs theory provide theoretical support for understanding people's motivation to achieve a healthy work-life balance. According to Kinman and Jones [16], reward imbalance is one of the reasons of work stress among the employees. In their study, schedule flexibility and the autonomy of the employee in his work were found to be a key predictor of work- life balance.

Parasuraman and Simmers [15] also found that self-control or having autonomy in the work can help individuals to schedule work in a way that reduces the likelihood of work-family conflict. A study shows that managing dependence on colleagues at the job increases social demands and stress. Personal problems with colleagues affect the employees psychologically and make it difficult for them to manage household work effectively.

Rebecca Bundhun quotes in "The National", that Women and men generally have a different perception of what the "life" part of the balance involves. For women it tends to be devoting more time to family, while for men it is spending more time pursuing personal interests. She also quoted a research fellow at the INSEAD School in Abu Dhabi with his words that work-life

balance is not simply about equally dividing the time spent on one's work and personal life, but establishing a harmony that reflects an individual's priorities.

So, this allows for acceptance of the happy workaholic or the satisfied stay-at-home mum or dad. "How can we measure or evaluate work-life balance? The best indicator would be that it should feel right," she said. Whereas researcher Murphy and Doherty [14] revealed that it is not possible to measure work-life balance in an absolute way as there are personal circumstances which influence the way that is perceived but establishing a harmony that reflects an individual's priorities whereas employees must draw a firm line between their home and work lives and be confident that the line is in the right place.

According to Gupta and Khandelwal [13] positive significant relationship was found between Quality of Work Life and role efficacy. The findings also revealed that supervisory behaviour is the most important dimension of Quality of Work Life, contributing 21% of the variance in the employees' role efficacy. Supervisory role includes general satisfaction with supervisor's day-to-day behaviour, amount of communication and listening, and appreciation of good work. The quality of domestic life transmits its inevitable effect on quality of home life so as to reduce the intensity of stress experience in context of work life. According to one forecast, by the end of 1990, 50% of American children will belong to single parent or no parent category, is used by author in constructing major emerging scenario of stress. He warned Indians to restrain from uncalled problems of socio-cultural changes. There exist reinforcing cycle of stressors both at home and in workplace.

3. RESEARCH METHODOLOGY

Research methodology is a way to systematically solve the research problem. Research is defined as a scientific and systematic search for pertinent information on a specific topic. The scope of research methodology is broader than that of research methods. In Research methodology, we not only talk of research methods but also consider the reason behind the methods we use in the context of our research study. This helps us to explain why we are using a particular method or technique in the research. It consists of defining the research objectives, preparing the research design, determining the sample design, collecting the required data its analysis, interpretation and finally drawing conclusions out of it and giving suggestions.

The method used in this research is quantitative methodology. It is the process to determine the relationship between the independent variable and dependent variable or outcome variable. The data produced through quantitative methodology is numerical.

The effectiveness of any research work depends upon the correctness and effectiveness of the research methodology.

3.1 RESEARCH DESIGN

A research design is a detailed framework of how the research is going to be conducted. It defines the conceptual framework within which research is conducted; it constitutes the blueprint for the collection, measurement and analysis of data.

3.1.1 Descriptive Research Design:

Descriptive research design is a scientific method which helps to describe a particular situation prevailing within a company. It primarily focuses on describing the behaviour of the respondents by observing them without affecting their normal behaviour.

3.1.2 Data Collection:

- **Primary Data:** Primary data are first hand sources which is been freshly collected. The researcher collected data directly from the sources by way of questionnaire, using relevant variables related to this study.
- **Secondary Data:** Secondary data refers to those data which were gathered for some purpose and are already available in the firm's records, business magazines, government publications, company website. In this study, the secondary data was collected from various IT employees working in various IT fields.

3.1.3 Sampling Size:

For this study the overall population i.e. is the whole HR Team has been chosen as a target audience. Hence the population size is 50.

3.1.4 Sampling Technique:

- **Census Method:** Census method is used for collecting the data from the population. It is nothing but all members of the population are studied. Wherein each and every item in the universe is selected for the data collection. One of the main advantages of census method is that the accuracy as each and every unit of the population is studied before drawing any conclusions of the research. When more data are collected the degree of correctness of the information also increases. Also, the results supported this method are less biased.

3.1.5 Questionnaire Construction:

Questionnaires are one of the most popular methods of conducting scholarly research. They provide a convenient way of gathering information from a target population. Questionnaire is a series of questions asked to individuals to obtain statistically useful information about a given Open ended questions, Close ended questions and multiple choice questions. The study uses SPSS for following analysis.

4. DATA ANALYSIS AND INTERPRETATION

Table.1 Do the employee feel stressed in job

Level of agreement	Frequency	%	Valid %
Strongly Agree	14	13.3	13.3
Agree	16	15.2	15.2
Partially agree	42	40.0	40.0
Strongly agree	21	20.0	20.0
Disagree	12	11.4	11.4

From Table.1, it is observed that 13.3% strongly agree that they feel stressed at work, 15.2% agree, 40% partially agree, 20% strongly disagree and 11.4% disagree.

Table.2. Organization helps the employees in overcoming stress

Level	Frequency	%	Valid %	Cumulative %
Strongly Agree	16	15.2	15.2	15.2
Agree	46	43.8	43.8	59.0
Partially Agree	22	21.0	21.0	80.0
Strongly Disagree	6	5.7	5.7	85.7
Disagree	15	14.3	14.3	100.0

From Table.2, it is observed that 15.2% strongly agree that their organization helps them in overcoming stress, 43.8% agree, 21% partially agree, 5.7% strongly disagree and 14.3% disagree.

Table.3. Are you satisfied in your work

Level	Frequency	%	Valid %	Cumulative %
Strongly Agree	49	46.7	46.7	46.7
Agree	42	40.0	40.0	86.7
Partially agree	5	4.8	4.8	91.4
Disagree	9	8.6	8.6	100.0

From Table.3, it is observed that 46.7% strongly agree that they are satisfied with their job, 40% agree, 4.8% partially agree and 8.6% disagree.

Table.4. Do you feel you get recognition at work

Level	Frequency	%	Valid %	Cumulative %
Strongly Agree	34	32.4	32.4	32.4
Agree	54	51.4	51.4	83.8
Partially Agree	17	16.2	16.2	100.0

From Table.4, it is observed that 32.4% strongly agree that they get recognised at work, 51.4% agree, 16.2% partially agree.

Table.5. Is your work challenging enough to keep you motivated

Level	Frequency	%	Valid %	Cumulative %
Strongly agree	33	31.4	31.4	31.4
agree	47	44.8	44.8	76.2
Partially Agree	25	23.8	23.8	100.0

From Table.5, it is observed that 31.4% strongly agree that their work is challenging enough to keep them motivated, 44.8% agree, 23.8% partially agree.

Table.6. Are you recognized for your initiatives

Level	Frequency	%	Valid %	Cumulative %
Strongly agree	48	45.7	45.7	45.7
Agree	39	37.1	37.1	82.9
Partially agree	16	15.2	15.2	98.1
Disagree	2	1.9	1.9	100.0

From Table.6, it is observed that 45.7% strongly agree that they get recognized for their initiatives, 37.1% agree, 15.2% partially agree and 1.9% disagree.

Table.7. Do you feel work life balance helps in increasing the productivity of the organization

Level	Frequency	%	Valid %	Cumulative %
Strongly agree	59	56.2	56.2	56.2
Agree	37	35.2	35.2	91.4
Partially agree	9	8.6	8.6	100.0

From Table.7, it is observed that 56.2% strongly agree that a proper work life balance increases their productivity, 35.2% agree, 8.6% partially agree.

Table.8. Do you think peer group mentoring will help you in self development

Level	Frequency	%	Valid %	Cumulative %
Strongly agree	21	20.0	20.0	20.0
Agree	59	56.2	56.2	76.2
Partially agree	16	15.2	15.2	91.4
Strongly disagree	7	6.7	6.7	98.1
Disagree	2	1.9	1.9	100.0

From Table.8, it is observed that 20% strongly agree that peer group mentoring will help them in self-development, 56.2% agree, 15.2% partially agree, 6.7% strongly disagree and 1.9% disagree.

Table.9. Do you find it hard to create a healthy work life balance

Level	Frequency	%	Valid %	Cumulative %
Strongly agree	7	6.7	6.7	6.7
Agree	21	20.0	20.0	26.7
Partially agree	32	30.5	30.5	57.1
Strongly disagree	21	20.0	20.0	77.1
Disagree	24	22.9	22.9	100.0

From Table.9, it is observed that 6.7% strongly agree that they find it hard to create a healthy work life balance, 20% agree, 30.5% partially agree, 20% strongly disagree and 22.9% disagree.

5. FINDINGS

1. From the Table.1, it is observed that 13.3% strongly agree that they feel stressed at work,
2. From the Table.2, it is observed that 15.2% strongly agree that their organization helps them in overcoming stress.
3. From the Table.3, it is observed that 46.7% strongly agree that they are Satisfied with their job.
4. From the Table.4, it is observed that 32.4% strongly agree that they get Recognised at work
5. From the Table.5, it is observed that 31.4% strongly agree that their work is challenging.
6. From the Table.6, it is observed that 45.7% strongly agree that they get recognized for their initiatives.
7. From the Table.7, it is observed that 56.2% strongly agree that a proper work life balance increases their productivity.

8. From the Table.8, it is observed that 20% strongly agree that peer group mentoring will help them in self-development
9. From the Table.9, it is observed that 6.7% strongly agree that they find it hard to create a healthy work life balance

Note: Above mentioned analysis area the Core Areas in the BPO sector.

6. SUGGESTIONS

1. Most of the employees have no time to take care of their children and dependent like parents and in law then monthly one's get together shall be conducted for their refreshment so that they can spend time being in office too.
2. Reduce the work load of the employees by giving them only those works which they are capable of and also those targets which they can achieve in no time or less time, like this they can do all the works and also will have no work load.
3. Self-development activities to be conducted to enhance the employee more and keep motivated the every employee by various activities such as, on the job training, position enhancement, special assignments, self-directed learning projects, etc.
4. Every superior and subordinate must support the employee in completion of work and also know about their expectation from the organization by providing counselling if in case the employee is under any pressure.
5. Personal life expectation and work life expectation to be listed down from the employee in order to combine them and as per that give them the work.
6. Leisure activities to be conducted such as games, amusement park, etc.
7. Since most of the employee wants rest for two hours in the organization during their work then fixed time should be given with various other activities and also to be made sure that they complete their works in given time or before they leave from the office premises.
8. Every Saturday and Sunday to be given off or let the employee telecommute their work so that they can spend time with their family and friends and also for self and get freshen.

7. CONCLUSION

The study on Work life balance highlighted so many factors which will help employees balance both their professional and also personal life. When an organization frames policies as per their needs and also employee needs and expectation the proper work life balance will be maintained for all the employees working in the organization. All those factors will be very much useful for the organization to understand each employee potential in working and how to keep them motivated. This in all leads to better life and better work performance.

From the study done, it is conclude that there is always a necessity for managing both work and personal life for each individual working in an organization. Further steps to be taken

to improve and also provide sufficient work to every individual or employee in the organization. Steps to be taken to understand the grievances faced by the employees and what is bothering them to work insufficiently and ineffectively.

Every month a get together meet with their family to be held and also to make understand their family about their work and commitments with the organization. It is very much important for an employee to take proper rest and sleep once done with work, their superior and subordinates must support them in completing them their work and also not to provide more work once they go back home..

REFERENCES

- [1] C.R. Kothari, "*Research Methodology Methods and Techniques*", 2nd Edition, Vishwa Prakashan, 2009.
- [2] P.C. Tripathy, "*Human Resource Development*", Sultan Chand and Sons, 2009.
- [3] L.M. Prasad, "*Human Resource Management*", Sultan Chand and Sons, 2009.
- [4] N.S. Amour, J. Laverdure, A. Devault, S. Manseau and R. Jacob, "The Difficulty of Balancing Work and Family Life: Impact on the Physical and Mental Health of Quebec Families", *Quebec National Institute of Public Health*, Vol. 633, pp 1-26, 2007.
- [5] N. Anafarta and A. Kuruuzum, "Demographic Predictors of Work- Family Conflict for Men and Women: Turkish Case", *International Journal of Business and Management*, Vol. 7, No. 13, pp. 145-158, 2012.
- [6] S.A. Ansari, "Gender Difference: Work and Family Conflicts and Family - Work Conflicts", *Pakistan Business Review*, Vol. 13, No. 2, pp 315-331, 2011.
- [7] F.A. Appiah, I.D. Marfo and E. Frempong, "Work - Life Balance as a tool For Stress Management in Selected Banking Institutions in Ghana", Vol. 2, No. 5, pp. 291-311, 2013.
- [8] P. Agarwal, "A Study of Work - Life Balance with Special Reference to Indian Call Center Employees", *International Journal of Engineering and Management Research*, Vol. 4, No. 1, pp 157-164, 2014.
- [9] B.E. Ashforth, G.E. Kreiner and M. Fugate, "All in a Day's Work: Boundaries and Micro Role Transitions", *Academy of Management Review*, Vol. 25, No. 3, pp. 472-491, 2000.
- [10] E.D. Adetayo, I.K. Olaoye and A.M. Awolaja, "Work - Life Balance perception and ICT Usage by Staff of Private Universities in South - Western Nigeria", *Information and Knowledge Management*, Vol. 1, No. 4, pp. 19-32, 2011.
- [11] L. Berntsson, U. Lundberg and G. Krantz, "Gender Differences in Work Home Interplay and Symptom Perception among Swedish White-Collar Employees", *Journal on Epidemiol Community Health*, Vol. 60, pp 1070-1076, 2006.
- [12] S.M. Bianchi, "Changing Families, Changing Workplaces", *The Future of Children*, Vol. 21, No. 2, pp.15-36, 2011.
- [13] P. Gupta and P. Khandelwal, "Quality of Work Life in Relation to Role Efficacy", *Psychological Studies*, Vol. 33, No. 1, pp. 34-38, 1988.
- [14] F. Murphy and L. Dohert, "The Experience of Work Life Balance for Irish Senior Managers", *Equality, Diversity and Inclusion*, Vol. 30, No. 4, pp. 1-13, 2011.

- [15] S. Parasuraman and C.A. Simmers, "Type of Employment, Work-Family Conflict and Well-Being: A Comparative Study", *Journal of Organizational Behavior*, Vol. 22, Np. 5, pp. 551-568, 2001.
- [16] G. Kinman and F. Jones, "A Life Beyond Work? Job Demands, Work-Life balance, and Wellbeing in UK Academics", *Journal of Human in the Social Environment*, Vol. 17, No. 1-2, pp. 41-60, 2008.
- [17] E.E. Kossek and P. Dass, "The Dominant Logic of Employer-Sponsored Work and Family Initiatives: Human Resource Managers Institutional Role", *Human Relations*, Vol. 47, No. 9, pp. 1-24, 1994.
- [18] C. Emslie and K. Hunt, "Gender, Work-Home Conflict, and Morbidity Amongst White-Collar Bank Employees in the United Kingdom", *International Journal of Behavioral Medicine*, Vol. 11, No. 3, pp. 127-134, 2004.