**HOW JOB SATISFACTION AND WORK STRESS AFFECTS WORK LIFE BALANCE WITH REFERENCE TATA CONSULTANCY SERVICES**

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**Abstract:**

Characterizing balance between serious and fun activities includes seeing how functioning individuals oversee time spent at and outside of work. Time outside of work might incorporate overseeing connections, family obligations, and other external interests and pastimes. The strategies an individual uses to shuffle all their work and life requests comprise their balance between fun and serious activities. The definition is basic, yet working experts wherever battle to characterize it for themselves, not to mention accomplish it. Those in pursuit track down a confounded scene with a huge number of articles and claims to arriving. With many individuals feeling anxious and not "adjusted" it's an ideal opportunity to investigate how we conceptualize balance between serious and fun activities and the manners by which it should develop for experts today. For the examination there are a few factors which influences Work Life Balance are Job fulfilment work pressure and profession development are the couple of factors I have considered for my investigation. These autonomous factors influence the reliant variable for example Balance between fun and serious activities. Additionally, these factors assume fundamental part in Work Life Balance.

**Keywords:** Cash Flow Statement, Sugar Industry.

**INTRODUCTION:**

The ideal work-life balance is open to discussion. Freethinker Paul Krassner said that anthropologists often define happiness as having little or no differentiation between an individual’s professional and personal lives. Work-life balance is a topical issue due to the increased amount of technology that removes the importance of physical location in defining the work-life balance. Previously it was difficult or impossible to take work home and so there was a clear line between professional and personal.

An imbalanced work-life influences work (efficiency of the two people and association), family and society and can initiate pressure or other mental issues in people. In this manner, it is significant for both association and representatives to keep up with balance between serious and fun activities. A definitive advantage of balance between serious and fun activities can be appreciated by workers and association. It is a significant idea in the realm of business as it assists with propelling the representatives and expands their steadfastness towards the organization. The significance and significance of balance between fun and serious activities increments with the developing impact and impedance of innovation. The increment in pressure related infections has various causes, among which one is work, maybe the most significant. The rise of family units likewise lays more weight on people. Every one of these make balance between fun and serious activities a significant and pertinent subject to be contemplated and examined.

Work-life balance and stress go hand in hand. What seems to matter in this regard is the importance workers place on balance between their lives and the effectiveness of work place policies and practices in supporting them to achieve the goal. This research has focused on the work life of both employers and employees ‘and has also suggested how work life-balance has to be achieved. The employers need to frame polices that would minimize the work load of employee without affecting the productivity of the organization, for achieving successful work-life balance.

Work-life balance has always been a concern for those interested in the relationship between quality of life at work and the wider quality of life. The concept of work life was abstracted from the job satisfaction of workers, which is an external factor of job satisfaction. It aimed to provide quality of life for employees while maintaining their productivity levels in the workplace. Work-life balance scores provide organizations with productive and innovative employees, while work-life balance imbalances tend to develop depressed and dissatisfied employees

**REVIEW OF LITERATURE:**

**ARTICLE: 1**

**ARTICLE: 1**

**Tile:** The role of work life balance for organizational commitment

**Author:** Inge Hutagalung, Mochamad Soelton

**Source:** **Management Science Letters 10 (2020) 3693–3700**

**Abstract:**

This study aims to examine and analyze the influence of work-life balance and emotional intelligence on turnover intention with organizational commitment as an intervening variable. The research method used in this research is descriptive method. The population of this study is employees in a computer spare parts distribution company with a sample of 60 respondents. The approach used in this research is Structural Equation Model (SEM) with Smart-PLS analysis tool 3.2.8. The results show that work-life balance had a positive and significant effect on organizational commitment. Emotional intelligence had a positive and significant effect on organizational commitment. Work-life balance had a negative and significant effect on turnover intention. Emotional intelligence had a positive and significant effect on turnover intention and finally, organizational commitment has a negative and significant effect on turnover intention.

**ARTICLE: 2**

**Tile:** Relationship between Work-life Balance and Employee Commitment among professionals in Nigeria: A study on radio Journalists in Kano

**Author:** Salihu Sule Khalid, Abubakar Tijjani Ibrahim

**Source:** **International Journal of Business and Tehnopreneurship**

**Abstract:**

This study aims to investigate the relationship between work-life balance and employee commitment among journalists in Nigeria. It also seeks to determine the influence of demographic factors on employee commitment among the respondents. The participants of the study are journalists working with 13 public and private radio stations operating in Kano State, Nigeria. The data was collected using a seven-point Likert-scale questionnaire administered on a sample of 169 respondents. The respondents were drawn from a total of 396 journalists in the radio stations. Descriptive and Inferential statistics were used to analyze the data obtained. Correlation analysis result indicated a strong positive correlation between work-life balance and employee commitment among journalists in Kano, Nigeria while Mann-Whitney test and Kruskal-Wallis test revealed no significant difference in employee commitment of journalists based on gender and age. The result exposes the worthiness of initiating and employing work-life balance programs by employers in Nigeria as balanced work-life among the respondents translates into an increase in their employee commitment level. The researchers suggest that future studies should investigate work-life balance initiatives that are appealing to workers in Nigeria. They should also expand the study population by carrying out the study at zonal or national level incorporating journalists from other variants of the profession.

**ARTICLE: 3**

**Tile:** International Journal of Business and Tehnopreneurship

**Author:** Joseph Olawale Odeleye (BA, ASM, CFA

**Source:** **Abeokuta Ogun State Nigeria**

**Abstract:**

Increased imbalance between work life balance of employees is an alarming issue now-a-day. Therefore, objective of this study is to investigate the effects of work life balance and employee commitment with a special reference to selected commercial banks in AbeokutaOgun State. A structured questionnaire was used to gather data from the sample of fifty-eight (58), Taro Yamene’s formula was applied to determine the sample size which was selected from the total population. The desired sample size was selected by the use of convenience sampling techniques. The main research instrument used is questionnaire they were administered personally with severe questions relating to the research objectives. Both independent and dependent variables are measure on Likert Scale rating. The Likert Scale assessment criteria are ranked on a 4-point scale. Statistical Package for Social Science (SPSS, version 23.0) program was used to analyze the data. Demographic data was produced by using frequency and percentage tables. The hypotheses were tested using Analysis of Variance (ANOVA) and Multiple Regression analysis. This study certainly answers the question regarding the impact of work life balance on employee commitment. Having discovered that work life balance has effect on employee commitment, it was recommended that employee should maximize to balance work and other responsibilities with their family members and also find time to take care of their health as well as participating in sports and recreations.

**RESEARCH GAP:**

This study certainly answers the question regarding the impact of work life balance on job satisfaction employee commitment. Having discovered that work life balance has effect on employee commitment, it was recommended that employee should maximize to balance work and other responsibilities with their family members and also find time to take care of their health as well as participating in sports and recreations.

**OBJECTIVES:**

* To access the work life balance of the respondent
* To study the level of stress among facilities of IT sector employees.
* To analyse the factors affecting work life balance and productivity
* To evaluate how work affect the family life and productivity
* To find out the reasons for work life balance

**RESEARCH METHODOLOGY:**

**Scope Of The Study**

The study on work life balance throws light on the balance maintained by the employees between their work and lifestyle. Work and life are two most important priority of any person and problems arise when there is an imbalance between these two. If work and life is not properly balanced it can adversely affect each other and can increase job dissatisfaction, affect family relations, stress related diseases and also productivity of the firm. The study can help the organization in improving the work life balance of employees and thereby advance their overall performance and production. When the firm takes more care about the work life balance of the employees, they may improve the performance and thus the profit of the firm increases. Also, the employees can understand more about the importance of balance between work and lifestyle. Therefore, it is important to have a research study on work life balance of employees.

# **Need For The Study:**

Many studies have focused on employee’s strains when it comes to the balance between paid work and family responsibilities. Also, various studies have reported that Information technology sector, especially employers and the top-level management are not well established in introducing WLB initiatives. The primary purpose of this study is to understand the WLB initiatives taken by IT company for the betterment of their Employees. The secondary purpose is to analyse the impact of such initiatives on the employees and their productivity.

The general need of the study is to identify how employee satisfaction affects work life balance and find out the main factors like career development, work stress, job satisfaction which affect the work life balance of employees

**DATA ANALYSIS & INTERPRETATION:**

**Disbursement of Home loans by different banks Canara Bank**

|  |  |  |
| --- | --- | --- |
| **YEARS** | **NO OF HOME LOAN ACCOUNT HOLDERS** | **HOME LOAN DISBURSED****IN CRORES** |
| **distributed** | **discovered** | **balanced** |
| 2017-2018 | 700 | 90.07 | 63.05 | 27.02 |
| 2018-2019 | 950 | 120.00 | 91.20 | 28.80 |
| 2019-2020 | 1130 | 144.67 | 127.31 | 17.36 |
| 2020-2021 | 1435 | 180.33 | 165.90 | 14.43 |
| 2021-2022 | 1594 | 240.00 | 228.12 | 11.18 |
| 2022-2023 | 1750 | 300.00 | 260.12 | 9.05 |

**Interpretation:**

On the above table, it is evident that there are increase in No. of account holders from 700 to 1594 in the year 2021-22. The loan amount distributed among home loan account holder has also increased fromRs.90.07 crore in 2017-18 to Rs.240 crore in 2021-22. The recovery procedure for home loans is also strengthening due to increment in recovered amount, i.e. Rs.63.05 crore to Rs.288.12 crore. So it nut shall there are upward trend in number of accountholders and disbursement of home loans.

**Disbursement of Home loans by different banks Punjab National Bank**

|  |  |  |
| --- | --- | --- |
| YEARS | NO OF HOME LOAN ACCOUNT HOLDERS | HOME LOAN DISBURSEDIN CRORES |
| distributed | discovered | balanced |
| 2018-2019 | 810 | 120.15 | 97.28 | 22.87 |
| 2019-2020 | 950 | 183.26 | 150.00 | 33.26 |
| 2020-2021 | 1120 | 213.65 | 186.86 | 28.05 |
| 2021-2022 | 1433 | 240.87 | 231.07 | 9.80 |
| 2022-2023 | 1500 | 265.15 | 265.05 | 9.10 |

**Interpretation:**

The Punjab National Bank is Public sector Bank. It comes second after State Bank of India in its branch location and expansion. From the Table, the figures show that there are increasing trend in customer base from 810 inthe years2018-19 to 1500 in the year 2022-23. The bank also show enhancement in loan amount up to Rs.265.15 crore in the year 2022-23. The recovery process of loans in past is slow but now it is increasing.

**Disbursement of Home loans by different banks ICICI Bank**

|  |  |  |
| --- | --- | --- |
| YEARS | NO OF HOME LOAN ACCOUNT HOLDERS | HOME LOAN DISBURSEDIN CRORES |
| distributed | discovered | balanced |
| 2018-2019 | 650 | 104.33 | 98.12 | 6.21 |
| 2019-2020 | 853 | 123.24 | 105.00 | 18.24 |
| 2020-2021 | 1019 | 150.65 | 133.46 | 17.19 |
| 2021-2022 | 1132 | 176.65 | 144.65 | 32.10 |
| 2022-2023 | 1434 | 224.00 | 209.16 | 14.84 |

**Interpretation:-**

 The amount reveals that there is tremendous increase in Home loan accountholders. The amount distributed as home loan is also increased from Rs. 104.33 in 2018-19 to Rs. 224 crore in 2021-23. But the recovery mechanism of the Bank is not so good that’s why the outstanding amount shows fluctuating trend.

**CONCLUSIONS:**

By reducing working hours and giving flexible deadlines makes employees balance their personal life and professional life. In this current pandemic situation work from home should have definite timings like work from office and there should be reasonable expectations from associates which makes them to be productive and balance their life. Happy hour or well-being sessions, Appreciations, personal boundaries after working hours, Introducing 30mins - 60mins stress free activities. By conducting tours, Recreational programs, and provides weekends.

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