

**Study of Work Life Balance as an Element of QWL of Women Employees in Kolhapur District**

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**Abstract:**

Work Life Balance is an important element of QWL which include the variables Reading books, Listening to music, Priorities and plan work, Shares with family take into confidence, Inviting friends or relatives, Having holiday, gym, yoga, walk, playing an instrument, Defining work and life boundaries, Good working relationship, Accepting the fact that respondents cannot be everything to everyone etc. Actually these are new ways of having work-life balance and sample respondents are accepting the things gradually. It indicates work life balance is practically supporting QWL concept at work. Organisational help in work life balance have also be essential element as QWL element. It includes variable such as Family sick leaves, On or near day care centre, High pay and reward Favourable situations for both employer and employees, struggle for better performance, Respect at workplace, Facilities at workplace, Maternity and parental leaves, alternative work job, part-time Employee assistance programmes, Having home and family life, Having opportunities in climbing career ladders, Freedom and personal space, High support system at both home and work etc. Present study focuses on these elements of QWL of women employees working in service providing institutions in Kolhapur city.

**Keywords:** QWL, Work Life Balance, women Employees, service providing institutions, Organisational Help.

**Introduction:**

Today's employers think that women employees having qualities of high sense of responsibility, most trustworthy, can handle pressure, tidy and methodical, meeting deadlines, can analyze effectively, can multi-task, maintain harmony, Good communicators and fast learners. Hence maximum women employees from Kolhapur city are working in Telecom, HR, Advertising, IT, Insurance, Consultancy, Health Care, Banking and Educational Services. So it was felt necessary to understand the nature and extent of Quality of Work Life provided and performance of women employees at work. Hence considering the whole situation of services organizations and conducive work environment for women to work effectively and enthusiastically. Simultaneously, these is today's need to maintaining flexibility in work organisation which helps to maintain work life balance to women employees for the highest level of Quality of Work life in an organisation. This remains effective for betterment of work life balance for women employees.

**Literature Review:**

**Biswajeet Pattanayak(2006)** has covered concept Quality of Work Life (QWL) and mentioned that, highly focusing on use of technology for higher productivity, created negative impact on the working environment among the employees and realized importance of societal support and technical innovations which is intense through Quality of Work Life (QWL). It also refers to general characteristics of QWL and the role of the superior in QWL. Further he concludes there is positive correlation between Quality of Work Life (QWL) and Quality of Life (QL).

**Michael G. And Walter R. Gove(1983)** attempted to 'strip away' some of functionalisms serious short coming, and then to combine it with certain perspectives from microeconomic theory in order to help explain the work patters of married women, the household task performance of both spouses, and finally selected aspects of marital quality. Their approach is relatively value-free by comparison to those of some feminists and other advocates of family change. Work-house work role allocation based on certain theories and assumptions in economics and sociology, allow future research focus on identifying those sets of circumstances that make one type of work-housework role allocation more successful than another. It would also allow (us) to separate out aspects of the allocation system for study other than wife's work status, especially the allocation of household as it relates to similarly utility.

**Objective of the study:**

1. To understand role of working women in familial, organizational and social scenario.
2. To study Work Life Balance of women employees working in various service sectors in selected sample area.

**Research Methodology:**The survey of various service sectors in selected sample area was conducted to collect information through well-structured questionnaire. The total of 777 women employee respondents were interviewed from Kolhapur service providing institutions. The sample size was collected on the basis systematic stratified sampling method. The secondary data was gathered from internet, article, magazines, journals and library. Descriptive statistics has made of factors affecting QWL with the use of ANOVA as a statistical tool.

**Table No. 4.1 Sample Selection**

Sr. No.	Particulars	Total Population	No. of Sample Selected
1	Management Representative	74	68
2	Women Employees	Infinite Population	709
3	Total No. of Samples Selected		777

Above explained number of sample respondents has considered for the present study.

## Data Analysis and Discussion:

Table No.5.1 Work Life Balance

Sr. No.	Particulars	N	Mean	Std. Deviation	Variance
A	<b>Service Area = Finance</b>				
1	Reading books (novels, autobiographies, business magazines, spiritual)	73	4.123	.927	.860
2	Listening to music	71	3.633	.974	.950
3	Priorities and plan work	72	3.388	1.107	1.227
4	Shares with family take into confidence	73	3.753	1.164	1.355
5	Inviting friends or relatives	74	3.324	.966	.934
6	Having holiday, gym, yoga, walk, playing an instrument	73	3.411	1.267	1.607
7	Defining work and life boundaries	74	3.527	1.113	1.239
8	Good working relationship	74	3.635	1.255	1.577
9	Accepting the fact that you cannot be everything to everyone.	73	3.411	1.392	1.940
B	<b>Service Area = Education</b>				
1	Reading books (novels, autobiographies, business magazines, spiritual etc)	77	4.181	.983	.967
2	Listening to music	78	3.923	.879	.773
3	Priorities and plan work	78	3.923	1.003	1.007
4	Shares with family take into confidence	77	3.805	1.225	1.501
5	Inviting friends or relatives	76	3.526	1.101	1.213
6	Having holiday, gym, yoga, walk, playing an instrument	76	3.565	1.214	1.476
7	Defining work and life boundaries	73	3.698	1.023	1.047
8	Good working relationship	75	3.586	1.197	1.435
9	Accepting the fact that you cannot be everything to everyone.	78	3.564	1.201	1.444
C	<b>Service Area = Banking</b>				
1	Reading books (novels, autobiographies, business magazines, spiritual etc)	73	4.082	1.037	1.076
2	Listening to music	74	4.108	.987	.974
3	Priorities and plan work	73	4.150	.937	.880
4	Shares with family take into confidence	69	3.623	1.112	1.238
5	Inviting friends or relatives	73	3.547	1.143	1.307
6	Having holiday, gym, yoga, walk, playing an instrument	73	3.753	1.233	1.522
7	Defining work and life boundaries	70	3.985	1.083	1.174
8	Good working relationship	73	4.109	1.048	1.099
9	Accepting the fact that you cannot be everything to everyone.	70	3.900	1.181	1.396
B	<b>Service Area = Telecom</b>				
1	Reading books (novels, autobiographies, business magazines, spiritual)	72	4.152	1.056	1.117
2	Listening to music	72	3.777	.922	.851
3	Priorities and plan work	71	3.802	1.141	1.303
4	Shares with family take into confidence	72	3.888	1.120	1.255
5	Inviting friends or relatives	72	3.416	1.171	1.373
6	Having holiday, gym, yoga, walk, playing an instrument	72	3.513	1.113	1.239
7	Defining work and life boundaries	68	3.529	1.190	1.417
8	Good working relationship	72	3.875	1.221	1.491

9	Accepting the fact that you cannot be everything to everyone.	72	3.736	1.363	1.859
E	<b>Service Area = Insurance</b>				
1	Reading books (novels, autobiographies, business magazines spiritual)	77	3.662	1.095	1.200
2	Listening to music	77	4.207	.731	.535
3	Priorities and plan work	77	4.155	.650	.423
4	Shares with family take into confidence	77	4.194	.761	.580
5	Inviting friends or relatives	75	3.906	.841	.707
6	Having holiday, gym, yoga, walk, playing an instrument	75	3.960	.861	.742
7	Defining work and life boundaries	74	3.932	.816	.667
8	Good working relationship	76	4.171	.661	.437
9	Accepting the fact that you cannot be everything to everyone.	77	4.285	.645	.417
F	<b>Service Area = Postal</b>				
1	Reading books (novels, autobiographies, business magazines spiritual)	65	4.153	.852	.726
2	Listening to music	65	4.046	.738	.545
3	Priorities and plan work	65	4.076	.796	.635
4	Shares with family take into confidence	64	4.125	.899	.810
5	Inviting friends or relatives	65	3.892	1.017	1.035
6	Having holiday, gym, yoga, walk, playing an instrument	64	3.812	1.021	1.044
7	Defining work and life boundaries	63	3.936	.820	.673
8	Good working relationship	65	4.000	.829	.688
9	Accepting the fact that you cannot be everything to everyone.	63	4.000	.967	.935
G	<b>Service Area = IT</b>				
1	Reading books (novels, autobiographies, business magazines spiritual)	76	3.710	1.186	1.408
2	Listening to music	76	3.947	.991	.984
3	Priorities and plan work	76	3.289	1.273	1.622
4	Shares with family take into confidence	76	3.986	.856	.733
5	Inviting friends or relatives	76	3.697	1.083	1.174
6	Having holiday, gym, yoga, walk, playing an instrument	76	3.750	.896	.803
7	Defining work and life boundaries	76	3.421	.753	.567
8	Good working relationship	76	3.631	1.273	1.622
9	Accepting the fact that you cannot be everything to everyone.	76	4.144	1.151	1.325
H	<b>Service Area = Healthcare</b>				
1	Reading books (novels, autobiographies, business magazines spiritual)	75	3.360	1.342	1.801
2	Listening to music	76	3.618	1.119	1.252
3	Priorities and plan work	73	3.835	1.000	1.000
4	Shares with family take into confidence	74	3.851	1.016	1.032
5	Inviting friends or relatives	72	3.805	1.056	1.117
6	Having holiday, gym, yoga, walk, playing an instrument	74	3.797	.843	.712
7	Defining work and life boundaries	68	3.705	1.065	1.136
8	Good working relationship	75	4.173	.704	.497
9	Accepting the fact that you cannot be everything to everyone.	73	3.972	.832	.694
I	<b>Service Area = Consultancy</b>				

1	Reading books (novels, autobiographies, business magazines spiritual)	76	3.973	1.045	1.093
2	Listening to music	76	3.394	.817	.669
3	Priorities and plan work	76	3.328	.719	.517
4	Shares with family take into confidence	74	3.175	1.231	1.517
5	Inviting friends or relatives	76	3.723	.9179	.843
6	Having holiday, gym, yoga, walk, playing an instrument	74	3.405	.920	.847
7	Defining work and life boundaries	76	3.868	1.158	1.342
8	Good working relationship	76	3.986	.871	.760
9	Accepting the fact that you cannot be everything to everyone.	75	3.266	1.177	1.387

(Source: Field Work)

Table No. 5.1 shows the results of opinions of respondents about the concept of work life balance. The author has considered nine variables to define work life balance situation of selected sample respondents. Here, the 1<sup>st</sup> variable has scored highest mean in finance, education, telecom, postal and consultancy is 4.12, 4.18, 4.15, 4.15 and 3.97 respectively. Whereas, 3<sup>rd</sup> variable has scored mean 4.15 in banking sector, 9<sup>th</sup> variable has scored mean 4.28, 4.14 in insurance and IT sector and 8<sup>th</sup> variable has scored mean 4.17 in healthcare sector. *The value of Standard Deviation of all variables is in between 0.73 to 1.39 which shows close relationship of related opinions.*

**Table No. 5.2 Organisational Help in Work Life Balance**

Sr. No.	Particulars	N	Mean	Std. Deviation	Variance
<b>A</b>	<b>Service Area = Finance</b>				
1	Family sick leaves	73	3.794	.985	.971
2	On or near daycare center	71	3.225	.959	.920
3	High pay and rewards	70	3.128	1.190	1.418
4	Favorable situations for both employer and employees	71	3.633	1.085	1.178
5	Struggle for better performance	73	3.438	1.301	1.694
6	Respect at workplace	72	3.611	1.145	1.311
7	Facilities at workplace	73	3.780	1.003	1.007
8	Maternity & parental leaves	71	3.366	1.221	1.493
9	Alternative work job , part-time	73	3.643	1.134	1.288
10	Employee assistance program	72	3.222	1.128	1.274
11	Having home and family life	73	3.547	1.143	1.307
12	Having opportunities in climbing career ladders	71	3.633	1.124	1.264
13	Freedom and personal space	73	3.575	1.104	1.220
14	High support system at both home and work	73	3.465	1.291	1.669
<b>B</b>	<b>Service Area = Education</b>				
1	Family sick leaves	75	3.720	1.020	1.042
2	On or near daycare center	71	3.000	1.108	1.229
3	High pay and rewards	74	3.148	1.068	1.142
4	Favorable situations for both employer and employees	76	3.368	1.187	1.409
5	Struggle for better performance	70	3.514	1.113	1.239
6	Respect at workplace	77	3.987	.895	.802
7	Facilities at workplace	76	3.644	.962	.925
8	Maternity & parental leaves	72	3.375	1.143	1.308
9	Alternative work job, part-time	72	2.833	1.233	1.521
10	Employee assistance program.	67	3.074	1.234	1.525
11	Having home and family life	69	3.376	1.201	1.444
12	Having opportunities in climbing career ladders	72	3.263	1.210	1.465
13	Freedom and personal space	73	3.589	1.038	1.079

14	High support system at both home and work	77	3.597	1.216	1.481
C	<b>Service Area = Banking</b>				
1	Family sick leaves	73	4.137	.787	.620
2	On or near daycare center	68	3.823	1.118	1.252
3	High pay and rewards	71	3.493	1.119	1.254
4	Favorable situations for both employer and employees	70	3.928	1.120	1.256
5	Struggle for better performance	71	4.154	.872	.761
6	Respect at workplace	74	4.067	.955	.913
7	Facilities at workplace	74	4.040	1.052	1.108
8	Maternity & parental leaves	68	3.867	1.077	1.161
9	Alternative work job , part-time	71	3.591	1.282	1.645
10	Employee assistance program.	73	3.931	.947	.898
11	Having home and family life	73	4.013	.992	.986
12	Having opportunities in climbing career ladders	73	3.945	1.052	1.108
13	Freedom and personal space	74	4.000	1.046	1.096
14	High support system at both home and work	73	4.178	.947	.898
D	<b>Service Area = Telecom</b>				
1	Family sick leaves	63	4.365	.747	.558
2	On or near daycare center	61	3.590	.844	.713
3	High pay and rewards	63	3.698	.994	.988
4	Favorable situations for both employer and employees	63	3.809	1.013	1.028
5	Struggle for better performance	62	3.564	1.300	1.692
6	Respect at workplace	63	3.793	1.034	1.070
7	Facilities at workplace	63	3.714	1.197	1.433
8	Maternity & parental leaves	63	3.238	1.279	1.636
9	Alternative work job , part-time	63	3.031	1.135	1.289
10	Employee assistance program.	63	3.619	1.127	1.272
11	Having home and family life	61	3.688	1.088	1.185
12	Having opportunities in climbing career ladders	61	3.327	1.261	1.591
13	Freedom and personal space	63	3.571	1.266	1.604
14	High support system at both home and work	63	3.476	1.293	1.673
E	<b>Service Area = Insurance</b>				
1	Family sick leaves	73	3.890	.906	.821
2	On or near daycare center	68	3.000	1.106	1.224
3	High pay and rewards	72	3.625	.970	.942
4	Favorable situations for both employer and employees	72	3.958	.739	.548
5	Struggle for better performance	73	3.821	.855	.732
6	Respect at workplace	73	4.137	.673	.453
7	Facilities at workplace	72	3.972	.838	.703
8	Maternity & parental leaves	71	4.056	.772	.597
9	Alternative work job , part-time	72	2.972	1.186	1.408
10	Employee assistance program.	69	3.594	1.088	1.186
11	Having home and family life	73	3.972	.985	.971
12	Having opportunities in climbing career ladders	73	3.753	.909	.827
13	Freedom and personal space	73	3.972	.832	.694
14	High support system at both home and work	73	3.958	.934	.873
F	<b>Service Area = Postal</b>				
1	Family sick leaves	64	3.937	1.021	1.044
2	On or near daycare center	65	3.507	1.091	1.191
3	High pay and rewards	64	3.437	1.021	1.044
4	Favorable situations for both employer and employees	64	3.828	1.162	1.351
5	Struggle for better performance	65	3.753	.984	.970
6	Respect at workplace	64	4.171	.724	.526
7	Facilities at workplace	65	3.861	1.170	1.371

8	Maternity & parental leaves	62	4.000	.600	.361
9	Alternative work job , part-time	64	3.281	1.030	1.063
10	Employee assistance program.	63	3.634	1.140	1.300
11	Having home and family life	64	3.875	1.000	1.000
12	Having opportunities in climbing career ladders	63	3.682	1.147	1.317
13	Freedom and personal space	65	3.984	.819	.672
14	High support system at both home and work	65	3.769	.843	.712
<b>G</b>	<b>Service Area = IT</b>				
1	Family sick leaves	76	4.000	.673	.453
2	On or near daycare center	76	3.684	.867	.752
3	High pay and rewards	76	3.381	.863	.746
4	Favorable situations for both employer and employees	76	3.684	.715	.512
5	Struggle for better performance	76	3.671	.854	.730
6	Respect at workplace	76	4.000	1.019	1.040
7	Facilities at workplace	76	3.592	.786	.618
8	Maternity & parental leaves	76	3.855	1.162	1.352
9	Alternative work job , part-time	76	3.657	1.102	1.215
10	Employee assistance program.	76	3.815	.778	.606
11	Having home and family life	70	3.800	.972	.945
12	Having opportunities in climbing career ladders	76	3.368	1.364	1.862
13	Freedom and personal space	76	3.723	.974	.949
14	High support system at both home and work	76	3.657	.973	.948
<b>H</b>	<b>Service Area = Healthcare</b>				
1	Family sick leaves	74	4.135	.941	.886
2	On or near daycare center	71	3.042	1.164	1.355
3	High pay and rewards	71	3.662	1.054	1.113
4	Favorable situations for both employer and employees	71	3.605	1.127	1.271
5	Struggle for better performance	70	3.671	1.059	1.122
6	Respect at workplace	71	4.042	.818	.670
7	Facilities at workplace	68	3.779	1.048	1.100
8	Maternity & parental leaves	69	4.246	.829	.688
9	Alternative work job , part-time	69	3.405	1.216	1.480
10	Employee assistance program.	70	3.285	1.023	1.048
11	Having home and family life	70	3.785	.866	.751
12	Having opportunities in climbing career ladders	69	3.420	1.090	1.188
13	Freedom and personal space	71	3.873	.909	.827
14	High support system at both home and work	71	3.831	1.041	1.085
<b>I</b>	<b>Service Area = Consultancy</b>				
1	Family sick leaves	76	4.039	.958	.918
2	On or near daycare center	74	3.364	.837	.701
3	High pay and rewards	76	3.578	.969	.940
4	Favorable situations for both employer and employees	76	3.618	.672	.452
5	Struggle for better performance	76	4.078	.976	.954
6	Respect at workplace	75	3.573	.791	.626
7	Facilities at workplace	75	3.093	1.117	1.248
8	Maternity & parental leaves	74	3.797	.936	.876
9	Alternative work job , part-time	74	3.094	.981	.964
10	Employee assistance program.	73	3.178	1.134	1.287
11	Having home and family life	76	4.092	.982	.965
12	Having opportunities in climbing career ladders	76	3.842	.880	.775
13	Freedom and personal space	75	3.000	1.052	1.108
14	High support system at both home and work	76	3.618	.893	.799

(Source: Field Work)

Table No. 5.2 shows the results of opinions of respondents about organisational help in getting work life balance. The author has considered fourteen variables to study the work life balance and organisation's role in it. Here, 1<sup>st</sup> variable has scored highest mean in finance, telecom and IT sector is 3.79, 4.36 and 4.00 respectively. Whereas, 6<sup>th</sup> variable has scored 3.98 in educations sector, 14<sup>th</sup> variable has scored 4.17 in banking sector, 6<sup>th</sup> variable has scored 4.13 in insurance sector, 5<sup>th</sup> variable has scored 4.17 in postal sector, 8<sup>th</sup> variable has scored 4.24 in health and finally 11<sup>th</sup> variable has scored 4.09 mean in consultancy sector. **The Standard Deviation values of all variables in all sectors are in between 0.60 to 1.29 which shows close relation of results of related opinions.**

### Descriptive Statistics:

**Table No. 6.1.1 Descriptive Statistic of Work Life Balance**

Sr. No.	Particulars	N	Mean	Std. Deviation	Variance
1	mq35	671	3.798630	.6254999	.391
2	Valid N	671			

(Source: Field Work)

Above Table No. 4.89a shows descriptive analysis of Work Life Balance in which author has processed on nine variables i.e. "Reading books (novels, autobiographies, business magazines, spiritual etc.), Listening to music, Priorities and plan work, Shares with family take into confidence, Inviting friends or relatives, Having holiday, gym, yoga, walk, playing an instrument, Defining work and life boundaries, Good working relationship, Accepting the fact that you cannot be everything to everyone" are categorised under one category i.e. Work Life Balance. **The mean value has score 3.79 and SD value is 0.62 which shows results are too closed with related opinions.**

**Table No. 6.1.2 ANOVA of Regression Of Work Life Balance**

Sr. No.	Particulars	Sum of Squares	df	Mean Square	F	Sig.
1	Between Groups	16.723	8	2.09	5.639	0
2	Within Groups	245.414	662	0.371		
3	Total	262.138	670			

(Source: Field Work)

Table No. 4.89b shows that there is significant difference into Work Life Balance under three variables and QWL of selected samples since the significance level of test is 0.05.

**Table No. 6.1.3 Tukey HSD of Work Life Balance**

Sr. No.	Service Sector	Service Sector	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
1	Finance	Education	-0.20315	0.0985	0.5	-0.50969	0.103388
		Banking	-.3361994*	0.099763	0.022	-0.64667	-0.02573
		Telecom	-0.16227	0.10079	0.799	-0.47593	0.151398
		Insurance	-.4712692*	0.099117	0	-0.77973	-0.16281
		Postal	-.4172759*	0.103504	0.002	-0.73939	-0.09517
		IT	-0.14635	0.099436	0.868	-0.4558	0.163105



		Healthcare	-0.22088	0.099117	0.388	-0.52934	0.087577
		Consultancy	0.011913	0.099436	1	-0.29754	0.321366
2	Education	Finance	0.203152	0.0985	0.5	-0.10339	0.509692
		Banking	-0.13305	0.098161	0.914	-0.43853	0.172435
		Telecom	0.040885	0.099204	1	-0.26785	0.349616
		Insurance	-0.26812	0.097504	0.133	-0.57156	0.035324
		Postal	-0.21412	0.101961	0.474	-0.53143	0.103184
		IT	0.056805	0.097829	1	-0.24765	0.361255
		Healthcare	-0.01773	0.097504	1	-0.32117	0.28571
		Consultancy	0.215065	0.097829	0.408	-0.08939	0.519515
3	Banking	Finance	.3361994*	0.099763	0.022	0.025731	0.646668
		Education	0.133048	0.098161	0.914	-0.17244	0.438531
		Telecom	0.173933	0.100458	0.727	-0.1387	0.486564
		Insurance	-0.13507	0.098779	0.91	-0.44248	0.172339
		Postal	-0.08108	0.103181	0.997	-0.40218	0.240029
		IT	0.189852	0.0991	0.603	-0.11855	0.498258
		Healthcare	0.115317	0.098779	0.963	-0.19209	0.422726
		Consultancy	.3481126*	0.0991	0.014	0.039707	0.656518
4	Telecom	Finance	0.162266	0.10079	0.799	-0.1514	0.475931
		Education	-0.04089	0.099204	1	-0.34962	0.267845
		Banking	-0.17393	0.100458	0.727	-0.48656	0.138698
		Insurance	-0.309	0.099817	0.052	-0.61964	0.001634
		Postal	-0.25501	0.104174	0.26	-0.57921	0.069187
		IT	0.015919	0.100133	1	-0.2957	0.327542
		Healthcare	-0.05862	0.099817	1	-0.36925	0.25202
		Consultancy	0.17418	0.100133	0.722	-0.13744	0.485802
5	Insurance	Finance	.4712692*	0.099117	0	0.16281	0.779729
		Education	0.268117	0.097504	0.133	-0.03532	0.571558
		Banking	0.13507	0.098779	0.91	-0.17234	0.442479
		Telecom	0.309003	0.099817	0.052	-0.00163	0.619639
		Postal	0.053993	0.102556	1	-0.26517	0.373157
		IT	.3249222*	0.09845	0.028	0.018539	0.631305
		Healthcare	0.250387	0.098127	0.21	-0.05499	0.555766
		Consultancy	.4831824*	0.09845	0	0.1768	0.789565
6	Postal	Finance	.4172759*	0.103504	0.002	0.095165	0.739387
		Education	0.214124	0.101961	0.474	-0.10318	0.531433
		Banking	0.081077	0.103181	0.997	-0.24003	0.402182
		Telecom	0.25501	0.104174	0.26	-0.06919	0.579206
		Insurance	-0.05399	0.102556	1	-0.37316	0.26517
		IT	0.270929	0.102865	0.175	-0.04919	0.591052
		Healthcare	0.196393	0.102556	0.604	-0.12277	0.515557
		Consultancy	.4291892*	0.102865	0.001	0.109066	0.749312
7	IT	Finance	0.146347	0.099436	0.868	-0.16311	0.455799
		Education	-0.0568	0.097829	1	-0.36126	0.247646
		Banking	-0.18985	0.0991	0.603	-0.49826	0.118553
		Telecom	-0.01592	0.100133	1	-0.32754	0.295703
		Insurance	-.3249222*	0.09845	0.028	-0.63131	-0.01854
		Postal	-0.27093	0.102865	0.175	-0.59105	0.049194
		Healthcare	-0.07454	0.09845	0.998	-0.38092	0.231847
		Consultancy	0.15826	0.098771	0.804	-0.14912	0.465643
8	Healthcare	Finance	0.220883	0.099117	0.388	-0.08758	0.529342
		Education	0.017731	0.097504	1	-0.28571	0.321172
		Banking	-0.11532	0.098779	0.963	-0.42273	0.192092
		Telecom	0.058616	0.099817	1	-0.25202	0.369253

		Insurance	-0.25039	0.098127	0.21	-0.55577	0.054993
		Postal	-0.19639	0.102556	0.604	-0.51556	0.12277
		IT	0.074536	0.09845	0.998	-0.23185	0.380918
		Consultancy	0.232796	0.09845	0.305	-0.07359	0.539179
9	Consultancy	Finance	-0.01191	0.099436	1	-0.32137	0.297539
		Education	-0.21507	0.097829	0.408	-0.51952	0.089385
		Banking	-.3481126*	0.0991	0.014	-0.65652	-0.03971
		Telecom	-0.17418	0.100133	0.722	-0.4858	0.137443
		Insurance	-.4831824*	0.09845	0	-0.78957	-0.1768
		Postal	-.4291892*	0.102865	0.001	-0.74931	-0.10907
		IT	-0.15826	0.098771	0.804	-0.46564	0.149122
		Healthcare	-0.2328	0.09845	0.305	-0.53918	0.073587

(Source: Field Work)

Above table shows post hoc test about impact of Performance Management on QWL of selected sample respondents of nine service sectors i.e. Finance, Education, Banking, Telecom, Insurance, Postal, IT, Healthcare and Consultancy. The table reveals that impact of Work Life Balance on QWL that there is significant difference between opinions of finance and, banking, finance and insurance, finance And postal, insurance and IT, insurance and consultancy, postal and consultancy, consultancy and banking, consultancy and insurance sector since the significant level test is 0.05.

**Table No. 6.2.1 Descriptive Statistic of Organisational Help In Maintaining Work Life Balance**

Sr. No.	Particulars	N	Mean	Std. Deviation	Variance
1	mq36	653	3.666497	.5834924	.340
2	Valid N (listwise)	653			

(Source: Field Work)

Above Table No. 6.2.1 shows descriptive analysis of Organisational help in maintaining Work Life Balance in which author has processed on fourteen variables i.e. “Family sick leaves, On or near day-care centre, High pay and rewards, Favourable situations for both employer and employees, Struggle for better performance, Respect at workplace, Facilities at workplace, Maternity & parental leaves, Alternative work job, part-time, Employee assistance programme, Having home and family life, Having opportunities in climbing career ladders, Freedom and personal space, High support system at both home and work” are categorised under one category i.e. Organisational help in maintaining Work Life Balance. *The mean value has score 3.66 and SD value is 0.58 which shows results are too closed with related opinions.*

**Table No. 6.2.2 ANOVA of Regression Organisational Help In Maintaining Work Life Balance**

Sr. No.	Particulars	Sum of Squares	df	Mean Square	F	Sig.
1	Between Groups	13.75	8	1.719	5.316	0
2	Within Groups	208.232	644	0.323		
3	Total	221.982	652			

(Source: Field Work)

Table 6.2.2 shows that there is significant difference into Organisational help in maintaining Work Life Balance under three variables and QWL of selected samples since the significance level of test is 0.05.

**Table No. 6.2.3 Tukey HSD of Organisational Help In Maintaining Work Life Balance**

Sr. No.	Service Sector	Service Sector	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval			
						Lower Bound	Upper Bound		
1	Finance	Education	0.071242	0.0926	0.998	-0.21696	0.359446		
		Banking	-.4270283*	0.093802	0	-0.71897	-0.13508		
		Telecom	-0.09719	0.097784	0.986	-0.40153	0.207154		
		Insurance	-0.26505	0.093802	0.11	-0.55699	0.026901		
		Postal	-0.24201	0.096973	0.236	-0.54383	0.059802		
		IT	-0.19669	0.093187	0.467	-0.48673	0.093339		
		Healthcare	-0.2007	0.093802	0.447	-0.49265	0.091247		
		Consultancy	-0.06298	0.093187	0.999	-0.35301	0.227051		
		2	Education	Finance	-0.07124	0.0926	0.998	-0.35945	0.216963
				Banking	-.4982701*	0.092276	0	-0.78547	-0.21107
Telecom	-0.16843			0.096321	0.716	-0.46822	0.13136		
Insurance	-.3362868*			0.092276	0.009	-0.62348	-0.04909		
Postal	-.3132564*			0.095498	0.03	-0.61048	-0.01603		
IT	-0.26794			0.091651	0.085	-0.55319	0.017316		
Healthcare	-0.27194			0.092276	0.08	-0.55914	0.015256		
Consultancy	-0.13422			0.091651	0.872	-0.41948	0.151028		
3	Banking			Finance	.4270283*	0.093802	0	0.135082	0.718974
				Education	.4982701*	0.092276	0	0.211073	0.785467
		Telecom	.3298425*	0.097478	0.021	0.026457	0.633228		
		Insurance	0.161983	0.093482	0.726	-0.12897	0.452935		
		Postal	0.185014	0.096664	0.604	-0.11584	0.485868		
		IT	0.230335	0.092865	0.243	-0.0587	0.519366		
		Healthcare	0.226329	0.093482	0.274	-0.06462	0.51728		
		Consultancy	.3640468*	0.092865	0.003	0.075016	0.653078		
		4	Telecom	Finance	0.097186	0.097784	0.986	-0.20715	0.401526
				Education	0.168428	0.096321	0.716	-0.13136	0.468215
Banking	-.3298425*			0.097478	0.021	-0.63323	-0.02646		
Insurance	-0.16786			0.097478	0.733	-0.47125	0.135527		
Postal	-0.14483			0.100533	0.882	-0.45772	0.168067		
IT	-0.09951			0.096886	0.983	-0.40105	0.202037		
Healthcare	-0.10351			0.097478	0.979	-0.4069	0.199872		
Consultancy	0.034204			0.096886	1	-0.26734	0.335749		
5	Insurance			Finance	0.265045	0.093802	0.11	-0.0269	0.556991
				Education	.3362868*	0.092276	0.009	0.04909	0.623484
		Banking	-0.16198	0.093482	0.726	-0.45294	0.128968		
		Telecom	0.167859	0.097478	0.733	-0.13553	0.471245		
		Postal	0.02303	0.096664	1	-0.27782	0.323885		
		IT	0.068352	0.092865	0.998	-0.22068	0.357383		
		Healthcare	0.064346	0.093482	0.999	-0.22661	0.355297		
		Consultancy	0.202064	0.092865	0.423	-0.08697	0.491094		
		6	Postal	Finance	0.242015	0.096973	0.236	-0.0598	0.543831
				Education	.3132564*	0.095498	0.03	0.016031	0.610481
Banking	-0.18501			0.096664	0.604	-0.48587	0.115841		
Telecom	0.144829			0.100533	0.882	-0.16807	0.457724		
Insurance	-0.02303			0.096664	1	-0.32389	0.277824		

		IT	0.045321	0.096068	1	-0.25368	0.344319
		Healthcare	0.041315	0.096664	1	-0.25954	0.342169
		Consultancy	0.179033	0.096068	0.639	-0.11996	0.478031
7	IT	Finance	0.196693	0.093187	0.467	-0.09334	0.486725
		Education	0.267935	0.091651	0.085	-0.01732	0.553186
		Banking	-0.23034	0.092865	0.243	-0.51937	0.058696
		Telecom	0.099507	0.096886	0.983	-0.20204	0.401052
		Insurance	-0.06835	0.092865	0.998	-0.35738	0.220679
		Postal	-0.04532	0.096068	1	-0.34432	0.253676
		Healthcare	-0.00401	0.092865	1	-0.29304	0.285025
		Consultancy	0.133712	0.092244	0.878	-0.15339	0.420809
8	Healthcare	Finance	0.200699	0.093802	0.447	-0.09125	0.492646
		Education	0.271941	0.092276	0.08	-0.01526	0.559138
		Banking	-0.22633	0.093482	0.274	-0.51728	0.064623
		Telecom	0.103514	0.097478	0.979	-0.19987	0.4069
		Insurance	-0.06435	0.093482	0.999	-0.3553	0.226606
		Postal	-0.04132	0.096664	1	-0.34217	0.259539
		IT	0.004006	0.092865	1	-0.28503	0.293037
		Consultancy	0.137718	0.092865	0.863	-0.15131	0.426749
9	Consultancy	Finance	0.062982	0.093187	0.999	-0.22705	0.353014
		Education	0.134223	0.091651	0.872	-0.15103	0.419475
		Banking	-.3640468*	0.092865	0.003	-0.65308	-0.07502
		Telecom	-0.0342	0.096886	1	-0.33575	0.26734
		Insurance	-0.20206	0.092865	0.423	-0.49109	0.086967
		Postal	-0.17903	0.096068	0.639	-0.47803	0.119964
		IT	-0.13371	0.092244	0.878	-0.42081	0.153386
		Healthcare	-0.13772	0.092865	0.863	-0.42675	0.151313

(Source: Field Work)

Above table shows post hoc test about impact of Organisational help in maintaining Work Life Balance on QWL of selected sample respondents of nine service sectors i.e. Finance, Education, Banking, Telecom, Insurance, Postal, IT, Healthcare and Consultancy. The table reveals that impact of Organisational help in maintaining Work Life Balance on QWL that there is significant difference between opinions of finance and banking, education and banking, education and insurance, education and postal, education and healthcare, banking and telecom, banking and consultancy sector since the significant level test is 0.05.

#### Conclusion:

It describes up to what extent service organization were helping to sample respondents to have work life balance and found the leading contributing factor is family sick leaves and opportunities in climbing career ladders almost in all service organization These results drawn attention to the other factor related to organization help in WLB sample respondent opined that such organizational helps reduce they stress level and improve performance of sample respondent which ultimately Support QWL of women.

**Suggestions:** It is to be suggested that as per difference in service organization helps in terms of WLB would have different .one of the most significant findings was sample respondent in different service

expecting respect at work place. It indicate changing attitude of sample respondents they are quite demanding about relevant WLB aspect than earlier one. Hence service organization has to think over what sample respondent are exactly expecting regarding WLB for instance banking ,insurance, consultancy and financial service organization have to be move stress on delegating field work to their women employees than office work or administrative work and they get experienced in field work they will have practical work experience also as they face number of critical situation and number of people its help to boost their confidence level and performance at work ,overall, it improve their QWL.Many banks, including HDFC, ICICI, and AXIS are exploring the options to launch contact-less credit and debit –cards in the Market shortly. The cards, which use near field communication (NFC) Mechanism, will allow customer to transact without having to insert or swipe. This innovative practices at banking creates need of having QWL practices.

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