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**WORK/LIFE BALANCE:  
AN INVESTIGATION OF SCHEDULED BANK EMPLOYEES IN PUNJAB, PAKISTAN**

**EQUILIBRIO TRABAJO-VIDA: UNA INVESTIGACIÓN DE EMPLEADOS BANCARIOS  
PROGRAMADOS EN PUNJAB, PAKISTÁN**

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**Abstract**

Work Life Balance is gaining importance and is an area of contemporary research for the modern researcher in the fields of organization development, human resource management. This study focuses on exploring the work-life balance situation in scheduled bank employees in Punjab Pakistan. The target population is the employees of scheduled banks who are posted in branches which are located in all 36 districts of province Punjab. The stratified random sampling with sample size setting through the proportional allocation was used to calculate sample size. A total of 568 respondents provided their input. Mann–Whitney, Regression analysis and correlation coefficient were used as statistical tools to analyze the data set. The results of the study show that there exists an imbalance between work and family life in employees of the scheduled banks in different districts of Punjab. By applying tests, it is also explored that problems in one ambit of these employees affect the other ambit also. Problems relating to work have significant impact upon non-work/family life of these employees and vice versa. The employees have to spend more time at their work and are resultantly giving lesser time to the families / lives outside work.

**Keywords**

Worl – Life – Punjab

**Para Citar este Artículo:**

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## Introduction

Bank is a form of company which acts as financial intermediary between those who have surplus funds and those who are short of funds in the simplest term. Major function of banks all over the world is to accept the deposit from the general public and from corporate entities. The difference between what is paid to depositor and what is earned from the borrowers is known as spread of a bank.

## Evolution Of Banking Of Pakistan

After the independence of Pakistan in 1947 only a few bank branches were working at that time in Pakistan as Australasia Bank in Lahore before the partition, while after independence, Habib Bank was the first working bank in Pakistan which shifted its head quarter from the Bombay to Karachi. Another bank which was operational in this newly created state was Bank of Bahawalpur who started its operation in Bahawalpur and had some of its branches outside the territory of the state.

Presently, there are so many banks working in Pakistan and these differ in their specialty, size and expertise, nature of incorporation and their control etc. In Fifth Financial Development report prepared by World Economic Forum on annual basis describes that Pakistan was ranked 58 out of 62 countries the year 2012 while taking into count of multiple factors affecting financial sectors across countries.

## Work-Life Balance – A Background

Balance between the work and life is always concerned with the quality of life and also the quality of work broadly. During the early days of the industrial exposure in Europe the primary concern at that time was the impact of child labor. In the time of recession as well as in the current times in different parts of Europe, the main concern is the lack of employment and its consequences. The concepts of work life balance come to force in contemporary debates very largely as increasing demands of work has forced employees to give extra time to work. Almost 25 years ago the experts were warning about the unemployment due to the advancement of technology in different sectors or the concept of leisure was showing its growth due to the latest technologies. Work with the new technologies is creating the space for greater leisure in different sector. The possibility of identifying the factors related to the work life balance is the concern of policy debate. The briefly described things were as an assessment of their significance will have bearing of the question that is worth researching. The main three broader set of overlapping influences that can be identified, concerned with the development of the work that could be the scene of causing problem of work life imbalances. The relating concerns to work life balance might be viewed as consequences of work life imbalance and that concerning individuals and their lives outside the work give the importance to address the challenge of work life balance as a contemporary policy issues.

The pressure of work on those that are working at some service sectors have been identified in recent decades. The concerning factors are the advancement of information technology, need for speed of response, and the importance attached to the quality of customer services and its implications for constant availability and the pace of change its resultant upheavals and the adjustments all demand on time and it can be a source of the pressure during work. Evidence from the United Kingdom is that its working hours are the longest in the Europe, it shows that the average number of hours worked has been steady

for the past twenty years. The comparative facts show that the working hours in the Europe have been increased as like in Italy, France, Ireland and Netherland. While the extension of working hours are not reported in the Germany. The word intensity of working was a subjective phenomenon about the working in services sectors. As a result the creation of argument was in the favor of work life imbalance.

Talking about the community related to the people that are under the working has its impact on the family and near community. The lack of local resources and facilities and the growth of single parent families are the factors that are disturbed due to the imbalance of the work and life. In Western society the unparallel era related to higher proportion of women from the all social classes that are engaged as paid employment than ever before. The demand of work and pressure are reflected in longer hours, higher exhaustion and growth of evening and weekend work indicates the less quality family life.

Serious consequences that are caused by the imbalance between work and life are use of drug abuse; increase in juvenile crime and the less willingness to take a responsibility for the care of elderly relatives. The steps to control and take over on this imbalance is much needed and it is nevertheless argued that the demand of work contribute to a reduced participation in non work activities resulting in an imbalance. The third era concerns to the values and attitudes of the people in work. Simulation of the issues of work life balance by writers advocated to the arrival of generation X, cohort of workers who gives greater priority need to seek a balance between work and life as a rest. In general, the new view that is widely promoted by the some management writers but not to strongly supported by sound empirical evidence, workers are less willing to display unlimited commitment to the organization.

### **Meaning of work family conflict**

#### **Role conflict**

The role conflict is defined as simultaneous occurrence of two or more sets of pressures such that the fulfillment that one would make more complicated compliance with the others. Khan et al, in his study identified the different types of conflicts into the work role, person role conflict, interceder and intrasender. In the each form of the conflict one set off the role pressure is in some positive sense unable to get along with the other set of pressure.

#### **Inter role conflict**

The inter role conflict is a form of the role conflict in which the sets of the opposing pressure arise from the participation in different roles. Inter role conflict cases the pressure role associated with membership in one organization are conflict with the pressure stemming from the membership in other groups. Role sender demands on the job for take homework or overtime can conflict with the pressure from the one's wife to the given attentions to family associations during the evening hours. That type of conflict arises from between the role of focal person as the worker and the next his role as husband and father. In his research study khan describes the specific the instance of inter role conflicts in his passage. In the more general sense, the inter role conflict is qualified when the pressure is arising in one role is compatible with the pressure increasing in another role. One thing must be noted that role pressure incompatibility always exists when participation in one role is made more difficult by virtue of participation in another role.

## Work-family conflict

According to Khan the following definitions of work family conflict are described as under; a form of the inter role conflict in which role pressures from work and family domains are reciprocally unable to get along in some respects. In the family work contribution the role is made more complicated by desirable quality of participation.

## Personality and work life balance

In current days very impressive body of research supported that have the five basic dimensions of the personality underlines the all characteristics of the personality. Big five model factors are as under openness, neuroticism, extroversion, agreeableness and conscientiousness. The extroversion is extent to in which one is more sociable and the outgoing or reserved, retiring and introspected. Agreeableness is the extent in which one is trusting and more agreeable or uncooperative and suspicious. Conscientiousness is extent in which one is reliable and hardworking or careless, lazy and unreliable. Neuroticism is extent in which one is insecure and nervous as opposed to secure and calm. Openness is extent in which one is nonconformist and creative or down to earth and conventional. The crocker have identified that basic different personality that traits allow the individuals to cope with work life balance in different ways. So with the usage of these factors as framework they state that those individuals with the conscientiousness and agreeableness are more likely to have a positive work life balance. The conscientiousness has three basic characteristics are as follow challenge, control and commitment. Agreeable individuals always create a support mechanism to the others and they reach out when they experience to the stressful situations. It should be considered that those individuals with the negative affect and low self efficiency not achieve a balanced work life.

The extraversion and neuroticism also been identified to as personality traits that can be reflect a pattern of the work life balance. The high neuroticism is related to emotionally instability that can lead to the unstable work life balance, whereas the extroversion measures the individual differences in the preference for social interaction and to the extent in which a person is outgoing, ambitious, assertive, gregarious, talkative and adventuresome. Those individuals who have high in extroversion prefer to the interacting with and typically have a very large number of relationships and those individuals low on the extroversion prefer solitude and have smaller number of the relationships.

The extroversion was found to have the significant correlation with work life balance for the services sector employees. It has been founded that more extroverted to an individual's is to the more likely they are to the experience of work life balance. The current founding is consistent with research on the subjective well being. The extroverts have temperament that predisposes them to experience positive affect. So extroverts have this global tendency to experience the life in positive manner. It will make the intuitive sense that those individual's high on the extroversion are more likely to experience the greater work life balance. The personality traits have associated to the work life balance.

Approach of the psychology individual the differences can be fruitful for the research of work life balance due to fact that the studying aspects of different personality types that can be enhance to our understanding of perceptions of the balance. Consequently it may be realized to the personality of an individual have effects on an individual's balance between the life and work. Accordingly, the purpose of this study was

to identify the impact of the personality on work life balance. It was based on the objective of this research paper was to investigate whether the personality of college teachers related to work life balance. This paper examines the impact of personality on work life balance. It analyses the individual differences in maintaining a proper balance between work and life domains, mainly caused by the personality using Big Five personality dimensions.

### **Satisfaction with life and work life balance**

The life satisfaction provides an individual's assessment the overall sense of well being as emotional, physical and social productive. Life satisfaction was refer to the judgmental process in which the individuals measure their quality of life on the basis of criteria should be created by themselves. So comparisons with one perceived circumstances of life with the self imposed life standards that are presumably made the degree in which the conditions are match with the standards and to the person who reports the high satisfaction. Consequently, the life satisfaction is the conscious cognitive judgment of the individual's life in which the judgment criteria are up to the person.

The work life researchers give the reason of that because of the reciprocal and interactive nature of the relationship of the balance between work and family life dimensions. The work related roles stress can be combining with work family demand to exert substantial authority on an employee's on the whole awareness of life satisfaction. Additional, it is unspecified that improvements in the quality of the work-life will bring into being resultant improvements in the quality of life as it makes it easier for human resources to trim down the strains of the managing the modern family. Usually, the research has supported these contentions. High work life disagreement has time after times have been connected with lower levels of life satisfaction.

Consequently these experiential evidences make available the support that work life balance is directly related to life satisfaction and dimensions of the personality and also the fact that found from the review of literature shows that the work life balance is being an important aspect for human welfare that has been constantly changing its horizons. The research studies already carried out concerning work life balance are isolated and subjective but not so much experimental base studies concerning interlinked variables have been selected, though it is so fundamental for the continued existence and welfare of the human beings as well as expansion of an organization.

### **Problem Statement**

With increase in competition, comes a severe pressure on the employees of the banks to perform continuously as per targets and work for unpaid long extended working hours. The productivity of the organization is in direct relationship with satisfaction of the employees and the satisfaction increases if the lives of the employees have more balance in between the "Work" and "life".

Historically no data is available showing whether employees of the banking sector consider their lives balanced or not. This study would try to explore this area and in the mean time would like to analyze the variation among employees of different types of banks specially between public and private sector, on the gender basis, on the responsibility or position in the organization basis and would try to explore if there exists any disparity among responses.

## Research Questions

- 1.- What is the present Work Life Balance situation in the lives of scheduled bank employees in province Punjab, Pakistan?
- 2.- Does any variation among employees of different types of banks especially between public and private sector, on gender basis, or on the responsibility or position in the bank exist?
- 3.- Does imbalance, if any, result in neglect any of the two areas i.e. Work and Life?
- 4.- Does imbalance, if any, result in work related stress of the employees?

## Objectives

The objective of this study is to extend the existing literature on impact of work-life balance on the banking professionals in Punjab, Pakistan. In other words, the study is focused on investigating the status of work-life balance among the target population.

There has been scarcity of research in the field of work-life balance in Pakistan (especially in the banking sector); this topic is intended as it is one of novel areas of study in Pakistan. Further, although a plenty of investigation has been conducted in this area in the world but Pakistani perspective and dimensions are missing in research literature.

- First, after reviewing the body of present knowledge, the study will make some contribution towards understanding of plight of Work/Life Balance.
- Secondly, the study will help identify new dimensions for the researchers in Punjab, Pakistan to be explored in the areas of organizational behavior, human resource practices.

## Data and methodology

### Population

The population of the study is the number of employees in the Banking Sector of Punjab province in Pakistan. All the 36 districts banks are selected as the population of the study.

### Data And Types

The primary data collection technique is used to collect data. The research methodology is used to test the hypothesis, theories or concepts. In the study primary technique of data is used to collect the required data. Primary data is collected through interviews of target group, based on structured questionnaire. The empirical data is used to measure the objectives for finding and analyzing the proper results.

### Study Design

Cross-sectional study design has been opted for this dissertation preparation. A self-administered questionnaire was developed which was divided into following sections:

- 1.- Demographical Information
- 2.- Impact of family / non-work area upon work
- 3.- Impact of work upon family / non-work area

- 4.- Factors considered important for job
- 5.- Work time related information
- 6.- Family / Non-work time related information
- 7.- Work related stress exploration
- 8.- Two open ended questions seeking suggestions and opinion

### Sampling

The stratified random sampling with sample size setting through the proportional allocation was used for this research. For each type of bank, public and private, we divide the population into  $L = 2$  strata i.e. “1. Public” and “2. Private”. Following are the notations;

$N_h$  = number of banks in Punjab in stratum  $h$ ;  $h = 1, 2$ ;

$N = N_1 + N_2$  = total number of banks in Punjab = 6122;

$n_h$  = sample size in stratum  $h$ ;  $h = 1, 2$ ;

$n = n_1 + n_2$  = sample size (number of banks to be taken as sample) = 306 (5% of the total banks)

The proportional allocation gives the sample size for each bank as under:

$$n_h = \frac{N_h}{N} n; h = 1, 2. \text{ Further details can be found in Chocran.}$$

Finally, we select two employees, at random from each selected bank and thus have the following sampling scheme:

Sample Selection:

Banks	Public	Private	Total
Total	1486	4636	6122
Sample Size of Banks	74	232	306
Sample Size of respondents	148	464	612

Thus, we randomly select 148 employees from 74 randomly public banks and 464 employees from 232 private banks.

### Sample Size

Data is collected from the private and public sector banks from all 36 districts of the Punjab. The number of banks selected randomly from all the districts. The maximum respondents are 26 taken from the Sahiwal district, while the minimum respondents are 10 taken from the Jhang and Chakwal districts.

### Data Collection

The data was collected on the basis of reference and using the network of branches of my bank located all across Punjab. The questionnaires were dispatched to the colleagues in different districts and were collected from them after those were got filled from various employees of scheduled banks.

**Data analysis**

**Correlation Analysis**

Correlation analysis measures the degree or the change between the dependent variable and independent variable. The correlation coefficient is the measure of linear association between two variables. It measures the relationship between two items. The values of the coefficient of correlation must be between -1 and +1. The +1 sign shows that there is the positive and perfectly correlation between variables and the -1 shows the negative and perfectly correlation between the variables.

**Mann-Whitney Test**

The Mann Whitney U test is used to compare the differences between the two independent groups at that time when dependent variable is either continuous or ordinal, but not normally distributed. The Mann- Whitney test allows us to understand the different conclusions about our data depending on the assumptions about the data distribution. It is the alternative test to independent sample t-test. Mann Whitney test is the non parametric test used to compare the mean of two populations that comes from the same population. It is used for equal sample sizes. Mann Whitney U test is used to test whether two population means are equal or not. Table 5.9 shows output when grouping variable gender is used with all other variables in the questionnaire except demographic variables while in Table 5.10 grouping variable is marital status of the respondent.

The mean value of male and females, p-value of each grouping variable is shown in the above table. Four variables as your works take you away from home, Number of Official Working Days in a week, Number of Official Working Hours in a day and Number of actual Working Hours in a day in all five groups there values are more than the 0.05. Values of these variables are as follow 0.076, 0.980 and 0.082. The overall statistics of the Mann Whitney test table indicates the one grouped gender with other groups and the variables p-values shows that this grouping is accurate and we can apply the further test to analyze and interpret or data set.

Questions	Gender	N	Mean Rank	Sum of Ranks	Z	P-Value
Family matters reduce the time you can devote to your job	Male	389	285.39	111015.5	-0.198	0.843
	Female	179	282.57	50580.5		
Family worries or problems distract you from your work	Male	389	292.16	113652	-1.768	0.077
	Female	179	267.84	47944		
Family activities stop you getting the amount of sleep you need to do your job well	Male	389	276.31	107486	-1.849	0.064
	Female	179	302.29	54110		
Family obligations reduce the time you need to relax or be by yourself	Male	389	288.53	112238.5	-0.927	0.354
	Female	179	275.74	49357.5		
Your job reduces the amount of time you can spend with the family	Male	389	290.62	113052	-1.48	0.139
	Female	179	271.2	48544		
Problems at work make you irritable at home	Male	389	288.98	112415	-1.052	0.293
	Female	179	274.75	49181		

Your work involves a lot of time away from home	Male	389	300.07	116726.5	-3.76	0
	Female	179	250.67	44869.5		
Your job takes up so much energy you don't feel up to doing things that need attention at home	Male	389	275.72	107253.5	-2.08	0.038
	Female	179	303.59	54342.5		
Salary/Wages	Male	389	297.04	115550.5	-3.126	0.002
	Female	179	257.24	46045.5		
Location of workplace	Male	389	298.21	116002	-3.541	0
	Female	179	254.72	45594		
Holidays	Male	389	305.17	118713	-4.954	0
	Female	179	239.57	42883		
Interest in job	Male	389	293.08	114007	-2.477	0.013
	Female	179	265.86	47589		
Career development prospect	Male	389	295.59	114984.5	-3.223	0.001
	Female	179	260.4	46611.5		
Flexible working Hours	Male	389	297.4	115688.5	-3.041	0.002
	Female	179	256.47	45907.5		
Leave Arrangement (Casual, Academic, Sick, Maternity/Parental etc.)	Male	389	300.97	117076	-3.948	0
	Female	179	248.72	44520		
Number of Official Working Days in a week as per Job Agreement	Male	389	283.93	110448	-0.159	0.873
	Female	179	285.74	51148		
Number of actual Working Days you work in a week	Male	389	288.1	112072.5	-0.9	0.368
	Female	179	276.67	49523.5		
Number of Official Working Hours in a Day as per Job Agreement	Male	389	278.71	108419	-1.46	0.144
	Female	179	297.08	53177		
Number of actual Working Hours you work in a Day	Male	389	303.79	118174.5	-4.67	0
	Female	179	242.58	43421.5		
What should be a maximum Travelling Time for Workplace (Total i.e. to & From)	Male	389	291.33	113328.5	-1.815	0.07
	Female	179	269.65	48267.5		
How much Travelling Time do you take for Workplace (Total i.e. to & From)	Male	389	288.42	112194	-0.914	0.361
	Female	179	275.99	49402		
Do you think that Lunch Breaks / Time Off (At least 30 Minutes) is necessary	Male	389	274.45	106759.5	-3.683	0
	Female	179	306.35	54836.5		
When do you have Lunch Breaks / Time Off (At least 30 Minutes)?	Male	389	259.57	100974	-5.931	0
	Female	179	338.67	60622		
In your opinion, how much time should be spent daily with the family?	Male	389	273.44	106366.5	-2.527	0.012
	Female	179	308.54	55229.5		
In actual, how much time do you spend daily with your family?	Male	389	285.59	111093	-0.244	0.807
	Female	179	282.14	50503		
In your opinion, how much time should be spent daily with the friends other than co-workers?	Male	389	289.66	112676.5	-1.339	0.181
	Female	179	273.29	48919.5		
In actual, how much time do you spend daily with your friends other than co-workers?	Male	389	286.76	111548	-0.621	0.535
	Female	179	279.6	50048		
In your opinion, how much time should be	Male	389	281.55	109521.5	-0.737	0.461



spent daily in leisure and self enjoyment alone?	Female	179	290.92	52074.5		
In actual, how much time do you spend daily in leisure and self enjoyment alone?	Male	389	304.72	118534.5	-5.231	0
	Female	179	240.57	43061.5		
In your opinion, how much time should be spent with your community and relatives other than family daily?	Male	389	279.88	108873	-1.224	0.221
	Female	179	294.54	52723		
In actual, how much time do you spend with your community and relatives other than family daily?	Male	389	302.39	117629.5	-5.371	0
	Female	179	245.62	43966.5		
In your opinion, what should be your Meeting frequency with the Teachers of your children?	Male	389	284.75	110768.5	-0.057	0.955
	Female	179	283.95	50827.5		
In actual, what is your Meeting frequency with the Teachers of your children?	Male	389	298.3	116038.5	-3.156	0.002
	Female	179	254.51	45557.5		
How many times you are worried about work when you are not at work?	Male	389	302	117478	-4.196	0
	Female	179	246.47	44118		
How do you relieve your work related stress?	Male	389	281.56	109525	-0.667	0.504
	Female	179	290.9	52071		
Do you feel frustrated due to you work?	Male	389	293.96	114352	-2.206	0.027
	Female	179	263.93	47244		
Do you smoke to relieve out your stress?	Male	389	296.07	115172.5	-3.081	0.002
	Female	179	259.35	46423.5		
What is your satisfaction level at work?	Male	389	283.59	110315	-0.252	0.801
	Female	179	286.49	51281		

Table 1  
Mann-Whitney Test Table of all questions regarding Gender

Questions	Marital status	N	Mean Rank	Sum of Ranks	Z	P-Value
Family matters reduce the time you can devote to your job	Single	142	209.92	29809	-6.535	0
	Married	426	309.36	131787		
Family worries or problems distract you from your work	Single	142	219.43	31159.5	-5.878	0
	Married	426	306.19	130436.5		
Family activities stop you getting the amount of sleep you need to do your job well	Single	142	220.14	31260	-5.694	0
	Married	426	305.95	130336		
Family obligations reduce the time you need to relax or be by yourself	Single	142	221.8	31495	-5.646	0
	Married	426	305.4	130101		
Your job reduces the amount of time you can spend with the family	Single	142	287.72	40856	-0.305	0.761
	Married	426	283.43	120740		
Problems at work make you irritable at home	Single	142	290.42	41240	-0.544	0.586
	Married	426	282.53	120356		
Your work involves a lot of time away from home	Single	142	326.72	46394	-3.993	0
	Married	426	270.43	115202		
Your job takes up so much energy you don't feel up to doing things that need attention at home	Single	142	306.75	43558	-2.063	0.039
	Married	426	277.08	118038		

Salary/Wages	Single	142	316.01	44873	-3.075	0.002
	Married	426	274	116723		
Location of workplace	Single	142	272.52	38697.5	-1.212	0.225
	Married	426	288.49	122898.5		
Holidays	Single	142	305.9	43438.5	-2.009	0.045
	Married	426	277.37	118157.5		
Interest in job	Single	142	309.35	43928	-2.811	0.005
	Married	426	276.22	117668		
Career development prospect	Single	142	317.01	45015	-3.7	0
	Married	426	273.66	116581		
Flexible working Hours	Single	142	361.11	51278	-7.073	0
	Married	426	258.96	110318		
Leave Arrangement (Casual, Academic, Sick, Maternity/Parental etc.)	Single	142	322.2	45752	-3.54	0
	Married	426	271.93	115844		
Number of Official Working Days in a week as per Job Agreement	Single	142	284	40328	-0.055	0.956
	Married	426	284.67	121268		
Number of actual Working Days you work in a week	Single	142	268.01	38057	-1.613	0.107
	Married	426	290	123539		
Number of Official Working Hours in a Day as per Job Agreement	Single	142	343.3	48748	-5.809	0
	Married	426	264.9	112848		
Number of actual Working Hours you work in a Day	Single	142	276.59	39276	-0.75	0.453
	Married	426	287.14	122320		
What should be a maximum Travelling Time for Workplace (Total i.e. to & From)	Single	142	326.01	46293	-4.318	0
	Married	426	270.66	115303		
How much Travelling Time do you take for Workplace (Total i.e. to & From)	Single	142	303.7	43125	-1.755	0.079
	Married	426	278.1	118471		
Do you think that Lunch Breaks / Time Off (At least 30 Minutes) is necessary	Single	142	231.9	32929.5	-7.546	0
	Married	426	302.03	128666.5		
When do you have Lunch Breaks / Time Off (At least 30 Minutes)?	Single	142	251.77	35751	-3.05	0.002
	Married	426	295.41	125845		
In your opinion, how much time should be spent daily with the family?	Single	142	196.54	27909	-7.867	0
	Married	426	313.82	133687		
In actual, how much time do you spend daily with your family?	Single	142	177.41	25192	-9.413	0
	Married	426	320.2	136404		
In your opinion, how much time should be spent daily with the friends other than co-workers?	Single	142	267.94	38048	-1.683	0.092
	Married	426	290.02	123548		
In actual, how much time do you spend daily with your friends other than co-workers?	Single	142	282.35	40094	-0.232	0.817
	Married	426	285.22	121502		
In your opinion, how much time should be spent daily in leisure and self enjoyment alone?	Single	142	302.49	42954	-1.757	0.079
	Married	426	278.5	118642		
In actual, how much time do you spend daily in leisure and self enjoyment alone?	Single	142	348.17	49440.5	-6.453	0
	Married	426	263.28	112155.5		
In your opinion, how much time should be spent with your community and relatives other than family daily?	Single	142	236.27	33550	-5.005	0
	Married	426	300.58	128046		

In actual, how much time do you spend with your community and relatives other than family daily?	Single	142	267.02	37917	-2.055	0.04
	Married	426	290.33	123679		
In your opinion, what should be your Meeting frequency with the Teachers of your children?	Single	142	136.7	19412	-12.99	0
	Married	426	333.77	142184		
In actual, what is your Meeting frequency with the Teachers of your children?	Single	142	152.25	21619	-11.846	0
	Married	426	328.58	139977		
How many times you are worried about work when you are not at work?	Single	142	258.13	36654	-2.477	0.013
	Married	426	293.29	124942		
How do you relieve your work related stress?	Single	142	277.19	39361	-0.649	0.516
	Married	426	286.94	122235		
Do you feel frustrated due to you work?	Single	142	344.81	48962.5	-5.505	0
	Married	426	264.4	112633.5		
Do you smoke to relieve out your stress?	Single	142	223.51	31739	-6.359	0
	Married	426	304.83	129857		
What is your satisfaction level at work?	Single	142	248.7	35316	-3.868	0
	Married	426	296.43	126280		

Table 2  
Mann-Whitney Test Table of all questions regarding marital Status

	Impact of Family upon Work	Impact of Work upon Family	Important Factors for Job	Work Time Related Information	Non-Work Time Related Information	Work Related Stress
Impact of Family upon Work	1	.346**	-0.077	-0.053	.095*	.120**
Impact of Work upon Family		1	-0.03	.224**	-0.076	-0.004
Important Factors for Job			1	0.005	-.248**	.139**
Work Time Related Information				1	-.096*	.175**
Non-Work Time Related Information					1	-0.047
Work Related Stress						1

Table 3  
Correlation between factors  
\*\*. Correlation is significant at the 0.01 level (2-tailed).  
\*. Correlation is significant at the 0.05 level (2-tailed).

To calculate the impact factor, six new variables were computed based on the original variables in six sections.

1	Impact of Family upon Work	Addition of scores of sub-questions in question no.10
2	Impact of Work upon Family	Addition of scores of sub-questions in question no.11
3	Important Factors for Job	Addition of scores of sub-questions in question no.12
4	Work Time Related Information	Addition of scores of sub-questions in question no.13 to 20
5	Non-Work Time Related Information	Addition of scores of sub-questions in question no.21 to 30
6	Work Related Stress	Addition of scores of sub-questions in question no.31 to 35

Table 4

Analysis given in table 4 shows that:

- Variable “impact of family upon work” and “impact of work upon family” are positively correlated with value of R being 0.346 between them.
- Variable “Work time related information” and “impact of work upon family” are positively correlated with value of R being 0.224 between them.
- Variable “work related stress” is positively correlated with variables “impact of family upon work”, “Important factors for job” and “Work time related information”.

### Regression analysis

Work stress was taken as dependent variable for this analysis while Important Factors for Job, Impact of Work upon Family, Work Time Related Information, Impact of Family upon Work, Non-Work Time Related Information and age were taken as independent variables for this analysis.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.401 <sup>a</sup>	.161	.152	1.93384

Table 5  
Model Summary

A regression analysis is presented in above table the value of adjusted R square .401 which means that the 40.1% variation in dependent variable is due to independent variable.

**ANOVA<sup>b</sup>**

Model		Sum Squares	Df	Mean Square	F	Sig.
1	Regression	402.062	6	67.010	17.919	.000 <sup>a</sup>
	Residual	2097.987	561	3.740		
	Total	2500.049	567			

Table 6  
Anova Table

The Anova table shows that the Work stress is being spastically predicted well through this model as significance level is far below 0.0005.

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.348	1.239		7.545	.000
	Impact of Family upon Work	.088	.023	.161	3.818	.000
	Impact of Work upon Family	-.073	.033	-.096	-2.237	.026
	Important Factors for Job	.070	.026	.110	2.728	.007
	Work Time Related Information	.115	.032	.146	3.571	.000
	Non-Work Time Related Information	-.085	.026	-.145	-3.291	.001
	Age (Binned)	.656	.089	.315	7.373	.000

Table 7  
Coefficients Table

a. Dependent Variable: Work Related Stress

**Factor analysis**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.024	13.220	13.220	5.024	13.220	13.220	4.670	12.289	12.289
2	4.071	10.712	23.932	4.071	10.712	23.932	4.104	10.799	23.088
3	3.374	8.878	32.810	3.374	8.878	32.810	3.409	8.971	32.059
4	2.887	7.598	40.408	2.887	7.598	40.408	2.906	7.647	39.706
5	2.316	6.095	46.504	2.316	6.095	46.504	2.467	6.491	46.197
6	2.071	5.450	51.954	2.071	5.450	51.954	2.188	5.757	51.954

Table 8  
Total Variance Explained

Rotated Component Matrix <sup>a</sup>	Component					
	1	2	3	4	5	6
Family matters reduce the time you can devote to your job			.705			
Family worries or problems distract you from your work			.720			
Family activities stop you getting the amount of sleep you need to do your job well			.673			
Family obligations reduce the time you need to relax or be by yourself			.567			
Your job reduces the amount of time you can spend with the family		.705				
Problems at work make you irritable at home		.668				
Your work involves a lot of time away from home		.722				
Your job takes up so much energy you don't feel up to doing things that need attention at home		.670				
Salary/Wages	.676					
Location of workplace	.697					
Holidays	.731					
Interest in job	.728					
Career development prospect	.556					
Flexible working Hours	.754					
Leave Arrangement (Casual, Academic, Sick, Maternity/Parental etc.)	.703					
Number of Official Working Days in a week as per Job Agreement						
Number of actual Working Days you work in a week						
Number of Official Working Hours in a Day as per Job Agreement			-.546			
Number of actual Working Hours you work in a Day				.503		
What should be a maximum Travelling Time for Workplace (Total i.e. to & From)						.645
How much Travelling Time do you take for Workplace (Total i.e. to & From)						.466
Do you think that Lunch Breaks / Time Off (At least 30 Minutes) is necessary					.547	
When do you have Lunch Breaks / Time Off (At least 30 Minutes)?					.730	
In your opinion, how much time should be spent daily with the family?			.669			
In actual, how much time do you spend daily with your family?			.548			
In your opinion, how much time should be spent daily with the friends other than co-workers?						.461
In actual, how much time do you spend daily with your friends other than co-workers?	-.800					
In your opinion, how much time should be spent daily in leisure and self enjoyment alone?						
In actual, how much time do you spend daily in leisure and self enjoyment alone?						
In your opinion, how much time should be spent with your community and relatives other than family daily?	-.505					
In actual, how much time do you spend with your community and relatives other than family daily?						.657
In your opinion, what should be your Meeting frequency with the Teachers of your children?				.726		
In actual, what is your Meeting frequency with the Teachers of your children?				.733		
How many times you are worried about work when you are not at work?						
How do you relieve your work related stress?						
Do you feel frustrated due to you work?		.766				
Do you smoke to relieve out your stress?				.465		
What is your satisfaction level at work?					.501	

Table 9. Rotated Component Matrix

## Result and discussion

The objective of the study was to investigate the status of balance/imbalance in the work and lives of employees of scheduled banks in Punjab, Pakistan. The balance between work and life cannot be ignored in any way because it is important for the productivity of the workers. In our questionnaires design 612 total numbers of questionnaires are presented to collect the data from the banks of all thirty six districts of the Punjab province. Only 568 respondents showed their response to answer the question and fill the questionnaires.

The references were used to get these questionnaires filled from each district of Punjab. The highest response was from Sahiwal district which was 26 (Twenty Six) respondents, while the minimum number of respondents were 10 and they belongs to the banks of district Jhang and Chakwal. The respondents who were employed in public banks were 123 and those employed in private banks are 445 from the province of Punjab.

The model of the study was to explore the present situation of work life balance among the sample. Mann Whitney U test applied to measure the statistical differences of more than two groups and to measure the difference between the two independent groups at that time when dependent variable is either continuous or ordinal, but not normally distributed. Results of the Mann Whitney U test shows that the p-value of the variables is lower than the 0.05% level but limited numbers of variables have higher p-value. In the Mann Whitney U test gender and marital status are used to group with the other groups and p-value is indicating that the groups are independent from each other.

Correlation is used to measure the degree of relationship between the variables. The estimated value of the Pearson's correlation is .401 which is indication the higher correlation between the variables. A good positive relationship is showing that due to problem at work creates work stress. Working in office is not satisfactory due to some reasons that will make a difficult to act as normal in family life. Family imbalance will have impact on your professional working life and you will be able to produce a higher productivity as you can do in family balance life. Family imbalance will create a problems at work and you productivity at work will be effected. Problems at work should be minimized to work at efficient level.

Answers to research questions based on the above given discussion is as under:

- 1.- At present Work Life Balance situation, in the lives of scheduled bank employees in province Punjab is highly imbalanced. They spend more time and the work related activities and cannot give proper time to their role outside work.
- 2.- The imbalance position varies slightly across sectors, gender, age and position.
- 3.- The imbalance is making them neglect their world outside the work.
- 4.- The analysis of data shows that there is positive correlation between work-related stress and imbalance in their lives.

## Conclusion and policy recommendation

Objective of the study was to estimate the work life balance in the scheduled banks of the province of Punjab in Pakistan. Our data result indicates that there exist the imbalance between work life and family life/non-work life. problems at working conduction or during working hour is effecting the family life and creating a problems at home, that will

have further impact on the productivity of the worker and the whole working team in a office. In the banking sector the productivity of the employees is much needed because it is the whole day work. A number of customers visit the bank for their daily transactions and their satisfaction is much more important so if employees are not working at their efficiency level then it will not be beneficial for the working bank branch. A problem at work has a direct impact upon employee's life outside the work. In above all discussion the word satisfaction is much needed in the family life and in the working time. Work life balance is important for productivity of employees in the banking sector.

### **Policy recommendation**

The Bank's should reconsider their timings and working environment so that employees could give proper time to their non-work/family life. The Bank's should identify the areas which are barring employees from feeling highly satisfied from their jobs. The Bank's need to identify and solve the reasons behind frustration of the employees as frustration is not only harmful for productivity but also it results in difficulty in retention of quality and developed human capital. The working environment of the banks should be according to the demand of employees that they can work and produce at their efficiency. Number of employees at working place according should be to the need of customer because limited employees cannot provide services to many customers. Family problem should be solved because it will make a balance between work and life.

### **Limitation of the study**

Following are few of the limitations of the study:

Other financial institutions like Development Finance Institutes and micro financing organizations were not selected for this research.

The research's scope is limited to the geographical territory of the province Punjab only.

Area of collection of data is very limited, a number of banks selected from each district of Punjab. It was difficult to collect the data of employees from the all working banks of Punjab.

A simple statistical technique Pearson's correlation and regression analysis is used to estimate and interpret the results, because the construction of model is based on the two variables.

The study was highly time bound and time constrained.

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