



## **WORK LIFE BALANCE AMONG WOMEN BANK EMPLOYEES- A STUDY**

**GANESHA H. L.**

Research Scholar,  
Bharathiar University, Coimbatore.  
Lecturer in Commerce,  
L.B. A.S. & S.B.S.C. College,  
SAGAR, Shimoga Dist-577 401  
**(KR) INDIA**

**DR. LAXMISHA A. S.**

Assistant Professor of Commerce  
L.B.A.S.& S.B.S. C. College,  
Sagar (Tq), Shimoga (Dist.),  
Karnataka (S) 577401  
**(KR) INDIA**

### **ABSTRACT**

*Today women working in almost all the type of professions demonstrating that there is no gender difference in work. In fact many organizations say that women are playing a major role in uplifting the organization. This is a positive development that women are making their presence felt in different walks of life. On the other hand, for every woman there is one more responsibility background to manage i.e., home and personal life. Today with increasing demands at work place, the interface between work life and personal life assumed significance which demands more attention. Different factors affect work –life balance and one set of factors could be demographic variables. The present study is undertaken to determine the relationship between the demographic variables and work life balance. The sample has taken 30 women bank employees on the basis of simple random sampling. The hypothesis is tested using percentage, chi-square test, correlation to achieve the research objectives.*

**Keywords:** *Work Life Balance, Working Women*

### **PRELUDE**

The great scientist Albert Einstein said, “Life is like riding a bicycle to keep your balance you must keep moving”. If there is an imbalance in riding time and if the rider is unable to control he /she may fall down. This is true because for all types of employees who are

**GANESHA H. L.**

**DR. LAXMISHA A. S.**

1P a g e



struggling with balance between work and life issues especially for women bank employees who faces many hurdles/ challenges both at work place and family life. Balance is not better time management, but better boundary management. Simply, balance means making choices and enjoying those choices. Balancing between work and life is not easy job in present buzz world.

### **THE PROBLEM**

Professional life and personal life are the two sides of the coin. There is a correlation and interdependency between these two. According to various WLB surveys, it is found that mismatch between the two sets of roles i.e., work role responsibility and family role responsibility that leads to work life imbalance. WLB of women employees has become an important subject since the women are equally sharing the shouldering responsibility for the betterment of their family. Women are getting into jobs and they continue to work even after marriage. A married woman has more responsibility than man in taking care of children and family. The participation of women in income generation activities lends them to satisfy their home needs to a greater extent. The working women efficiently overcome the difficult situations by their commitment with increase in pressures at work place and important demands at home. This study focuses to fill the gap by investigating the work-life balance policies that may have helped female bankers from balancing their family and work obligations.

### **THE JUSTIFICATION**

WLB encompasses in six key areas which cannot be defined as a synonym to it however they play very important role in supporting the concept. These areas are self management, time management, stress management, change management, technology management and leisure management. The corporate world today is exceedingly demanding. The banking industry is one which is facing work life imbalance. Creating, maintaining and managing a balance between the work and family life are considered to be a WLB issue. Increasing work pressures, targets, globalization and technological advancement have made it an alarming issue especially working mothers. This study is significant because it seeks to construct evidence based taxonomy of female bankers WLB and the strategies the female bankers adopt to meet their work-family needs.

### **LITERATURE REVIEW**

Number of research studies has addressed this issue in different perspective. Vijaya Mani (2013)<sup>1</sup>, has revealed the major factors influencing the WLB of Women Professionals in India such as role conflict, lack of recognition, organization politics, gender discrimination, elderly and children care issues, quality of health, problems in time management and lack of



social support. Arpit Patel (2015)<sup>2</sup>, in her article '*A Study : Work Life Balance of Working Professional in Context of Female Employees of State Bank of India in Indore District*' stressed on the objective of identifying the issues related to WLB of female professionals of banking sector. The study finds that approximate 36% of the women employees agree that they are able to manage private life with professional life and also banks doesn't found allotment of work on the basis qualification of employees. Later part the study enlightened superiors are more helpful, supportive and co-operative which may be one of the reasons for women employees work in banks for financial support remaining to face life challenges.

### **FOCUS OF THE STUDY**

The following are the specific objectives of the pilot study.

1. To determine the factors affecting the WLB.
2. To study working environment in banks from the view point of WLB.
3. To identify the perception about the WLB amongst the working women in banks.
4. To gain an insight into current working time policies and practices.
5. To examine the various types of stress due to work life imbalance.
6. To offers suggestions to better upliftment of WLB for women employees.

### **RESEARCH HYPOTHESES**

A hypotheses is a conjectural statement of the relation between two or more variables. Hypotheses are important and indispensable tools of scientific research. To achieve the above objectives the following hypotheses have been set for the study.

1. There is a correlation between level of satisfaction and sections of work.
2. There is no association between age and job stress.
3. There is no association between service affiliation and level of satisfaction.
4. There is no interdependence between living place and job stress.

### **RESEARCH METHODOLOGY**

**Population** : Women workers, who are bank employees of commercial banks in Sagar Taluk.

**Sample method and size** : Proportionate simple random sampling, one of the probability sampling techniques was adopted to collect data from 30

women bank employees.

**Research Design and Area** : Both exploratory and descriptive research design has been used for the study. The study is confined to Sagar Taluk of Shivamogga District.

**Sources and tool of data collection** : The study is based on both primary and secondary data. Primary data has been collected with the help of structured questionnaire. Secondary data has been gathered from different sources like magazines, journals, books and web sources.

**Analysis of data** : Statistical techniques like percentage, correlation, chi-square test are used.

**Result And Discussion** : This part of the paper presents tabulation of the data collected, interpretation of data and hypotheses testing

**TABLE-1**

**WOMEN BANK EMPLOYEES – OVERVIEW AND ANALYSIS**

Sl. No.	Factors	Attributes/ Variables	No. of Respondents	% to Total
1.	Age Group (in years)	20-30	21	70.00
		30-40	06	20.00
		40-50	01	3.33
		Above 50	02	6.67
		<b>TOTAL</b>	<b>30</b>	<b>100.00</b>
2.	Caste	Forward	15	50.00
		OBC	11	36.67
		Backward	02	6.67
		Minority	02	6.66
		<b>TOTAL</b>	<b>30</b>	<b>100.00</b>
3.	Marital Status	Married	18	60.00
		Unmarried	12	40.00
		<b>TOTAL</b>	<b>30</b>	<b>100.00</b>
4.	Living Place	Urban	23	83.33
		Rural	07	26.67
		<b>TOTAL</b>	<b>30</b>	<b>100.00</b>

5.	Income Level (per annum)	Below `1 Lakh	Nil	0.00
		`1 lakh - `3 lakh	19	63.33
		`3 lakh - `5 lakh	09	30.00
		Above `5 lakh	02	6.67
		<b>TOTAL</b>	<b>30</b>	<b>100.00</b>
6.	Type of Family	Joint family	09	30.00
		Nuclear family	21	70.00
		<b>TOTAL</b>	<b>30</b>	<b>100.00</b>
7.	No. of Dependents	No	03	10.00
		1-3	17	56.67
		3-6	09	30.00
		Above 6	01	3.33
		<b>TOTAL</b>	<b>30</b>	<b>100.00</b>
8.	No. of Children	No	04	13.33
		1	15	50.00
		2	09	30.00
		3 & above	06	6.67
		<b>TOTAL</b>	<b>30</b>	<b>100.00</b>
9.	Children Care Responsibility	Parents	06	20.00
		Relatives/ friends	01	3.33
		School centre's	01	3.33
		Husband	03	10.00
		others	04	13.34
		<b>TOTAL</b>	<b>15*</b>	<b>50.00</b>
10.	Extra activities (other than job)	House work	20	66.67
		Tailoring / Embroidery	07	23.33
		Agriculture/ gardening	05	16.67
		Making pickle, papadetc for marketing and any other	08	26.67
		<b>TOTAL</b>	<b>40**</b>	<b>133.34</b>
11.	Service Affiliation	Cannara Bank	08	26.67
		SBI Bank	07	23.33
		Karnataka Bank	05	16.67
		Vijay Bank	01	3.33
		Corporation Bank	06	20.00
		Syndicate Bank	01	3.33
		Axis and HDFC Bank	02	6.67

		<b>TOTAL</b>	<b>30</b>	<b>100.00</b>
<b>12.</b>	Length of Service ( in years)	Less than 5	14	46.67
		5-10	09	30.00
		10-20	04	13.33
		20-30	02	6.67
		Above 30	01	3.33
		<b>TOTAL</b>	<b>30</b>	<b>100.00</b>
<b>13.</b>	No. of Working days in a month	Less than 24	00	0.00
		20-24	05	16.67
		More than 24	25	83.33
		<b>TOTAL</b>	<b>30</b>	<b>100.00</b>
<b>14.</b>	Working Hours	Less than 7	00	0.00
		7-8	23	76.67
		Above 9	07	23.33
		<b>TOTAL</b>	<b>30</b>	<b>100.00</b>
<b>15.</b>	Designation	Chief Manager/ Manager	02	6.67
		Senior officer	01	3.33
		Supervisor	04	13.33
		Clerical staff	23	76.67
		<b>TOTAL</b>	<b>30</b>	<b>100.00</b>
<b>16.</b>	Sections of work	Cash teller	05	16.67
		Deposits	08	26.67
		Loans and advances	07	23.33
		Clearings	06	20.00
		Miscellaneous	04	13.33
		<b>TOTAL</b>	<b>30</b>	<b>100.00</b>
<b>17.</b>	Distance between working place and residence (In kms.)	Less than 5	16	53.34
		5-15	07	23.33
		15-25	03	10.00
		Above 25	04	13.33
		<b>TOTAL</b>	<b>30</b>	<b>100.00</b>
<b>18.</b>	Mode de of Conveyance	Personal vehicle	05	16.67
		Bus/ Auto	10	33.33
		Rented vehicle	02	6.67
		Drop husband/ parents	06	20.00
		By walk	07	23.33
		<b>TOTAL</b>	<b>30</b>	<b>100.00</b>

19.	Level of Satisfaction	Very much satisfied	02	6.67
		Satisfied	19	63.33
		Neutral	07	23.33
		Dissatisfied	02	6.67
		Very much dissatisfied	00	0.00
		<b>TOTAL</b>	<b>30</b>	<b>100.00</b>
20.	Able to balance work and life	Yes	11	36.67
		No	19	63.33
		<b>TOTAL</b>	<b>30</b>	<b>100.00</b>
21.	Food and Health Care	Time to time	13	43.34
		Take in time	07	23.33
		Can't say	10	33.33
		<b>TOTAL</b>	<b>30</b>	<b>100.00</b>
22.	Medication because of Work Pressure	Yes	14	46.67
		No	16	53.33
		<b>TOTAL</b>	<b>30</b>	<b>100.00</b>
23.	Activities involved for remove the stress	Yoga	03	10.00
		Medication	09	30.00
		Entertainment, music/ dance	18	60.00
		Any other	02	6.67
		<b>TOTAL</b>	<b>32**</b>	<b>106.67</b>
24.	Problems due to job stress	Hyper tension	04	13.33
		B.P. / Diabetes	05	16.67
		Headaches	11	36.67
		Stress related diseases	02	6.66
		Not suffer	08	26.67
		<b>TOTAL</b>	<b>30</b>	<b>100.00</b>
25.	WLB policies/ programmes in banks	Yes	16	53.33
		No	11	36.67
		Not sure	03	10.00
		<b>TOTAL</b>	<b>30</b>	<b>100.00</b>
26.	Supporting system in banks	Flexible starting time and Leaving time	01	3.33
		Time off in an emergency	06	20.00
		Part-time working arrangement	01	3.33
		Paid work over-time work	07	23.33
		Maternity leave facility	16	53.34

		Reduced working hours	00	0.00
		Staff training and development	17	56.67
		others	00	0.00
		<b>TOTAL</b>	<b>48**</b>	<b>160.00</b>
27.	Manage the time for higher progress in your job and family	Yes	23	76.67
		No	07	23.33
		<b>TOTAL</b>	<b>30</b>	<b>100.00</b>
28.	Quitting possibility	Work obligations	10	13.33
		Family obligations	16	53.34
		Both	04	13.33
		<b>TOTAL</b>	<b>30</b>	<b>100.00</b>

*Source:* Field Survey

*Foot Note:*

\* Out of 30, only 15 have children hence the analysis made by taking 15 in to consideration

\*\* The percentage is calculated to 30. Because of multiple choices the total number of respondents exceeds 30.

### FINDINGS

Table-1 shows socio-economic, job profile, opinion on work life balance regarding women bank employees under study.

1. Majority of employees are belonging to the age group of 20-30 years (constituting 70% tot total.)
2. Out of the total, 50% are belonging to General category, 36.67% are OBCs and rest belonging to Minority and SC/ ST.
3. Of the 30 women bank employees, 18 are married and 12 are unmarried.
4. Regarding residential status of employees, out of 30, 23 employees are residing at Urban area and 7employees are at rural area.
5. The income level of 63% of employees are between `1-` 3 lakh and 37% are above `3 lakh.
6. Large number of employees families are in nuclear size.
7. Majority of respondents i.e., 90% have dependents in the family.
8. Among the woman bank employees 50% (15) are having are one children, 30% (9) of the employees has 2 children's, 6.67% (2) of the employees has more than 3 children's and rest 13.33% (4) has no children.
9. Major part of children's responsibility taken is by parents and in case is taken by husband, relatives, school centers etc.





10. Women bank employees are engaged in house work other than job, it shows that they are leptokurtic in nature and some employees are interested in tailoring/ embroidery and agriculture gardening during their leisure time.
11. Out of 30 employees, 8 employees are working at Cannara Bank (constituting 26.67%, 7 employees are serving in SBI (constituting 23.33%), 6 employees constituting 20% are in Corporation Bank and remaining 13% employees are serving in Vijaya Bank, Syndicate Bank and other Private Sector Banks.
12. Among 30 employees 57% employees had service experience of less than 5 years, followed by 30% are 5-10 years, 23% are more than 10 years of service.
13. Maximum numbers of bank employees are opinion that the average working day in a month is 24.
14. Usually clerical cadre employees works between 7-8 hours and other supervisors and executives works more than 8 hours.
15. Large number of women employees prefers for the clerical job in banks.
16. Usually, in all the banks, employees are subjected to rotation of the work.
17. Out of the 30, respondents 16 employees are residing at a distance of less than 5 kms between their work place and living place, 7 employees are residing at of distance of 5-15 kms, 3 employees are at 15-25 kms and 4 employees are at a distance of above 25 kms.
18. The mode of conveyance of majority of employees is either bus/ auto.
19. Large number of women bank employees (21:30 are satisfied with the job.
20. Highest respondents i.e., 63% are not able to balance the work and personal life.
21. The respondents opined that they are taking time to time healthy and nutritious food constituting 44% and 23% do not get time and 33% are not responding.
22. To get relief from their work pressure, 46% of the employees are undergoing medication.
23. Maximum number of women bank employees preferring entertainment and other activities for removing the stress.
24. Due to job stress, 37% respondents are suffering from headache problem.
25. It is observed that there are numerous policies/ programmes for ensuring WLB for women bank employees.
26. Respondents are enjoying supporting systems in banks such as, staff training and development (17), maternity leave facility (16), payment for over-time work (7), time-off in emergency (6), flexibility in arrival and departure time and part-time working arrangements (2).
27. Among the respondents 77% are able to manage the time to get higher progress both in their job and family.
28. The reasons for job quitting are family obligations (54% to total), work obligations (33% to total) and some-times both (13% to total).

**HYPOTHESES TESTING**

**Table-2**

*Correlation and probable error between level of satisfaction and sections of work*

Level of Satisfaction x	Sections of Work y	Correlation between x and y	Probable Error	When 'r' is significant?
02	05	<b>r = 0.83</b>	<b>P.E. (r) = 0.09</b>	r            P.E. (r)×6 0.83        0.09×6 <b>0.83 &gt; 0.54</b>
19	08			
07	07			
02	06			
00	04			
<b>N=30</b>	<b>N=30</b>			

**Source:** Complied and Calculated by Field Survey.

In order to see the relationship between the level of satisfaction and particular assignment in a section / department at the bank, the correlation co-efficient is used. The result shown in Table-2 reveals that there is a high degree of positive correlation between level of satisfaction and work assignment across sections. Further, a look into significance of 'r' indicates that it is significant as the correlation co-efficient is greater than the six times of probable error.

**Table-3**

*Chi-square test between age and job stress*

Age Group ( in years)	Job Stress					TOTAL
	Hypertension	B.P.	Headaches	Stress related diseases	Not suffer	
20-30	3	4	6	1	7	<b>21</b>
30-40	1	10	4	0	0	<b>06</b>
40-50	0	0	0	1	0	<b>01</b>
Above 50	0	0	1	0	1	<b>02</b>
<b>TOTAL</b>	<b>04</b>	<b>05</b>	<b>11</b>	<b>02</b>	<b>08</b>	<b>30</b>
$\chi^2_{cal} = 21.36$	LOS =5%	DF= 12	$\chi^2_{tab} = 21$	Calculated value > table value		
Decision: Reject H <sub>0</sub> ; Accept H <sub>1</sub> <b>Inference:</b> There is an association between age and job stress						

**Source:** Complied and Calculated by Field Survey.

**Table-4**

*Chi-square test between Service affiliation and level of satisfaction*

Service Affiliation	Level of Satisfaction			TOTAL
	Satisfied	Neutral	Dissatisfied	
Cannara Bank	6	2	0	<b>08</b>
SBI	4	3	0	<b>07</b>
Karnataka Bank	4	0	1	<b>05</b>
Vijaya Bank	0	1	0	<b>01</b>
Corporation Bank	4	1	1	<b>06</b>
Syndicate Bank	1	0	0	<b>01</b>
Axis and HDFC	2	0	0	<b>02</b>
<b>TOTAL</b>	<b>21</b>	<b>07</b>	<b>02</b>	<b>30</b>
$\chi^2_{cal} = 10.45$	LOS =5%	DF= 12	$\chi^2_{tab} = 21$	Calculated value < table value
<b>Decision: Accept H<sub>0</sub></b>				

*Source:* Complied and Calculated by Field Survey.

The extent of job satisfaction across affiliating bank as shown in Table 4 revealed that except one each woman employee from Karnataka Bank and Corporation Bank, all the other employees are either satisfied with the job or neutral on the issue. The analysis of the same by using chi-square test accept the null hypothesis i.e., there is no association between service affiliation and level of satisfaction.

**Table-5**

*Chi-square test between Living Place and Job stress*

Living Place	Job Stress					TOTAL
	Hypertension	B.P.	Headaches	Stress related diseases	Not suffer	
Rural	2	1	10	2	8	<b>23</b>
Urban	2	4	1	0	0	<b>07</b>
<b>TOTAL</b>	<b>04</b>	<b>05</b>	<b>11</b>	<b>02</b>	<b>08</b>	<b>30</b>
$\chi^2_{cal} = 14.918$	LOS =5%	DF= 4	$\chi^2_{tab} = 9.49$	Calculated value > table value		
<b>Decision: Reject H<sub>0</sub>; Accept H<sub>1</sub></b>						

*Source:* Complied and Calculated by Field Survey.

The analysis of relationship between living place and job stress shows that 75% respondents are suffering from one or the other disease due to job stress. The distance between place of residence and place of work leads to more stress on the women employees. The testing of



hypotheses by using chi-square test reject the null hypotheses and accept the alternative hypotheses i.e., there is interdependence between living place and job stress.

### SUGGESTIONS

1. Appointment of skilled and qualified staff.
2. Steps to remove job stress shall be taken in the form of providing entertainment facility, healthy relationship with customers or creating conducive environment at work place.
3. Skill and ability based work allotment can reduce the job stress.
4. Encouraging more and more digital banking can reduce the work tension in banks.

### REFERENCES

1. Vijaya Mani (2013)., *Work Life Balance and Women Professionals*, Global Journal of Management and Business research Interdisciplinary, Vol.12, No.5, Pp.10-15.
2. Arpit Patel (2015)., *A Study : Work Life Balance of Working Professional in Context of Female Employees of State Bank of India in Indore District*, Research Revolution, September, Vol.3, Issue. 2, Pp. 7-12.
3. Kothari. C.R. (2004)., *Research Methods and Techniques*, New Delhi: New Age International Publications.
4. Kumari K Thriveni, Devi V Rama (2012)., *Impact of Demographic Variables on Work-Life Balance of Women Employees (with special reference to Bangalore City)*, International Journal of Advances in Management and Economics, Vol.1, Issue 6, Pp.226-229.