Work Stress & Family Imbalance in Service Sector of Pakistan

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ABSTRACT

This study aimed at quantifying the relationship between two variables i.e. Work stress and family imbalance. Study conducted was exploratory and correlational. Pakistan has a strong banking system as compared to other service sectors, which consists of different institutes ranging from State bank of Pakistan to a wide variety of commercial banks. Reasons of stress were studied among 500 middle level managers working in banks and then their affect on an individual and his/her family members was studied. Main objective of the study was to explore the relationship between work stress and family imbalance. The questionnaire was distributed among 500 middle level managers of banks via multi stage random sampling. SPSS version 15.0 was used to perform T-Test, Correlation, Man-Whitney U test, Kruskal Wallis test and Regression analysis. Strong positive relationship was observed between work stress and family imbalance, Regression analysis shows that 64.80% of variation in family imbalance is because of work stress.

Keywords: Work Stress, Family Imbalance, Work Life Balance

1. Introduction

Work stress and family imbalance is a subject of interest for all those people who are interested in firstly knowing about the quality of working life and then secondly its effect on the family life. This research focused on the relationship between workplace stress and family imbalance. In the early phase of the industrial revolution in the Europe a major issue at that time was child labor. In times of recession the highlighted issue was the lack of employment and its consequences, yet work-life balance appeared as a hot topic for debates because of its affect largely on the lives of individuals. Majority of the population is experiencing economic hardship in this era. This has leaded an extensive pressure on the earning hands. For the sake to do better has increased the anxiety level among the workers on jobs. To earn more, demands of the workers have also increased, but when they have to earn more with the limited sources, they go for working a lot, this results in a bad affect on their health. Because the use of technology has become intensive these days and especially in Pakistan, therefore mostly workers don't find them competent enough so that they can meet up the responsibilities imposed on them due to this advancement. So there is a need to address this issue that how to balance work and family. Now-a-days stress is widely spread; it acts like a problem creating and disturbing wave which affect the individuals, their companies, organizations, & especially for whole society. It was common experience that strict arrangements in relation to working schedules, inadequate regulation, strict supervision, and no facilities available like short leave or others in order to care for their ill family members are common practices at workplace which cause stress at work.

1.1 Importance of Work stress & Family Imbalance
1. Economic hardship in this era leaded an extensive pressure on the earning hands.
2. Need to address the issue of work life balance.
3. Strict arrangements in relation to workplace which cause stress at work.
4. Adverse situations of the business create work stress that effect family relations.
5. Work-life balance hot issue.

1.2 Objectives
- To find the impact of independent variable over dependent variable.
- Aimed at quantifying relationship between both variables i.e. Work stress and family imbalance.

- To investigate association between levels of perceived work stress and mental state of individual.
- To investigate the levels of imbalance of the individual and his/her family.
- To determine the interaction between work stress and family imbalance.
- To identify the importance of the concept of work stress and its effect on family

2. *Literature Review*

According to Wikipedia, "the slogan Work Life Balance was used for the first time in the late 1970s to explain the balance between an individual's work and personal life. In the United States, this slogan was first used in 1986. But over the past 25 years, there is a significant increase in work either because of information technology or by an extreme, competitive work environment." *According to Work Life Balance* 2010, "between 46% and 59% of workers feel that stress is disturbing their interpersonal and sexual relationships."

2.1   Stress

"In the words of Richard S Lazarus, basically stress is a feeling that is experienced when a person started thinking that the demands exceeds the personal and social resources the individual is able to mobilize." (Stress Management)"Stress refers to the strain that is resulted from the conflict between our external environment and us, leading to emotional and physical pressure. In our hasty paced world, it is really impossible to live without the stress, whether you are a student or a working adult, you might affected by it at any stage of life. There is both positive and negative stress; basically it is depending on each individual's unique perception between the two forces." (What is Stress?, 2011). "Stress is defined as an unclear response of the body to a stimulus or event" (Kavanagh, 2005). "In English, stress is defined as the strain or anguish resulting from difficult situations" (Alves et al., 2004). "Stress refers to workers not being able to adapt to work and, therefore, involves some biological and psychological reaction" (Hsieh, Huang & Su 2004). "Stress on family life may take place from both the schedule and the content of work" (MacDermid et al., 1994) while White, Wilson & Pfoutz, (2006) consider it unavoidable. It affects negatively the individual and organization both. (Sarooj Noor, 2008)

2.2   Physical reactions to stress

Stress affects the physical and mental health of an individual. "The Generalized Stress Response is the phrase used to explain a variety of physical reactions to stress, such as:" (Enough Workplace stress, 2003)

- An increased metabolism, for example, faster heartbeat and quicker breathing
- Increased blood pressure
- Increased cholesterol and fatty acids in the bloodstream.
- Decreased protein synthesis, impaired digestion and immune and allergic response systems.
- Faster blood clotting.
- Increased production of stomach acids
- Increased production of blood sugar for energy.

2.3   Work Stress

Organizations and the people who run them are under a lot of pressure to increase the income and profits of their Organizations. To do things faster, better, with less cost, but with fewer people, is the goal of many organizations now-a-days. The expected result or you can say demanded results are to get better performance, higher profits, and further faster growth. But stress, burnout, turnover, aggression, violence, family imbalance, and other side effects can also occur. "Work stress can be defined as the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker." (Bonham-Carter) But we explain work stress as, The harmful physical, social and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker.

"Work-related stress occurs when one's job demands are incompatible or mismatched with the mental regulation processes, such as information processing, planning, and movement execution.(Greiner, 1998)" A common issue which has been raised in many nations is "Working style is changing at a very fast speed from what it was to what it is. So work stress resulted in giving a bad impression on the health of the individuals, their families health and even on the health of Organizations for whom they are working." (Stress At Work, 2010)

"Work-life balance is the term used to refer to policies that strive to attain a greater complementarily and balance between work and home responsibilities." (Jennifer Redmond). "The extent to which the individuals are equally involved in-and equally contented with-their work role and their family role." (Greenhaus & Singh, 2003).

"Working practice that acknowledges and intended to support the needs of employees in achieving a balance between their homes and working lives" is given by HEBS in 2002. (Work-life Balance). "Work-life balance has always been a reason of anxiety for all those who are interested in knowing about the quality of working life and its extension to different parts of life. In the early days of the industrial revolution in Europe a major issue was child labor. In times of recession the highlighted issue is the lack of employment and its consequences, yet work-life balance appeared in the contemporary debates largely because in affluent societies the excessive demands of work are perceived to present a distinctive issue that needs to be addressed." (Guest, 2001) Work–life balance is a feeling of being in control of your life, being able to exercise choice, and about finding equilibrium between your own needs and needs of others as well, whether it is at work or at home." (Collectif, 2005)

2.4 Family Imbalance

So we define family imbalance as *The extent to which individuals are not equally involved in-and not equally satisfied with their family roles. This means they are not performing their roles properly*. A lack of balance, as in distribution or functioning is known as imbalance…..So here Family Imbalance means lack of balance in family.

2.5 Work Stress effects on individuals

According to the Health and Safety Executive, "prolonged work-related stress can lead to: poor mental health; heart disease; back pains, gastrointestinal disturbances and miscellaneous minor illnesses including trouble with gums or mouth and toothache, shortness of breath, dizziness, earache, swollen ankles, rashes or itches and headaches; and an increase in unhelpful health behavior such as missing breakfast, drinking too much alcohol and smoking." (Stress survey, 2001)

3. METHODOLOGY

Study conducted was exploratory and cross sectional. Purpose of this study was to find the relationship between two variables that were workplace stress and family imbalance. Questionnaire with four main parts including Personal Information, Reasons of Stress, Work Stress Impact and Family Impact. Items were measured using Likert scale (1 representing strongly disagree and 5 representing strongly agree). Before final data collection process, pilot testing of the questionnaire was done by distributing 25 questionnaires i.e. 5% of the whole sample size. The Questionnaire was improved and finalized by making changes in response to pilot testing process.

The questionnaire was distributed among employees of bank from OG-3 to Assistant Vice President (A.V.P.) rank, with condition of married and having at least one child. Sample size was 500 working and married middle level managers of the banks, having a child or children. Sample size was limited to 500 considering the time and financial constraints. Sample of 500 was selected using Multi-stage Random Sampling Technique. Banking sector was selected to analyze, evaluate and to quantify the relationship between two variables i.e. Work stress and family imbalance. Banks play a very vital role in the economy of a country and Pakistan is no exemption. Pakistan has a well-developed banking system, which includes a wide variety of institutions ranging from a central bank to commercial banks and also to the specialized agencies to accommodate for special requirements of specific sectors.

As on 30th June 2010	Pakistani Banks		Foreign Banks		Total	
	No. of Banks	No. of Branches	No. of Banks	No. of Branches	No. of Banks	No. of Branches
	33	9,007	13	89	46	9,096

Source: http://www.sbp.gov.pk/publications/schedule_banks/June-2010/Appendices.pdf

3.1 Sampling Technique

Multi-stage Random Sampling Technique was used to collect the data. Banking sector was selected based on the objective of the study.

- At 1st level, **14** banks, including ABL, Bank Al-Habib, Bank Alfalah, Bank of Punjab, HBL, KASB, MCB, Metropolitan Bank, NBP, NIB, RBS, Silk Bank, Standard Chartered, and UBL, were selected randomly from the list of **46** local and international banks working in Pakistan.
- At 2nd level, Lahore based **26** branches from the randomly selected **14** banks were selected randomly based on the list of branches.
- At 3rd level, List of employees of the **26** selected branches was obtained and 500 bank employees were selected randomly for data collection process.

4. DATA ANALYSIS AND RESULTS

4.1. Reliability Test of Questionnaire

The method used was Chronbach's Alpha and its score was 0.913 which means the Questionnaire was reliable enough to be tested at any place. "Chronbach's α (alpha) is a statistic. It is commonly used as a measure of the internal steadiness or reliability. It was initially named alpha by Lee Cronbach in 1951.

Descriptive Statistics

Table 1 Frequency and Percentage of Demographic Variables

	Category	Frequency(%)
Male	Gender	433(86.6)
Female		67(13.4)
Below 26		106(21.2)
26-35		256(51.2)
36-45	Age	85(17.0)
46-55		43(8.6)
56 plus		10(2.0)
Less Than 25,000		200(40)
25,001-40,000		153(30.6)
40,001-55,000	Monthly Salary	89(17.8)
55,001-70,000		40(8)
More Than 70,000		18(3.6)
Few Months less than a year		109(21.8)
1 year to 3 years		108(21.6)
3 years to 6 years	Current Job Period	127(25.4)
6 years to 9 years		51(10.2)
More than 9 years		105(21.0)
Joint Family	Nature Of family	246(49.2)
Nuclear Family		254(50.8)
Own house	Living Arrangement	376(75.2)
Rented House		115(23.0)
Leased house		9(1.8)
Personal		407(81.4)
Official		4(0.8)
Auto	Conveyance using	58(11.6)
Bus		27(5.4)
Any other		4(0.8)
Office Job	Nature of Job	405(81.0)
Office & Field Job		95(19.0)
Few Months > a year		43(8.6)
1 year to 3 years		112(22.4)
3 years to 6 years	Total Professional Experience	88(17.6)
6 years to 9 years		113(22.6)
More than 9 years		144(28.8)
1st job		139(27.8)
Less than 2 Jobs		172(34.4)
Less than 4 Jobs	Jobs Switched	145(29.0)
Less than 6 Jobs		17(3.4)
More than 6 Jobs		27(5.4)
Less than 10 minutes		67(13.4)
10-20 minutes		106(21.2)
21-40 minutes	Time to reach office	222(44.4)
41-60 minutes		85(17.0)
More than an hour		20(4.0)
Good	General Health Before	394(78.8)
Reasonable		106(21.2)
	Category	**Frequency(%)**
Good		174(34.8)
Reasonable	General Health Now	257(51.4)
Poor		69(13.8)
AVP		63(12.6)
OG-1		119(23.8)
OG-2	Bank Designation	140(28.0)
OG-3		178(35.6)

Table 2: Reasons of Work stress Response of individuals

Reasons of work stress	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree
Poor communication	111(22.2)	270(54.0)	66(13.2)	27(5.4)	26(5.2)
My boss pressure	95(19.0)	281(56.2)	42(8.4)	56(11.2)	26(5.2)
Emotional attachment with my work	126(25.2)	188(37.6)	94(18.8)	66(13.2)	26(5.2)
Work overtime	27(5.4)	217(43.4)	74(14.8)	132(26.4)	50(10.0)
Bundle of tasks	52(10.4)	332(66.4)	63(12.6)	33(6.6)	20(4.0)
Boss shouts	30(6.0)	91(18.2)	136(27.2)	171(34.2)	72(14.4)
Leg pulling behavior	117(23.4)	236(47.2)	50(10.0)	64(12.8)	33(6.6)
Uncomfortable workplace	57(11.4)	176(35.0)	97(19.4)	118(23.6)	53(10.6)
Technological Change at workplace	60(12.0)	237(47.4)	52(10.4)	63(12.6)	88(17.6)
Lack of Clarity of roles and responsibilities	108(21.6)	267(53.4)	62(12.4)	47(9.4)	16(3.2)
Not satisfied with salary	249(49.8)	183(36.6)	25(5.0)	24(4.8)	19(3.8)
Long working hours	94(18.8)	237(47.4)	79(15.8)	28(5.6)	62(12.4)
My work place is Boring and dull.	28(5.6)	168(33.6)	136(27.2)	107(21.4)	62(12.4)
Work pressure	44(8.8)	127(25.4)	77(15.4)	164(32.8)	88(17.6)

Table 3: Work Stress Impact Response of individuals

Work Stress Impact	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree
Feel tired	137(27.4)	298(59.6)	14(2.8)	40(8.0)	11(2.2)
More time to complete a task	120(24.0)	254(50.8)	49(9.8)	44(8.8)	33(6.6)
Commit more errors	84(16.8)	73(14.6)	121(24.2)	199(39.8)	23(4.6)
Negative thinking about workplace	82(16.4)	135(27.0)	39(7.8)	213(42.6)	31(6.2)
Angry with subordinates	52(10.4)	80(16.0)	88(17.6)	206(41.2)	74(14.8)
Use harsh language	70(14.0)	45(9.0)	52(10.4)	192(38.4)	141(28.2)
Isolated at workplace	57(11.4)	160(32.0)	85(17.0)	150(30.0)	48(9.6)
Found Yourself in depression	41(8.2)	283(56.6)	64(12.8)	82(16.4)	30(6.0)
Sleep problems	64(12.8)	274(54.8)	38(7.6)	95(19.0)	29(5.8)
Pain in chest	89(17.8)	121(24.2)	42(8.4)	197(39.4)	51(10.2)
In state of constant worrying	88(17.6)	237(47.4)	40(8.0)	102(20.4)	33(6.6)
Problem in eating habits	153(30.6)	147(29.4)	32(6.4)	119(23.8)	49(9.8)
start using cigarettes or pain killers	52(10.4)	98(19.6)	62(12.4)	204(40.8)	84(16.8)
Work Stress Impact	**Strongly Agree**	**Agree**	**Undecided**	**Disagree**	**Strongly Disagree**
Increase in usage of cigarettes/pain killers	93(18.6)	56(11.2)	12(2.4)	188(37.6)	151(30.2)
Nail biting habit	96(19.2)	35(7.0)	2(0.4)	175(35.0)	192(34.8)

Table 4: Work Stress Impact on Family

Family Impact	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
Answer child politely	42(8.4)	55(11.0)	96(19.2)	262(52.4)	45(9.0)
Meeting my child teacher	58(11.6)	82(16.4)	129(25.8)	215(43.0)	16(3.2)
Attend the problems of child	44(8.8)	49(9.8)	120(24.0)	249(49.8)	38(7.6)
Monitor child performance	26(5.2)	42(8.4)	150(30.0)	252(50.4)	30(6.0)
Teach child about social norms	43(8.6)	37(7.4)	95(19.0)	260(52.0)	65(13.0)
Provide financial support to family	21(4.2)	32(6.4)	62(12.4)	300(60.0)	85(17.0)
Opinion of spouse	15(3.0)	25(5.0)	109(21.8)	317(63.4)	34(6.8)
Gave adequate time to my spouse	7(1.4)	41(8.2)	135(27.0)	294(63.4)	23(4.6)
Spouse relatives are welcomed	35(7.0)	27(5.4)	122(24.4)	290(58.0)	26(5.2)
Arrange family get-togethers	93(18.6)	180(36.0)	41(8.2)	149(29.8)	37(7.4)
Active social person	150(30.0)	150(30.0)	30(6.0)	145(29.0)	25(5.0)
Demand of work interfere with family life	8(1.6)	32(6.4)	18(3.6)	289(57.8)	153(30.6)
Job affects family	7 (1.4)	35(7.0)	8(1.6)	310(62.0)	140(28.0)
Due to work, changes in family activities	18(3.6)	13(2.6)	45(9.0)	255(51.0)	169(33.8)
Job strain affects home activities	8(1.6)	34(6.8)	29(5.8)	312(62.4)	117(23.4)
No time for themselves, family or friends	8(1.6)	31(6.2)	25(5.0)	287(57.4)	149(29.8)
Miss out time with family or friends	6(1.2)	54(10.8)	25(5.0)	305(61.0)	110(22.0)
Thinking about work instead of family	6(1.2)	31(6.2)	68(13.6)	274(54.8)	121(24.2)
Living an ideal life	196(39.2)	218(43.6)	57(11.4)	23(4.6)	6(1.2)
Due to work family suffers.	14(2.8)	33(6.6)	24(4.8)	322(64.4)	107(21.4)
Living scheduled life	16(3.2)	41(8.2)	52(10.4)	293(58.6)	98(19.6)
Forgot me myself	8(1.6)	92(18.4)	80(16.0)	189(37.8)	131(26.2)
Can't remember the last time I did fun.	24(4.8)	119(23.8)	45(9.0)	187(37.4)	125(25.0)
Feel exhausted early in the week.	10(2.0)	22(4.4)	29(5.8)	226(45.2)	213(42.6)
Missed family's events	40(8.0)	92(18.4)	69(13.8)	217(43.4)	82(16.4)
Came home too tired	4(0.8)	33(6.6)	37(7.4)	303(60.6)	123(24.6)
Need others to take care of myself.	13(2.6)	45(9.0)	15(3.0)	228(45.6)	199(39.8)
Living according to others expectations	17(3.4)	19(3.8)	20(4.0)	321(64.2)	123(24.6)
Allow problems unresolved	7(1.4)	45(9.0)	37(7.4)	243(48.6)	168(33.6)
Don't exercise	15(3.0)	2(0.4)	82(16.4)	275(55.0)	126(25.2)
Family Impact	**Strongly Disagree**	**Disagree**	**Undecided**	**Agree**	**Strongly Agree**
No activities outside home	5(1.0)	39(7.8)	40(8.0)	236(47.2)	180(36.0)
Always in state of worry to meet both ends	12(2.4)	13(2.6)	27(5.4)	299(29.8)	149(29.8)
I am making a sacrifice right now.	7(1.4)	29(5.8)	92(18.4)	251(50.2)	121(24.2)
Neglecting family and friends.	18(3.6)	68(13.6)	168(33.6)	144(28.8)	102(20.4)

Table 5: Advanced Statistical Tests

T-Test		Mean		T-Test		
Test Variable	**Grouping Variable**	**Joint**	**Nuclear**	**T value**	**d.f**	**P-value**
Work Stress	Nature of Family	46.96	49.11	-2.972	498	0.003
Work Stress Individual Impact		43.40	49.25	-6.531	498	0.000
Work Stress Family Impact		118.80	121.54	-2.164	498	0.031

Table showed that in case of grouping variable Nature of Family work stress, work stress individual impact and work stress family impact was significantly equal ($p < 0.05$). It means whether people living in joint family or in nuclear family all were suffered by Work stress and its individual and family impact.

Table 6: Kruskal–Wallis Test

Test Variable	Grouping Variable	P value
Work Stress		0.002
Work Stress Individual Impact	Age	0.007
Work Stress Family Impact		0.000
Work Stress		0.054
Work Stress Individual Impact	Current Job Period	0.000
Work Stress Family Impact		0.000
Work Stress		0.000
Work Stress Individual Impact	Nature of Job	0.000
Work Stress Family Impact		0.907
Work Stress		0.000
Work Stress Individual Impact	Total Professional Experience	0.399
Work Stress Family Impact		0.000
Work Stress		0.000
Work Stress Individual Impact	Bank Designation	0.374
Work Stress Family Impact		0.000
Work Stress		0.000
Work Stress Individual Impact	No of Jobs switched	0.000
Work Stress Family Impact		0.000
Work Stress		0.310
Work Stress Individual Impact	Time to reach office	0.002
Work Stress Family Impact		0.000
Work Stress		0.000
Work Stress Individual Impact	Type of conveyance	0.351
Work Stress Family Impact		0.024
Work Stress		0.000
Work Stress Individual Impact	Type of house	0.000
Work Stress Family Impact		0.000

In all the groups of age and no of switched variables work stress, work stress individual and family impact was significantly equal it means in all the classes of age and no of jobs switched work stress, its individual and family impact was almost same. In all the groups of current job period and time to reach office variables work stress individual and family impact was significantly equal but work stress was not equal. In all the groups of nature of job variable work stress and work stress individual was significantly equal but work stress family impact was not equal. In all the groups of total professional experience, type of conveyance, type of house and bank designation variables work stress and family impact was significantly equal but work stress individual impact was not equal.

Table 7: Mann–Whitney Test with grouping variable Gender

	Mean		p-value		Mean		p-value
Test Variable	Male	Female		**Test Variable**	Male	Female	
Work Stress				**Work Stress Family Impact**			
Poor communication	247.41	270.47	0.182	Answer child politely	253.52	231.01	0.197
My boss pressure	244.02	292.37	0.005	Meeting my child teacher	247.23	271.63	0.175
Work attachment	250.17	252.63	0.892	Attend the problems of child	247.92	267.19	0.273
Work overtime	253.66	230.07	0.189	Monitor child performance	251.05	246.96	0.815
Bundle of tasks	253.21	233.01	0.204	Teach child about social norms	250.38	251.31	0.958
Boss shouts	247.01	273.03	0.155	Financial support to family	249.99	253.79	0.820
Leg pulling behavior	258.62	198.02	0.001	Opinion of spouse	253.13	233.49	0.227
Uncomfortable workplace	250.92	247.79	0.865	Gave time to my spouse	248.66	262.38	0.412
Technological at workplace	255.76	216.53	0.028	Spouse relatives are welcomed	246.21	278.22	0.058
Lack of Clarity of roles	249.06	259.82	0.206	Arrange family get-togethers	253.62	230.31	0.200
Not satisfied with salary	253.43	231.59	0.206	Active social person	253.92	228.41	0.161
Long working hours	255.89	215.64	0.024	Demand of work v/s family	250.67	249.40	0.939
Work place Boring	248.74	261.86	0.473	Due to work, family suffers	251.46	244.27	0.677
Work pressure	243.29	297.12	0.003	Job strain affects home	249.52	256.86	0.654
Work Stress Individual Impact				No time for themselves	249.75	255.37	0.738
Feel tired	253.44	231.47	0.186	Miss out time with family	250.81	248.51	0.889
Time to do task	249.52	256.81	0.678	Thinking about work mostly	255.08	220.92	0.047
Commit more errors	248.54	263.14	0.421	Living an ideal life	249.35	257.90	0.626
Negative thinking	249.11	259.46	0.565	Due to work family suffers.	251.51	243.98	0.640
Angry with subordinates	255.96	215.20	0.025	Living scheduled life	250.67	249.40	0.940
Use harsh language	247.03	272.93	0.154	Forgot me myself	245.88	280.37	0.058
Isolated at workplace	255.66	217.16	0.036	Can't remember when I did fun	249.60	256.30	0.713
Depression	251.99	240.87	0.515	Feel exhausted early in week.	251.54	243.78	0.653
Sleep problems	253.89	228.57	0.142	Missed family's events	248.68	262.28	0.451
Pain in chest	255.25	219.81	0.051	Came home too tired	250.37	251.33	0.954
constant worrying	253.34	232.13	0.233	Too busy need others to care	254.64	223.75	0.076
Problem in eating habits	248.17	265.53	0.343	Living according to others	248.81	261.45	0.432
using cigarettes/pain killers	246.56	275.95	0.106	Allow problems unresolved	254.68	223.46	0.073
Increase in usage of cigarettes, pain killers	248.14	265.76	0.330	In state of worry to meet both ends	249.59	256.40	0.680
Nail biting habit	247.91	267.26	0.280	No activities outside home	249.02	260.10	0.526
Health state				I am making a sacrifice now.	250.75	248.91	0.917
General Health Before	246.58	275.86	0.029	Neglecting family and friends.	243.71	293.71	0.006
General Health Now	247.80	267.95	0.241	Don't exercise	251.88	241.60	0.548

4.2 Mann–Whitney Test with grouping variable Gender

In case of grouping variable Gender the variables in which both male and female have same responses are Health Before, Boss pressure, Leg pulling behavior, Angry with subordinates, Isolated at workplace, Thinking about work, Technological Change, Long working hours, Work pressure while the remaining test variables have different responses in male and females.

Correlation Analysis

Work stress and work stress family impact was 0.805 and (p<0.05) (ambiguous statement) so we concluded "that there is a strong positive correlation between work stress and work stress family impact" Further 0.805 showed a very strong relationship between both variables as the value was so much closes to 1.

4.4 Regression Analysis

Table 8: Regression Analysis (Model Summary)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.805[a]	.649	.648	13.122

a. Predictors: (Constant), Sum_WS

With the help of this model summary generated by spss we have seen the value of Adjusted R square is 0.648 * 100 = 64.80%. This means that 64.8% variance in stress impact on individual and imbalance in the family was because of "WORK STRESS".

Table 9: Regression Analysis (Coefficients)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	61.638	3.511		17.556	.000
	Sum_WS	2.184	.072	.805	30.313	.000

a. Dependent Variable: Sum_Dependent

4.5 Ordinary Least Squares (OLS) equation:

$$\text{Impact} = 61.638 + 2.184(\text{Work\_Stress})$$
$$Z_{\text{Impact}} = (0.805)(Z_{\text{Work\_Stress}})$$

4.6 Bivariate Analysis

As in this there are two variables one is Work Stress and the other is Family Imbalance

Work stress The maximum score of job stress was equal to 14*5 = 70. As we had 14 questions for job stress**.** Well under Job stress we divide it into three categories i.e. High, Medium and Low. Maximum value was 70 and min was 14 so range will be between 14-70. So the intervals will be 56/3=18.66.

Family Imbalance The maximum score of Family Imbalance was equal to 49*5 = 245. As we had 49 questions for family imbalance. Well under Family Imbalance we divided it into three categories i.e. High, Medium and low. Maximum value was 245 and min was 49 so range will be between 49-245. So the interval will be 196/3=65.33

Table 10: Univariate Analysis (Job Stress)

Univariate table for Job Stress		
Job stress	**Frequency**	**Percentage %**
Low	24	4.80
Medium	261	52.20
High	215	43.00
Total	**500**	**100.00**

Table showed Univariate table of Job Stress and the response towards high Job Stress had a frequency of 215 out of 500 and percentage was 43%. In table number 1 the response towards Medium Job Stress had a frequency of 261 out of 500 and percentage was 52.2%. In table number 1 the response towards low Job Stress had a frequency of 24 out of 500 and percentage was 4.8%.

Table 11: Univariate Analysis (Family Imbalance)

Univariate table for Family Imbalance		
Family Imbalance	**Frequency**	**Percentage %**
Low	21	4.80
Medium	309	52.20
High	170	43.00
Total	**500**	**100.00**

Table showed Univariate table of Family Imbalance and the response towards high Family Imbalance had a frequency of 170 out of 500 and percentage was 34%. In table number 2 the response towards Medium Family Imbalance had a frequency of 309 out of 500 and percentage was 61.8%. In table number 2 the response towards low Family Imbalance had a frequency of 21 out of 500 and percentage was 4.2%.

Table 12: Bivariate Analysis (Work Stress and Family Imbalance)

Job Stress and Family Imbalance								
		Job Stress						
		Low	**Frequency %**	**Medium**	**Frequency %**	**High**	**Frequency %**	**Total**	**Frequency %**
Family Imbalance	High	0.00	0.00	4.00	1.53	166.00	77.21	170.00	34.00
	Medium	4.00	16.67	256.00	98.08	49.00	22.79	309.00	62.00
	Low	20.00	83.33	1.00	0.38	00.00	0.00	21.00	4.00
	Total	24.00	100.00	261.00	100.00	215.00	100.00	500.00	100

Table 12 showed Bivariate table of Job stress and Family Imbalance and according to it Group A having low job stress, 83.33% of their population had low favorable attitude towards Family Imbalance compared with only 0% of those who had high level of job stress and low level of family balance. On the other hand 0% of those having low job stress and high family imbalance. As compared to 77.21% of the population having High job stress and high family imbalance. So there is a 77.21 percentage point difference i.e. 77.21-0.

5. CONCLUSIONS

This concise outline had highlighted the causes and effects of work stress and Family imbalance issue, further it addressed the history of this issue and why it has become a debate of concern for modern life, further analyzed and presented selected findings from recent researches. What could be concluded from these results with respect to the analysis done in different phases? Firstly used Reliability scale test of the questionnaire and the score of which was 0.913 and 0.913>0.70. This assured that the questionnaire was reliable enough to be tested at any place. With the help of the model summary generated by spss in regression analysis we have seen the value of Adjusted R square was 0.648 * 100 = 64.80%. This means that 64.8% variance in stress impact on individual and imbalance in the family was because of "WORK STRESS". From the output of correlation, we have seen that the correlation coefficient between Work stress and work stress family impact was 0.805 and (p<0.05) so from these figures we concluded "that there is a strong positive correlation between work stress and work stress family impact" Further 0.805 showed a very strong relationship between both variables as the value was so much closes to 1.The results obtained from different statistical results showed that there was no significant difference in either male or female perception of their work stress and family imbalance. So everyone is being affected by work stress and ultimately their families suffered.

6. RECOMMENDATIONS

The recommendations with regard to this research were as
- ❖ The proper impact of work stress in service sector is seen only when we study the whole service sector.
- ❖ A dilemma that was highlighted by the study's findings is people's low level of awareness of the current issues regarding work–life balance. This spots to the lack of sufficient efforts to raise awareness among bank workers. So their organizations must play their role to avoid any extreme situation
- ❖ The HR department of an organization should make a targeted policy aiming to strengthen work–life balance of its workers so that the organization achieves better results in long run. Further HR should monitor the operations of these policies and its implementation as well.
- ❖ The work-life balance challenge is an issue that executive must invest in. Despite being primarily a cultural question, HR departments can enable healthier work-life balance by developing a range of programs. HR can also be instrumental in creating a workplace that can take the inevitable hits that an employee's life and work will take in their career. By creating healthy and communicative work environments in case an employee does need to seek support or altered work situations in the face of a life demand you lessen the risk of people changing or losing their jobs in a personal crisis. And by having sufficient incentives and recognition for achievements and hard work so that employees are proud of their work and feel valued and committed to their work environment and goals.
- ❖ An employer's commitment to work/life programs is influenced strongly by the perception of whether or not such initiatives have a positive ROI i.e. return on investment. So organizations in Pakistan must work in this regard, must make work/life programs, and try to genuinely measure their ROI of work/life programs. This will help them to have
  - o More profits
  - o Increase satisfaction
  - o Employee retention
  - o Increase motivation
  - o Reduce Absenteeism
  - o Decreased Health Care Costs and Stress-Related Illnesses

7. LIMITATIONS

The limitations with regard to this research was
- ❖ Non response of selected populations.
- ❖ Difficulty in finding employees who were married and having child or children.
- ❖ The Sampling procedure which we had selected had some disadvantages as well.

❖ Time Limitation was the most prominent.
❖ Financial constraint.
❖ Tool which was used can't capture non-verbal behavior.
❖ Electricity problem.
❖ Only Middle Level Managers working in banking sector of Lahore was studied.

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