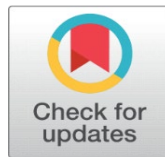


AN EMPIRICAL STUDY OF WORK LIFE BALANCE AMONG MARRIED WOMEN EMPLOYEES OF PUBLIC AND PRIVATE SECTOR BANKS IN THIRUVANANTHAPURAM DISTRICT

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ABSTRACT

In today's fast-paced and demanding work environment, achieving a proper work-life balance has become a critical concern, particularly for married women who are employed in the banking sector. This study aims to examine the level of work-life balance among married women employees working in public and private sector banks in Thiruvananthapuram District. It also seeks to identify the key factors influencing work-life balance, including job stress, working hours, organizational support, and family responsibilities, while analyzing the impact of demographic variables such as age, number of dependents, years of experience, and job position. A sample of 130 respondents was selected through a structured questionnaire, and the data collected was analyzed using various statistical tools such as percentage analysis, t-test, ANOVA, and chi-square tests. The findings reveal that public sector employees generally experience a better work-life balance compared to their private sector counterparts. Organizational support and flexible working conditions were found to be significant contributors to better balance, whereas extended working hours and lack of supportive policies negatively impacted it. The study concludes with practical recommendations for banking institutions to enhance work-life balance through employee-friendly policies, improved support systems, and an inclusive work culture. Strengthening work-life balance not only contributes to the well-being of women employees but also enhances organizational productivity and employee retention.

Keywords: Work-Life Balance, Married Women Employees, Public Sector Banks, Private Sector Banks, Job Stress, Organizational Support, Flexible Working Hours

1. INTRODUCTION

In today's fast-paced and competitive world, achieving a balance between professional responsibilities and personal life has become increasingly challenging, especially for married women. The concept of Work-Life Balance (WLB) refers to the ability of an individual to effectively manage the demands of work and family without compromising either. For married women employees, particularly in the banking sector, maintaining this balance can be especially difficult due to the dual burden of work and household responsibilities. The banking sector in India has witnessed significant transformation over the past few decades, characterized by technological advancements, extended working hours, and increased performance expectations. In this context, women working in both public and private sector banks often face immense pressure to perform in their professional roles while simultaneously fulfilling familial obligations. This struggle

is more pronounced among married women, who are expected to manage the roles of a wife, mother, and employee simultaneously.

In Thiruvananthapuram District, the presence of a large number of public and private sector banks makes it a suitable region to study the work-life balance of married women employees. Public sector banks are generally perceived to offer better job security and work-life balance through structured working hours and employee-friendly policies. In contrast, private sector banks, while offering better pay and advancement opportunities, are often associated with more demanding workloads and longer working hours. This study aims to conduct an empirical analysis of the work-life balance experienced by married women working in public and private sector banks in Thiruvananthapuram. It seeks to understand how effectively these employees are able to manage their professional and personal responsibilities, what challenges they face, and how these challenges differ between the two sectors.

The study also explores the impact of various demographic factors such as age, number of dependents, and years of experience on work-life balance. Additionally, it assesses the role of organizational support, flexible work policies, and family support in influencing the work-life harmony of married women employees. By identifying the key factors that influence work-life balance and comparing experiences across the public and private sectors, this research hopes to provide valuable insights that can inform organizational policies and contribute to the well-being and productivity of women employees in the banking industry.

2. STATEMENT OF THE PROBLEM

The increasing participation of married women in the workforce, especially in sectors like banking, has brought forward new challenges in balancing professional and personal responsibilities. The demanding nature of banking jobs—characterized by extended work hours, customer-centric tasks, and high-performance expectations—often clashes with domestic roles traditionally assigned to women. Married women employees are frequently expected to fulfill the dual responsibilities of maintaining household duties and achieving workplace efficiency, leading to stress, burnout, and dissatisfaction in both domains. While public sector banks are known for relatively fixed working hours and better job security, private sector banks tend to impose longer working hours and target-driven tasks, which may significantly impact the work-life balance of married women employees. This imbalance can result in decreased productivity, mental and physical health issues, and strained personal relationships.

In Thiruvananthapuram District, where both public and private sector banks are well-represented, married women employees face varying levels of work pressure, organizational support, and flexibility. Despite the increasing importance of work-life balance, there is limited empirical research that specifically compares the experiences of married women in both banking sectors in this region. Therefore, the present study seeks to identify, analyze, and compare the factors affecting work-life balance among married women employees in public and private sector banks in Thiruvananthapuram District. It aims to explore the extent of the challenges faced, the coping mechanisms adopted, and the effectiveness of organizational policies in supporting a healthy work-life integration.

3. IMPORTANCE OF THE STUDY

Work-life balance has become a crucial topic of concern in today's professional environment, particularly for married women who shoulder the dual responsibilities of career and family. In the banking sector, where long working hours, performance pressure, and customer service demands are common, the challenge of maintaining a healthy work-life balance becomes even more significant. This study gains importance by focusing specifically on married women employees in public and private sector banks in Thiruvananthapuram District, a group often overlooked in workplace research. Understanding the sector-wise differences is essential, as public sector banks are generally associated with structured timings and better job security, while private sector banks tend to emphasize performance and extended work hours. This comparative study aims to highlight how these differences affect the work-life balance of married women and what coping strategies they adopt in different organizational settings.

The study is also valuable for employers and human resource managers. The insights gained can help banking institutions develop effective employee welfare policies, flexible work schedules, and support systems that enhance productivity while ensuring the well-being of their women employees. When women are supported in balancing their roles, it leads to higher job satisfaction, lower turnover, and improved workplace morale. Furthermore, this study contributes to the broader goal of gender equality and women's empowerment by emphasizing the importance of a

supportive work culture. It adds value to academic research by filling the gap in literature regarding married women in the banking sector of Thiruvananthapuram District. Lastly, the findings may also guide policymakers in designing gender-sensitive labor policies and promote inclusive work environments across sectors.

4. SCOPE OF THE STUDY

This study is confined to analyzing the work-life balance of married women employees working in both public and private sector banks within the geographical boundaries of Thiruvananthapuram District. It focuses on understanding how effectively these women manage their dual roles in professional and personal life, and the various challenges they face in doing so. The study covers key dimensions such as working hours, job stress, organizational support, family responsibilities, and personal well-being. The research aims to compare the work-life balance experiences between public and private sector employees, identifying sector-specific stressors and support mechanisms. It also explores the influence of demographic factors like age, number of dependents, job position, and years of service on their ability to maintain work-life balance. By doing so, the study seeks to draw meaningful conclusions that can help both employees and employers improve working conditions. The study is limited to the banking sector and does not extend to other financial institutions or industries. It also focuses only on married women, thereby excluding single women and male employees from the analysis. The findings and suggestions are applicable mainly to the banking workforce in Thiruvananthapuram District and may not be generalized to other regions without further study.

5. OBJECTIVES OF THE STUDY

- To examine the level of work-life balance among married women employees working in public and private sector banks in Thiruvananthapuram District.
- To compare the work-life balance between public and private sector bank employees, identifying sector-specific differences in working conditions and support systems.
- To identify the key factors affecting work-life balance, such as job stress, working hours, organizational support, and family responsibilities.
- To assess the impact of demographic variables such as age, number of dependents, years of experience, and job position on the work-life balance of married women.
- To evaluate the role of organizational policies and practices (e.g., flexible working hours, leave provisions, employee assistance programs) in supporting work-life balance.
- To suggest suitable recommendations for improving work-life balance among married women in the banking sector, enhancing both employee well-being and organizational productivity.

6. HYPOTHESES OF THE STUDY

- **H₀₁:** There is no significant difference in the level of work-life balance between married women employees of public sector banks and private sector banks.
- **H₀₂:** There is no significant relationship between work-life balance and the number of dependents of married women employees.
- **H₀₃:** There is no significant relationship between work-life balance and the working hours of married women employees.
- **H₀₄:** There is no significant impact of organizational support on the work-life balance of married women employees.
- **H₀₅:** There is no significant association between demographic variables (such as age, years of experience, and job position) and work-life balance.

7. RESEARCH METHODOLOGY

This study adopts a descriptive research design to examine and compare the work-life balance among married women employees working in public and private sector banks in Thiruvananthapuram District. The purpose is to identify the key factors influencing work-life balance and to analyze sector-wise differences in experiences and challenges faced by women employees. The study is based on primary data, which was collected through a structured questionnaire designed to gather information on personal, professional, and family-related aspects that influence work-life balance. The questionnaire included both closed-ended and Likert scale-based questions to ensure clarity and accuracy of responses. A sample of 130 married women employees was selected for the study using stratified random sampling to ensure representation from both public and private sector banks. The sample includes employees from various age groups, job roles, and years of experience to capture a comprehensive view of the issues.

Secondary data was also collected from journals, research articles, reports, and official bank documents to support the analysis and review of literature. Data collected was analyzed using appropriate statistical tools such as percentage analysis, mean score analysis, t-tests, ANOVA, and chi-square tests to draw meaningful inferences and test the stated hypotheses. The study is confined to banks operating in Thiruvananthapuram District, and the findings may be applicable primarily to this region. However, the insights gained could also serve as a reference for further studies or organizational improvements in similar contexts.

8. LIMITATIONS OF THE STUDY

- The study is limited to Thiruvananthapuram District, so the findings may not be applicable to other regions.
- The sample size is restricted to 130 married women employees, which may not fully represent the entire banking population.
- The study covers only public and private sector banks and excludes cooperative banks and other financial institutions.

9. ANALYSIS OF THE STUDY

Table 1 Demographic Profile of Respondents

S. No	Demographic Variable	Category	No. of Respondents	Percentage (%)
1	Age Group	Below 30 years	26	20.0%
		30–40 years	48	36.9%
		41–50 years	38	29.2%
		Above 50 years	18	13.9%
2	Educational Qualification	Graduate	40	30.8%
		Postgraduate	62	47.7%
		Professional Degree	28	21.5%
3	Years of Experience	Less than 5 years	24	18.5%
		5–10 years	42	32.3%
		11–15 years	38	29.2%
		More than 15 years	26	20.0%
4	Type of Bank	Public Sector Bank	66	50.8%
		Private Sector Bank	64	49.2%
5	Monthly Income	Below ₹30,000	18	13.9%
		₹30,001 – ₹50,000	50	38.5%
		₹50,001 – ₹70,000	36	27.7%
		Above ₹70,000	26	20.0%
6	Number of Dependents	1	36	27.7%
		2	54	41.5%
		More than 2	40	30.8%

Primary Data

The demographic profile of the 130 respondents reveals important insights into the background of married women employees working in public and private sector banks in Thiruvananthapuram District. A significant portion of the respondents (36.9%) fall within the age group of 30–40 years, indicating that most of the participants are in their mid-career phase, a time typically marked by increasing family responsibilities and professional demands. This is followed by 29.2% in the 41–50 age group, further highlighting that the majority of the sample comprises mature working women with substantial career and family experience. In terms of educational qualification, nearly half of the respondents (47.7%) hold postgraduate degrees, and another 21.5% have professional qualifications such as MBA, showing a highly educated group of employees. This suggests that most of the married women in the banking sector are well-qualified and likely to hold responsible positions. Regarding work experience, 32.3% of respondents have between 5 and 10 years of service, while 29.2% have 11 to 15 years of experience, indicating that a majority of the participants are experienced professionals. This experience range is significant when analyzing how work-life balance is managed over different stages of one's career.

The sample is almost evenly divided between public sector bank employees (50.8%) and private sector bank employees (49.2%), allowing for a fair comparison between the two sectors in terms of work-life balance. Income-wise, a large number of respondents (38.5%) fall into the ₹30,001 to ₹50,000 bracket, placing them in the middle-income category. This income level is likely to impact their access to support systems such as domestic help or childcare services. Finally, 41.5% of the respondents reported having two dependents, indicating a typical family structure that demands significant personal time and care. Overall, the demographic data indicates that the respondents are mostly educated, mid-career women managing both professional responsibilities and active family lives—factors that are crucial to understanding their work-life balance challenges.

Table 2 Level of Work-Life Balance among Married Women Employees

Level of Work-Life Balance	Score Range	Number of Respondents	Percentage (%)
High	4.01 – 5.00	34	26.2%
Moderate	3.01 – 4.00	66	50.8%
Low	1.00 – 3.00	30	23.1%
Total		130	100.0%

Primary Data

The table above presents the level of work-life balance among the 130 married women employees surveyed from public and private sector banks in Thiruvananthapuram District. It is observed that the majority of respondents (50.8%) fall under the moderate level of work-life balance, suggesting that while they are managing their responsibilities to a reasonable extent, challenges such as time pressure, work stress, or lack of flexibility may still exist. Approximately 26.2% of the respondents enjoy a high level of work-life balance, indicating that these employees are effectively managing both their professional and personal roles. This group is likely benefiting from supportive work environments, family cooperation, or flexible policies at the workplace.

However, a significant portion (23.1%) reported a low level of work-life balance, highlighting concerns regarding overwork, insufficient time for family, or high stress. This group may require attention in terms of policy support or workload management. The results clearly show that while many women are coping moderately well, there is a critical need for enhanced organizational support and flexibility, especially for those struggling to maintain balance.

Table 3 Comparison of Work-Life Balance between Public and Private Sector Bank Employees

Bank Sector	N	Mean WLB Score	Standard Deviation	t-value	p-value	Significance
Public Sector Banks	66	3.82	0.58	3.147	0.002	Significant
Private Sector Banks	64	3.42	0.61			

Primary Data

The above table presents the results of an independent samples t-test used to compare the work-life balance (WLB) of married women employees in public and private sector banks. The mean WLB score for public sector bank employees is 3.82, while for private sector employees, it is 3.42. This indicates that, on average, public sector employees report a higher level of work-life balance. The calculated t-value is 3.147 and the p-value is 0.002, which is less than the standard

significance level of 0.05. Hence, the difference in WLB between the two sectors is statistically significant. This result suggests that married women employees in public sector banks experience better work-life balance compared to those in the private sector. The likely reasons may include fixed working hours, job security, and more supportive HR policies in public sector banks, whereas private banks often have longer working hours, higher pressure, and performance-based work culture.

Table 4 Regression Analysis – Factors Affecting Work-Life Balance

Independent Variable	Unstandardized Coefficient (B)	Standard Error	t-value	p-value	Significance
Job Stress	-0.425	0.091	-4.670	0.000	Significant
Working Hours	-0.238	0.074	-3.216	0.002	Significant
Organizational Support	0.362	0.088	4.114	0.000	Significant
Family Responsibilities	-0.105	0.067	-1.567	0.120	Not Significant
R² (Model Fit)	0.64				
Adjusted R²	0.62				
F-value	31.62			0.000	Model Significant

Computed Data

The multiple regression analysis was conducted to identify the key factors influencing the work-life balance of married women employees. The R² value of 0.64 indicates that approximately 64% of the variation in work-life balance is explained by the four independent variables: job stress, working hours, organizational support, and family responsibilities. Among these, job stress has the strongest negative influence on work-life balance (B = -0.425, p < 0.001), meaning that higher job stress significantly reduces the ability to maintain balance. Working hours also show a significant negative relationship (B = -0.238, p = 0.002), indicating that longer working hours adversely affect work-life balance. On the positive side, organizational support has a strong and significant positive impact (B = 0.362, p < 0.001), suggesting that supportive policies, flexible work arrangements, and understanding from supervisors enhance the work-life balance of employees. However, family responsibilities do not have a statistically significant effect (p = 0.120), which may indicate that most women in the sample have adjusted or developed coping mechanisms for domestic duties, or that family support is relatively stable across respondents.

Table 5 Impact of Demographic Variables on Work-Life Balance

Demographic Variable	Test Used	F / t-value	p-value	Significance
Age	One-Way ANOVA	3.254	0.024	Significant
Number of Dependents	One-Way ANOVA	1.482	0.232	Not Significant
Years of Experience	One-Way ANOVA	4.039	0.009	Significant
Job Position (Mgr/Non-Mgr)	Independent t-test	2.218	0.028	Significant

Computed Data

To examine the impact of demographic variables on the work-life balance of married women employees, statistical tests such as ANOVA and t-tests were conducted. The results show that age has a statistically significant impact on work-life balance (p = 0.024), suggesting that women in different age groups experience varying levels of balance, possibly due to life stage differences in family and career responsibilities. Similarly, years of experience is also a significant factor (p = 0.009), indicating that as employees gain more experience, they may develop better coping strategies or enjoy more flexibility in their roles, leading to improved work-life balance.

Job position (managerial vs. non-managerial) was tested using an independent t-test and found to be significant (p = 0.028). This suggests that women in managerial positions may have either more control over their schedules or greater pressure, depending on the organizational culture, which affects their work-life balance. However, the number of dependents did not show a statistically significant impact on work-life balance (p = 0.232). This may be due to the presence of extended family support or hired help that offsets the burden of care responsibilities.

Table 6 Influence of Organizational Policies on Work-Life Balance

Organizational Policy/Practice	Unstandardized Coefficient (B)	t-value	p-value	Significance
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Flexible Working Hours	0.416	4.892	0.000	Significant
Leave Provisions	0.292	3.201	0.002	Significant
Employee Assistance Programs	0.151	1.789	0.076	Not Significant
R²	0.58			
Adjusted R²	0.56			
F-value	26.731		0.000	Model Significant

Computed Data

The regression analysis was used to evaluate the impact of key organizational policies—flexible working hours, leave provisions, and employee assistance programs (EAPs)—on the work-life balance (WLB) of married women employees. Among the variables studied, flexible working hours emerged as the most influential factor, with a high positive regression coefficient ($B = 0.416$, $p < 0.001$). This indicates that providing flexibility in work timings significantly enhances the employee's ability to manage both professional and personal roles effectively. Leave provisions (including maternity leave, casual leave, and earned leave) also showed a significant positive impact on work-life balance ($B = 0.292$, $p = 0.002$). Adequate and accessible leave policies help employees take necessary breaks without job insecurity, thereby supporting their family responsibilities.

However, employee assistance programs (such as counseling, wellness support, and childcare aid) did not show a statistically significant impact ($p = 0.076$). This might be due to limited awareness, accessibility, or underutilization of such services among bank employees. The overall model fit is strong ($R^2 = 0.58$), indicating that 58% of the variation in work-life balance is explained by these three organizational factors. This demonstrates that organizational policies play a crucial role in supporting work-life balance, especially when they prioritize flexibility and time-off benefits.

10. FINDINGS

- 36.9% of the respondents are in the 30–40 age group, showing most women are in their mid-career stage.
- 47.7% of the women are postgraduates and 21.5% hold professional degrees, indicating a well-educated workforce.
- 32.3% of respondents have 5–10 years of experience and 29.2% have 11–15 years, showing a majority are experienced employees.
- 50.8% of respondents work in public sector banks and 49.2% in private banks, offering a balanced sectoral comparison.
- 38.5% earn a monthly salary between ₹30,001–₹50,000, placing them in the middle-income category.
- 41.5% have two dependents, suggesting moderate family responsibility.
- 50.8% of respondents have a moderate level of work-life balance, while 26.2% report a high level and 23.1% a low level.
- Public sector employees have a higher average work-life balance score (mean = 3.82) compared to private sector employees (mean = 3.42), with the difference being statistically significant ($p = 0.002$).
- Job stress negatively influences work-life balance ($B = -0.425$, $p < 0.001$).
- Long working hours also reduce work-life balance ($B = -0.238$, $p = 0.002$).
- Organizational support positively contributes to work-life balance ($B = 0.362$, $p < 0.001$).
- Family responsibilities do not show a significant effect on work-life balance ($p = 0.120$).
- Age significantly affects work-life balance ($p = 0.024$), with older employees reporting slightly better balance.
- Years of experience have a positive impact on work-life balance ($p = 0.009$).
- Job position (managerial vs non-managerial) significantly influences work-life balance ($p = 0.028$).
- Number of dependents does not significantly affect work-life balance ($p = 0.232$).
- Flexible working hours have a strong positive effect on work-life balance ($B = 0.416$, $p < 0.001$).
- Leave provisions also significantly improve work-life balance ($B = 0.292$, $p = 0.002$).

- Employee assistance programs are not significantly related to work-life balance ($p = 0.076$), possibly due to limited awareness or usage.
- Organizational policy variables explain 58% of the variation in work-life balance ($R^2 = 0.58$), showing strong model reliability.

11. SUGGESTIONS

- Introduce flexible working hours to allow employees to manage both personal and professional responsibilities effectively.
- Provide work-from-home or hybrid work options at least a few days a month for women with caregiving responsibilities.
- Strengthen leave policies such as maternity leave, parental leave, and personal time-off with easy approval procedures.
- Establish on-site or subsidized childcare facilities to support working mothers and reduce stress.
- Implement Employee Assistance Programs (EAPs) offering counseling, stress management, and wellness services.
- Promote a family-friendly work culture by sensitizing staff and supervisors to women-specific work-life challenges.
- Limit excessive workload and working hours by reviewing task distribution and discouraging late-hour communications.
- Ensure equal career development opportunities for married women, with support during training and promotions.
- Conduct regular employee feedback and surveys to evaluate the effectiveness of work-life balance initiatives.
- Encourage the formation of support groups or peer networks for women employees to share coping strategies and experiences.

12. CONCLUSION

This empirical study has provided valuable insights into the work-life balance (WLB) challenges faced by married women employed in both public and private sector banks within Thiruvananthapuram District. The findings clearly indicate that WLB is a dynamic and multifaceted issue, deeply shaped by personal responsibilities, professional demands, and institutional support systems. The analysis shows that a significant proportion of married women bank employees experience only a moderate level of work-life balance, with public sector employees enjoying relatively better balance than those in the private sector. This can be attributed to more structured working hours, better job security, and relatively stable workloads in public sector banks, as opposed to the performance-driven and high-pressure environment often found in private banks. Among the key influencing factors, job stress and long working hours were found to significantly reduce WLB, while organizational support emerged as a strong positive contributor. Flexible working hours and supportive leave policies play a pivotal role in improving the balance between professional and personal life, allowing women to better manage their dual roles. However, organizational policies like employee assistance programs are not widely recognized or utilized, pointing to a gap in awareness or implementation. Interestingly, demographic variables such as age, years of experience, and job position were significantly related to work-life balance. Experienced employees and those in higher job positions tended to manage their roles more effectively, possibly due to greater autonomy and control over their work schedules. In contrast, variables such as the number of dependents and family responsibilities did not significantly impact WLB, which may suggest that organizational factors have a stronger influence than personal circumstances.

The study underscores the urgent need for banking institutions—particularly in the private sector—to reevaluate their HR practices and adopt more family-friendly policies. Enhancing WLB is not just a matter of personal comfort for employees, but a strategic move towards greater productivity, lower attrition, and higher job satisfaction. Banks must recognize that supporting their women employees through flexible arrangements, mental health support, and inclusive

policies is key to building a resilient and high-performing workforce. Overall, the study contributes meaningfully to the existing literature by highlighting the gendered challenges of balancing work and home responsibilities in a demanding sector like banking. It also opens the door for further research on how evolving workplace norms and digital work models may redefine work-life balance in the future.

CONFLICT OF INTERESTS

None.

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