

A Study on Work Life Balance at Star Financial Group, Bangalore

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ABSTRACT

For any organization Human Resource Management (HRM) is the backbone for doing successful business. Nowadays companies are increasingly recognizing the importance of helping their employees to achieve balance work and personnel roles. Work life balance is important for a person in his/her career which will have an impact on the performance, mental & physical health of an employee. Maintaining a healthy work-life balance is not only important for health and relationships, but it can also improve employee's productivity and ultimately performance. A work life balance refers to an employee's ability to maintain a healthy balance between their work roles, their personal responsibilities and family life. This paper examines the literature to identify the various ways in which organizational work-life practices may influence organizational performance where the stresses, physical and mental health impact on work life balance.

INTRODUCTION

Work-life balance is a concept including proper prioritizing between “work” (career and ambition) and “lifestyle” (Health, pleasure, leisure, family and spiritual development/meditation)¹. Work life balance is a choice an individual has to make. However, it is the organization that needs to take an initiative to help the employees. Today, an employee is not looking at their employer just for a job, also to care for their work life balance and their wellbeing. If a company addresses these needs, in addition to providing better career opportunities, they can be very successful in providing job satisfaction to the employees. Companies are adopting new means to ensure that their employees get enough time to enjoy their personal life and spend time with family. It is very essential for the organizations to have good work-life balance practices and policies

Model Proposed

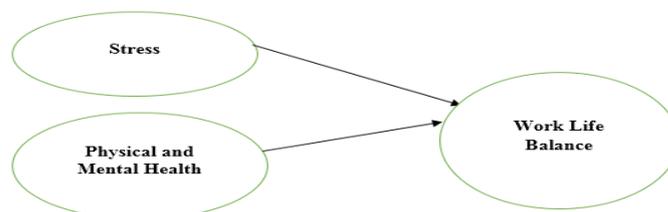


Fig 1- Model Proposed

Work Life Balance

Work life balance is the term used to describe the balance that an individual need between time allocated for work and other aspects of life.

Stress

Stress is an important factor that an employee will face because of work so it will affect the work life balance of an employee.

Physical and mental health

Physical and mental health of employee is affected.

LITERATURE REVIEW

➤ Brough, P. Holt, et al (2008) said that the ability of work life balance policies to influence some key social and organizational issues. The introduction of automated machinery during Industrial revolution transformed organization of work, increasing working hours and productivity, US workers went on a strike with a slogan – “eight hours work a day, eight hours forest, eight hours for what you will “. There was a transformation of male to women workers in manufacturing industries during world war II and then many governments opened child care centers to support women employees. After the world war these centers were closed and post-war lead to work life balance. Four major categories of work life balance and family friendly initiatives

- Flexible / Alternative work arrangements
- Paid and unpaid leave arrangements (unpaid leave such as maternity, paternity)
- Dependent care services
- Access to information, services, resources (employee assistance program, health facilities)

It is understood that male employees are working as permanent and female take care of child and household responsibilities, the emergence of part time work has led to successful work life balance as well as negative consequences.

➤ Baral, Rupashree, and Shivganesh Bhargava (2010) discussed about work life balance as a concern with respect of technological changes, environmental changes, demographic and changes in individuals’ aspirations. In India demographic changes are seen in the form of increased women employees and increasing number of nuclear as well as dual earner families. Technological changes have led to employees work from outside office which has an impact on work and life balance. Environmental changes have led employees work with varied time zones and adapt to work longer. Work life balance has implications on employee attitudes, behavior, and wellbeing. Interventions have been creating to help employee manage work and life which has resulted in positive effects.

Relationship between organizational interventions for work life balance and job outcomes has resulted in high job satisfaction for employees who perceived job characteristics as high.

Flexible working hours and child care facilities has led women employee attain work life balance.

Relationship between organizational interventions for work life balance and work to family enrichment has positive effect.

- Wheatley, D. (2012) said about conflicts associated with work life balance and travel to work policies as employed in organizations in UK. The focus is given to men, women in dual career households, examining the difficulties for these workers in achieving balance between work, travel, social and household responsibilities. In UK wide range of work life policies are there –
 - Working time regulation
 - Work life balance campaign
 - Flexible working hourFlexible working hours has helped women employee to balance work and life. Transports is the major problem, transport helps employee plan and implement their work life balance.

- Haar J. M. Russo, M. Sune, et al (2014) conducted survey across seven distinct populations- Malaysian, Chinese, New Zealand Maori, New Zealand European, Spanish, French and Italian. Work life balance was positive for job and life satisfaction whereas negative for anxiety and depression across seven culture. More specific – Individualism / collectivism and gender egalitarianism. Positive effects on individuals in individualism – job and life satisfaction not in collectivism.
 - High Gender egalitarianism tend to be more satisfied with job and life satisfaction. Negative impact on work life balance and anxiety is stronger for people living in high gender egalitarianism culture.

- Maertz Jr, Carl et al (2011) explained about the work family is differentiated by two measures, one is level and next is episodes. Conflict is consolidated as levels vs. conflict via events or episodes. Work conflict results in low job satisfaction, life satisfaction, emotional exhaustion, poor physical and psychological health, tiredness, etc.
 - Levels of work interfering with family and family interfering with work are considered.
 - Episodes define conflict as occurrence or events.
 - Levels approach – level of work interfering with family and family with work is carried around a memory or consolidated at time of measure.

- Clark, S. C. (2000) he introduces a new theory called work/ family border theory which addresses people who are daily border crossers of work and family. This theory argues that the primary connection between Work and family system is not emotional but human. People are border crossers between work and family predicts conflict arises and a framework is given to balance. Thus Work/family focusses on interpersonal relationship and structural factors like organizational policies like time and work.

- James E. Gangwisch (2014) addresses work life balance as work is vital for personal income and which will shape our personality and secure social lives to manage daily life. Flexible working hours is a main factor addressed in this paper. Due to over -time work sleep and physical health of the employees are affected.

Employees should get leisure time which will have a good impact on their work, productivity and health as well.

- Greenhaus, J. H. Collins et al (2003) The work family balance and quality of life addressed three components in this paper. The three components are time balance (equal time devoted to work and family), involvement balance (equal involvement in work and family), satisfaction balance (equal satisfaction with work and family). Work–family balance is generally thought to promote well-being. When individuals invest relatively little of their time or involvement in their combined work and family roles, work–family balance is unrelated to quality of life. Therefore, imbalance produces such small differences in engagement or satisfaction between work and family roles that the degree of balance has little or no implications for an individual’s quality of life.
- Mazerolle & S. M. Goodman, (2013) discussed about work life balance of an Athletic Trainer. Demanding work schedules, long hours spent at work which leads to job burnout and job turnover. Limited time for family led to drop out of athlete training for many people as they could not balance work and family. Many female athletes have left training and position to spend more time with their family. As a result, Athlete trainers balance their profession and family needs with support of their team.
- Walton, R. E. (1973) deals with dissatisfaction in work regardless of position, status. Many managers seek to reduce their dissatisfaction at organizational levels. Within business organization, “quality of human experience in the work place”. Criteria for the quality of work life are adequate and fair compensation, safe and healthy working conditions, immediate opportunity to use and develop human capacities, future opportunity for continued growth and security, social integration in the work organization, constitutionalism in the work organization, work and total life space, the social relevance of work life. To deal with the problems changes in technologist, managers should be willing to redesign work.
- Boris B. Baltes, Malissa A. Clark, et al (2012) focusses on work family conflict and work family balance and positive outcomes associated with it. Both organization and employees should cope with the strategies to facilitate work life balance. Both organization and employee can improve individual’s quality of life.
- Cynthia A. Thompson, Laura L. Beauvais, et al (1999) said about work family culture and examined its relationship to work–family benefit utilization, organizational attachment, and work–family conflict. Three dimensions were focused managerial support for work family balance, career consequences associated with utilizing work–family benefits, and organizational time expectations that may interfere with family responsibilities. Both work–family benefit availability and supportive work–family. Culture were positively related to affective commitment and negatively related to work family conflict and intentions to leave the organization.

- Ioan Lazar & CodrutaOsoian (2010) discussed whether work-life balance initiatives and practices can be considered as strategic human resource management decisions that can improve individual and organizational performance. The result had a positive impact on implementing work life balance practices not only for employees but also for the organization and society as well.

- Samula & Yvonne Benschop et al (2010) has done research on theoretical framework based on strategic HRM and implicit, explicit messages of work, life and work life balance support is observed. Cultural norms that can be distilled from articulations, including the concepts of the ideal worker and the ideal parent and discussed the possible effects of the implicit and explicit messages.

- Muster& Schrader (2011) has discussed on green HRM and it can be done considering employees as two-fold-producers and consumers. Employees learn different kind of behaviour both inside and outside organization (private) considering this “Green work life balance” is suggested which will be environment friendly and improve employee’s job motivation and retention.

- Westman, M. Brough et al (2009) said that work life balance as work and non-work activities are compatible and promote growth in individual’s life priorities. Crossover focusses on stress created due to individual’s spouse or team member.

- Westman & Kalliath (2009) discussed about how professionals has succeeded by achieving work life balance in their life. Work life balance is examined in classic and current approaches to multiple roles and then introduced typology of work life balance. Work life balance is proposed in four types – beneficial, harmful, active and passive.

- Jang, Park et al (2011) examined work life balance as balancing of employment and family responsibilities which leads to stress (mental health). This paper examined associations between the availability of work–life balance programs, employees' authority to arrange their own work hours, job satisfaction, and mental health.

- Burnett, Gatrell et al (2010) said that the impact of work-life balance policies on the work and family practices of professional, dual-earner parents with dependent children, by assessing the extent to which “well-balanced families” have been resultantly facilitated. The aim is to re-articulate importance of gender in work life balance.

- Waller & Ragsdell (2012, March) has done research on how company’s 24 hours emailing has affected employees lives outside the organization. The employees check email even when they are not in working hours.

RESEARCH METHODOLOGY

The research methodology and design for this study was conducted by the means of **quantitative method** to get an unbiased result that can be generalized to a bigger population. The objective of the quantitative research was to develop and employ mathematical models, theories and hypothesis pertaining to natural phenomena.

Research Design

In this study the research design which has been made use of is the **descriptive research** design which describes the perception of the population being studied.

Sampling Design

The sampling design used in this study is **convenient sampling**.

Population

Target population refers to group of individuals with some common defining characteristics that a researched can study. The population comprises of 50 employees in Star Financial Group, Bangalore.

Target Respondents

Employees who deal with clients or work with client's data at Star Financial Group Bangalore.

Sampling Method & Type

The probability sampling used in this study is convenient sampling.

Sample size

The sample size is 30 employees of Star Financial Group Bangalore.

Data Design

Questionnaire was used as the quantitative data collecting tool and was handed to the respondents.

Data source

The information is collected using the questionnaire method. The key point here is that the data is being collected is unique to the researcher and confidentiality of the respondent is maintained.

Questionnaire Design

Type of Questionnaire

The questionnaire is prepared with both open-ended and closed-ended question.

Scales used for questionnaire development

Likert scale

Nominal scale

Ordinal scale

Variables used to construct questionnaire

Independent variables

Dependent variables

Reliability and Validity of questionnaire (Pilot study)

A pilot study is done in the initial stage of the project to find the reliability of the questionnaire and to restructure the questionnaire on the respondent's suggestions.

Tools used for Analysis

IBM SPSS Software version 2.0:

Statistical package for the social sciences (SPSS) by IBM Corporation is software used for statistical analysis. The current versions are officially named IBM SPSS Statistics.

MS Excel

Spread sheet application developed by Microsoft.

Types of Analysis

Correlation Analysis

Correlation analysis is a method of statistical evaluation used to study the strength of a relationship between two, numerically measured, continuous variables.

Frequency Analysis

Frequency analysis is a descriptive statistical method that shows the number of occurrences of each response chosen by the respondents.

Data analysis and interpretations

Frequency Analysis

Gender of the respondents

Table 1 Gender of the respondent

		Frequency	Percent	Cumulative Percent
Valid	Female	4	13.3	13.3
	Male	26	86.7	100.0
	Total	30	100.0	

Inference-It is inferred from the above analysis that 4 female employees (13.3%) and 26 male employees (86.7%). Thus, majority are male gender.

Age of the respondent

Table 2 age of the respondent

		Frequency	Percent	Cumulative Percent
Valid	21-30	23	76.7	76.7
	31-40	7	23.3	100.0
	Total	30	100.0	

Inference- It is inferred from the above analysis that 23 employees are in the age group of 21-30 (76.7%) and 7 employees (23.3%). Thus, majority employees are in the age group of 21-30.

Marital status of the respondent

Table 3 Marital status of the respondent

		Frequency	Percent	Cumulative Percent
Valid	Yes	6	20.0	20.0
	No	24	80.0	100.0
	Total	30	100.0	

Inference- It is inferred from the above analysis that 6 employees are married (20%) and 24 employees are not married (80%). Thus, majority of the employees are not married.

Number of children

Table 4 Number of children

		Frequency	Percent	Cumulative Percent
Valid	Yes	6	20.0	20.0
	No	24	80.0	100.0
	Total	30	100.0	

Inference- It is inferred from the above analysis that 6 employees have children (20%) and 24 employees don't have children (80%). Thus majority of the employees don't have children.

Do you have dependents

Table 5 Do you have dependents

		Frequency	Percent	Cumulative Percent
Valid	Yes	30	100.0	100.0

Inference- It is inferred that all 30 employees have dependents.

Number of dependents

Table 6 Number of dependents

		Frequency	Percent	Cumulative Percent
Valid	1	3	10.0	10.0
	2	20	66.7	76.7
	3	3	10.0	86.7
	5.00	3	10.0	96.7
	8.00	1	3.3	100.0
	Total	30	100.0	

Inference- It is inferred that 3 employees have 1 dependent (10), 20 employees have 2 dependent (66.7%), 3 employees have 3 dependent (10%), 3 employees have 5 dependent (10%) and 1 employee has 8 dependent (3.3%).

Work experience

Table 7 Work experience

		Frequency	Percent	Cumulative Percent
Valid	Less than a year	6	20.0	20.0
	1-5	21	70.0	90.0
	6-10	3	10.0	100.0
	Total	30	100.0	

Inference-It is inferred that 21 employees have work experience of 1-5 years (70%) which is majority.

Hours per day

Table 8 Hours per day

		Frequency	Percent	Cumulative Percent
Valid	8 Hours	18	60.0	60.0
	More than 8 Hours	12	40.0	100.0
	Total	30	100.0	

Inference-It is inferred that 60% of employees work more than 8 hours and 40% employees work for 8 hours.

Hours per week

Table 9 Hours per week

		Frequency	Percent	Cumulative Percent
Valid	20-30	1	3.3	3.3
	31-40	8	26.7	30.0
	Above 41 hours	21	70.0	100.0
	Total	30	100.0	

Inference- It is inferred that 70% of employees work more than 41 hours. It is inferred that all 30 employees have dependents.

It is inferred that 21 employees have work experience of 1-5 years (70%) which is majority.

It is inferred that 60% of employees work more than 8 hours and 40% employees work for 8 hours

- It is inferred that 70% of employees work more

Travelling in a day

Table 10 Travelling in a day

		Frequency	Percent	Cumulative Percent
Valid	Less than 30min	8	26.7	26.7
	1 Hour	10	33.3	60.0
	2 Hour	3	10.0	70.0
	More than 2 Hour	9	30.0	100.0
	Total	30	100.0	

Inference – It is inferred that 33% of employees travel to work for 1 hour.

Travel to meet client

Table 11 Travel to meet client

		Frequency	Percent	Cumulative Percent
Valid	1	13	43.3	43.3
	2	9	30.0	73.3
	3	5	16.7	90.0

	4	2	6.7	96.7
	5	1	3.3	100.0
	Total	30	100.0	

Inference – It is inferred that 43% of employees travel to meet client for 1 hour.

Out of station

Table 12 Out of station

		Frequency	Percent	Cumulative Percent
Valid	Weekly once	11	36.7	36.7
	Monthly twice	3	10.0	46.7
	Rare	5	16.7	63.3
	Never	9	30.0	93.3
	5.00	2	6.7	100.0
	Total	30	100.0	

Inference- It is inferred that 36.7% of employees travel out of station regarding work weekly once.

Meet client

Table 13 Meet client

		Frequency	Percent	Cumulative Percent
Valid	Once	11	36.7	36.7
	Twice	7	23.3	60.0
	Thrice	7	23.3	83.3
	4 And above	5	16.7	100.0
	Total	30	100.0	

Inference – It is inferred that 36.7% of employees meet their clients once in a week.

Spend time with family and friends

Table 14 Spend time with family and friends

		Frequency	Percent	Cumulative Percent
Valid	Always	1	3.3	3.3

	Often	2	6.7	10.0
	Sometimes	5	16.7	26.7
	Rarely	7	23.3	50.0
	Never	15	50.0	100.0
	Total	30	100.0	

Inference- It is inferred that 50% employees spend time less with family and friends.

Missed events

Table 15 Missed events

		Frequency	Percent	Cumulative Percent
Valid	Always	1	3.3	3.3
	Often	3	10.0	13.3
	Sometimes	10	33.3	46.7
	Rarely	3	10.0	56.7
	Never	13	43.3	100.0
	Total	30	100.0	

Inference- It is inferred that 43.3 % employees have never missed their family and friends events.

Depressed or tired

Table 16 Depressed or tired

		Frequency	Percent	Cumulative Percent
Valid	Always	4	13.3	13.3
	Often	1	3.3	16.7
	Sometimes	9	30.0	46.7
	Rarely	5	16.7	63.3
	Never	11	36.7	100.0
	Total	30	100.0	

Inference – It is inferred that 36.7 % employees never felt depressed or tired due to work.

Manage stress

Table 17 Manage stress

		Frequency	Percent	Cumulative Percent
Valid	Yoga	1	3.3	3.3
	Entertainment	9	30.0	33.3
	Music	7	23.3	56.7
	Others	13	43.3	100.0
	Total	30	100.0	

Inference – It is inferred that 43 % of employees manage stress by doing other activities

Hang out with friends

Table 18 Hang out with friends

		Frequency	Percent	Cumulative Percent
Valid	Weekly once	9	30.0	30.0
	Weekly twice	3	10.0	40.0
	Once in 2 weeks	3	10.0	50.0
	Monthly once	14	46.7	96.7
	Never	1	3.3	100.0
	Total	30	100.0	

Inference – It is inferred that 46.7% employees hang out with their friends monthly once.

Break per day

Table 19 Break per day

		Frequency	Percent	Cumulative Percent
Valid	1	8	26.7	26.7
	2	22	73.3	100.0
	Total	30	100.0	

Inference-It is inferred that 73.3% of employees take 2 breaks a day.

Anyone helps you to balance your work life

Table 20 Anyone helps you to balance your work life

		Frequency	Percent	Cumulative Percent
Valid	Flexible starting hours	10	33.3	33.3
	Flexible ending hours	2	6.7	40.0
	Job sharing	7	23.3	63.3
	Others	11	36.7	100.0
	Total	30	100.0	

Inference – It is inferred that 33.7% employees can balance their work life by flexible starting hours to office.

Not able to balance your work life

Table 21 Not able to balance your work life

		Frequency	Percent	Cumulative Percent
Valid	Often	1	3.3	3.3
	Sometimes	3	10.0	13.3
	Rarely	4	13.3	26.7
	Never	22	73.3	100.0
	Total	30	100.0	

Inference – It is inferred that 73.3% of employees are not able to balance work life.

Help you balance commitment

Table 22 Help you balance commitment

		Frequency	Percent	Cumulative Percent
Valid	Technology	11	36.7	36.7
	Support from colleagues	13	43.3	80.0
	Support from family members	4	13.3	93.3
	Transportation	2	6.7	100.0
	Total	30	100.0	

Inference –It is inferred that 43.35 of employees can balance commitment by getting support from colleagues

Correlation

The strength of correlation values is as below.

1. More than 0.90 (90%) - very high level of association
2. .602 to .89- considerably high correlation
3. .40 to .59- moderate association.
4. Less than .40- low association between the variables.

Correlation between stress and physical mental health

Table 23 correlation between stress and physical mental health

		Stress	PhysicalMentalHealth
Stress	Pearson Correlation	1	.403*
	Sig. (2-tailed)		.027
	N	30	30
PhysicalMentalHealth	Pearson Correlation	.403*	1
	Sig. (2-tailed)	.027	
	N	30	30
*. Correlation is significant at the 0.05 level (2-tailed).			

Inference- It can be found that there is a significant association between stress and physical and mental health. They are found to be positively correlated there is a 40.3% association strength between the two variables of stress and physical and mental health wellbeing.

FINDINGS AND SUGGESTIONS

Findings

Majority of the respondents are male gender.

Majority age respondent employees are in the age group of 21-30.

In marital status majority of the respondents are unmarried.

In response majority of the employees don't have children.

It is inferred that all 30 employees have dependents.

It is inferred that 70% employees have work experience of 1-5 years which is majority.

It is inferred that 60% of employees work more than 8 hours and 40% employees work for 8 hours.

It is inferred that 33% of employees travel to work for 1 hour.

It is inferred that 43% of employees travel to meet client for 1 hour.

It is inferred that 36.7% of employees travel out of station regarding work weekly once.

It is inferred that 36.7% of employees meet their clients once in a week.

It is inferred that 50% employees spend time less with family and friends.

It is inferred that 43.3 % employees have never missed their family and friend's events.

It is inferred that 36.7 % employees never felt depressed or tired due to work.

It is inferred that 43 % of employees manage stress by doing other activities

It is inferred that 46.7% employees hang out with their friends monthly once.

It is inferred that 73.3% of employees take 2 breaks a day.

It is inferred that 33.7% employees can balance their work life by flexible starting hours to office.

It is inferred that 73.3% of employees are not able to balance work life.

It is inferred that 43.35 of employees can balance commitment by getting support from colleagues

It can be found that there is a significant association between stress and physical and mental health. They are found to be positively correlated there is a 40.3% association strength between the two variables of stress and physical and mental health wellbeing.

SUGGESTIONS

Awareness program can be conducted to balance work life.

Team outing can be planned, and it can be executed.

Employees should set daily goals.

Prioritization of task can be done by the employees.

There should be utmost care taken in taking decisions in adopting and implementing the policies as it impacts both employees and the organization.

CONCLUSION

The findings in this study are consistent with literature and problem statement. In conclusion, the present study emphasizes the crucial role that WLB plays in promoting greater job and life satisfaction and better mental health across employees. The study showed an impact on work life balance due to stress and physical-mental health of employees are affected. Thus, from the study it is found that work life balance of employees is affected.

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