

# WORK LIFE BALANCE OF WOMEN EMPLOYEES IN PRIVATE SECTOR BANKS

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**Abstract** - The topic of women's work-life balance has gained importance in the modern world. It is a fairly broad topic that touches on both family care and job advancement on opposite sides. Understanding how women manage work and domestic responsibilities is crucial. The goal of working life is to advance professionally and get respect from colleagues and society at large, whereas the goal of living a fulfilling personal life is to take good care of one's family, including one's parents, children, and leisure time. Things have significantly improved due to advancements in social, economic, and educational standards, and women's roles in balancing their lifestyles are now less demanding. However, not all women have been successful in doing this.

**Index Terms** - Employees, Work life balance, Economic conditions

## I. INTRODUCTION

'Work-life balance' is a condition in which an individual has some degree of control over how, when, and where they work. The term "work-life balance" refers to organizations' programs and approaches that understand and substantiate employees' needs to balance their personal and career lives.. Scheduling an equal number of hours for work and diverse personal pursuits is not the definition of a work-life balance. Instead, it involves changing work habits to create overall fulfillment. A healthy work-life balance makes it possible to combine work with other goals and obligations with ease.

Women's work-life balance in various banks presents a significant challenge to our society. Their work demands not only time at the office but also at home. To be efficient and productive at work, female employees must put in more time each day. so that they could overcome the difficult environment and advance to higher levels. A major portion of the workforce is made up of women. It is necessary to address the current condition of a significant number of highly skilled women who have been excluded from the workforce for a variety of reasons. Numerous issues exist, but most crucially, the "break in their careers" is frequently caused by motherhood and other familial obligations.

## II. STATEMENT OF THE PROBLEM

Women who are employed deal with a variety of issues. They experience issues with their families, their workplace, the working environment, etc. Throughout their entire lives, women have been forced to perform various types of labour. They encounter prejudice and exploitation everywhere. Therefore, research is needed on how female employees manage 'work-life balance'. In addition to analyzing the level of work-family conflict among the female employees, this study attempts to identify the elements influencing women's work-life balance and to determine how it affects women's Performance and attitude at work.

## III. OBJECTIVES

1. To recognize variables that affect the work-life balance of female employees of private banks.
2. To evaluate the degree of friction between work and family that exists among female employees.
3. To investigate how women's performance and work attitudes are impacted by work-life balance.

#### IV. METHODOLOGY

The usual definition of research is the pursuing of information. Actually, research is a form of olfactory examination. Publications, research interviews, surveys, and other approaches are all examples of research methodology, which can also incorporate current and historical data. Research methods make up a large component of research methodology and have many different aspects. It is a methodical approach to the research problem.

#### V. REVIEW OF LITERATURE

‘Ayesha Tabassum, Tasnuva Rahman, and Kursia Jahan’ made an attempt to understand the working lives of Bangladeshi commercial bank employees in 2011 and discovered that gender differences were not taken into consideration. Accordingly, a quantitative survey of 128 male and 64 female employees of private commercial banks was conducted to compare QWLs between the two groups. Research has shown that there are considerable differences between the QWL of male and female employees in terms of characteristics such as sufficient and satisfactory pay, adjustable work hours and work assignments, consideration for work design and personnel relationship.

In 2013, ‘Gururaja, Umesh Maiya, Elsa Sanatombi Devi, and Anice George’ conducted a descriptive survey, from 67 nursing faculty members, to learn how they felt about ‘the quality of their work-life balance’. Out of 67 participants, 58 of them responded that they had a balanced work life, and 9 of them responded that they had acceptable ‘work life balance’. None of them were assessed as having a poor ‘work-life balance’. The highest rates of job satisfaction, according to the data on job satisfaction, were found in 35 (52.24%). A high level of work-life balance will boost both factors, according to the positive correlation between work-life balance and job satisfaction ( $r = 0.77$ ). This study found a direct relationship between work satisfaction and ‘work-life balance’. Being content in one's own line of employment might satisfaction and each other.

#### VI. THEORETICAL REVIEW

##### A. WHAT IS ‘WORK LIFE BALANCE’?

Defining the equilibrium between your working and non-working hours is known as your work-life balance. That is merely one aspect of balance. The second factor, satisfaction balance, is concerned with time quality. The question of what motivates and satisfies an employee has been debated for sixty years in literature. The concept of satisfaction as a whole can be understood in terms of time or satisfaction balance

“Balance is nearly impossible to achieve when pursuing a master's degree, working a part-time teaching job, being a single mother, attempting to be physically active, and fitting in time for obligations to my family.” - Teacher, Mumbai postsecondary institution. Personal and professional lives are entwined and dependent on one another. More time spent at the office, dealing with clients, and the demands of the job can interfere with and negatively impact home life, making it occasionally impossible to even do household chores. On the other side, whether you have a child or elderly parents, financial difficulties, or even issues in the life of a close relative, your personal life may also be taxing. It may result in work absences, resulting in ?.

##### B. WOMEN’S WORK LIFE IN BANKS

A bank's performance is viewed as a proxy for the economy as a whole because of its broad range of industry exposure. Unfortunately for India, the banking industry has always suffered from non-competitiveness, inadequate technological integration, high non-performing assets, and egregiously underproductive labor (Sabarirajan and Geethanjali 2011). In India, there is a diverse range of banking activities, including joint, nationalized, specialized corporate financial institutions, co-operative, and foreign sectors. It is anticipated that it will be a one-stop shop for financial services that offers advice to clients, manages their wealth, looks after businesses and provides the best services possible, considers various delivery channels and adopts the ones clients want, engages in fee-based services, complies with national and international standards set forth in the internet economy, and does all of this without complaining.

It's arguably the most difficult job in the world—a true tightrope act—to deliver the worst, most extensive services possible to clients while still ensuring cost-effective operations, staff satisfaction, and compliance with all laws and standards. The financial business deals with this scenario every single day! In order to inspire staff to be creative, strive for excellence, and ultimately provide superior customer service, human resource development in banks must play a key role.

### C. WHY IS WORK-LIFE BALANCE PERCEIVED AS AN ISSUE FOR WORKING WOMEN ONLY?

No matter what stage of her career she is in, finding a balance between the demands of work and family is the most crucial topic of conversation among working women. More and more women are coming out of the closet to speak openly about the decisions we make in order to balance the demands of our careers with those of being new mothers or even not so new mothers. Most successful working women have shared their opinions on work-life balance, including how important it is to lean in, cope, and occasionally discover creative ways to juggle it all. Examples include Sheryl Sandberg and Indra Nooyi. The well-known book *'I Don't Know How She Does It'* Allison Pearson's book *The Life of Kate Reddy*, Working Mother, has talked about this work-life balance.

The film adaptation of this book, in which Sarah Jessica Parker handled the lead role admirably, can bring us very close to the daily juggling act every woman faces when she wants to succeed in her salaried job as well. Women have done a great job of acknowledging their domestic obligations, highlighting and talking about the guilt they experience when things are hard, and coming up with solutions to strike a balance between the two through temporary breaks, additional aid, increased work, and other means. Although they struggle and occasionally choose not to, it is a subject that concerns women all the time. High-achieving men have always kept their family life quiet in the workplace.

Men remain silent in the same office whereas women talk incessantly about their partners and kids. Since they haven't seen their seniors do that, they are under pressure. When I asked several high-level male executives about work-life balance, many said that they would always choose their jobs in times of conflict, that their wives would take care of the house even if she held a high position, and that they could afford paid help. According to various reports, most males exhibit the same behavior. Most men don't feel the need to spend more time with their children.

Additionally, the majority of high-performing male executives are married to stay-at-home wives, which frees them up to concentrate only on their careers. In contrast, high-performing female executives typically have spouses who are busier, so the battle over work-life balance is solely in their hands. The work-life balance is nearly always a problem for mid-level professionals moving down the career ladder, regardless of gender differences. Men and women frequently leave meetings at 6 o'clock to pick up their children from daycare or after-school activities. Women frequently take an active role in cooking, baking, and other household tasks as well as in raising children and spending time with them. being of a moderate caliber

**Conflicts and imbalances** in an employee's life might occur for a number of different causes. The reasons can vary depending on the scenario and the individual, ranging from personal career aspirations to pressure to balance work and family obligations. A performance driven culture has emerged as a result of the rapid growth of information technology and the growing rivalry in the market for people. This culture places pressure on employees to perform more and better every time. Additionally, many people have trouble saying "No" to others, especially their bosses. Usually, they wind up taking on too much work. Stress on both the personal and professional fronts might result from growing personal responsibilities as we age.

**Effects:** Among the sufferers of such imbalance, heart conditions, circulatory issues, sleep issues, melancholy, irritability, jumpiness, insecurity, poor concentration, and even nervous breakdowns are increasingly widespread. Negative social lives might result from pressure, stress, or anxiety at work, and vice versa.

An organization's ability to be inventive, creative, and develop new skills for its positions is significantly affected by a decline in workplace excitement, which is one of the effects of a bad work-life balance.



Workers who find it difficult to combine work and personal obligations set a bad example for their co-workers and frequently sour the productive work atmosphere. Employee issues have a detrimental impact on the financial sheet, operating profit, and turnover of the organization.

**VII. DATA ANALYSIS AND INTERPRETATION**

**TABLE1**  
**CLASSIFICATION BY AGE**

Classification by age	Number of participants	%
<30	12	24
30-40	32	64
40-50	6	12
<b>Aggregate</b>	50	100

According to Table.1, 64 percent of participants are between the ages of 30 and 40, while just 12 percent are between the ages of 40 and 50. Younger than 30-year-old participants make up 24 Per cent of the total.

**TABLE 2**  
**CLASSIFICATION BY INCOME**

Monthly Income	Number of participants	%
Less than 20000	25	50
20000-30000	10	20
30000-50000	8	16
Above 50000	7	14
<b>Aggregate</b>	50	100

The aforementioned table shows that out of 50 participants 25 of them make less than Rs. 20,000 per month. 10 of them make in between Rs.20,000 and Rs.30,000, while 8 participants earn between Rs.30,000 and Rs.50,000.14 percent of participants make more than Rs.50,000 per month.

**TABLE 3**  
**DESIGNATION WISE DISTRIBUTION**

Designation	Number of participants	%
Branch manager	3	6
Accountant	11	22
Clerk	22	44
Officer /Executives	14	28
<b>Aggregate</b>	50	100

Table 3 depicts that branch managers make up 6 percent of the participants, accountants make up 22 percent of the participants, 44 percent work as clerks and officers and executives make up 28 percent.

**TABLE 4**  
**WEDLOCK OF RESPONDENTS**

Wedlock	Number of participants	%
Married	29	58
Single	21	42
<b>Aggregate</b>	50	100

Table 4 reveals wedlock of respondents 52 percent of participants are married and 48 percent are single.

**TABLE 5**  
**NUMBER OF FAMILY MEMBERS**

Number of family members	Number of participants	%
1-4 members	16	32
5-8 members	32	64
>8 members	2	4
<b>Aggregate</b>	50	100

Table 5 reveals that, 32 percent of the participants have a family of 1-4 people. 64 percent of the participants had 5-8 individuals in their family, while 4 percent have more than 8 members.

**TABLE 6**  
**EXPERIENCE WISE DISTRIBUTION OF THE RESPONDENT**

Experience	Number of participants	%
<5 years	12	24
5-10 years	32	64
>10 years	6	12
<b>Aggregate</b>	50	100

**DIAGRAM**

**EXPERIENCE WISE DISTRIBUTION OF THE RESPONDENT**

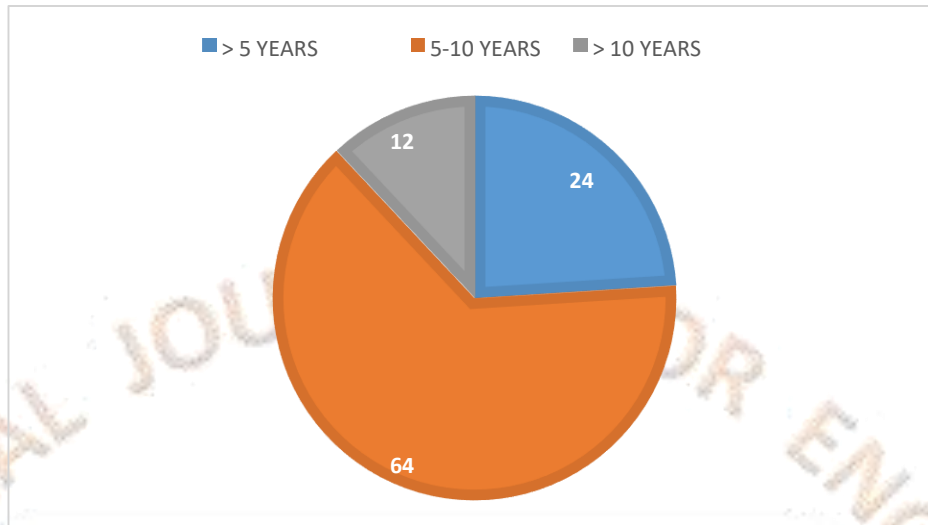


Table 6 reveals work experience of participants. About 64 percent of the participants have a Job experience of 5-10 years. 24 percent have a work experience below 5 years and the remaining have an experience above 10 years.

**TABLE 7**

**TIME TAKEN FOR CONVEYANCE**

Time Taken For Conveyance	Number of participants	%
< 1 hour	12	24
Nearly 1 hour	6	12
>1 hour	32	64
<b>Aggregate</b>	<b>50</b>	<b>100</b>

The major part of participants (64 percent), as shown in Table 7 spend more than an hour for getting to work. Only 12 percent of them travel for around an hour. For a quarter of them, travel in under an hour.

**TABLE 8**

**HOURS SPEND FOR WORK**

Hours	Number of participants	%
6-8 hours	45	90
8-10 hours	5	10
> 10 hours	-	-
<b>Aggregate</b>	<b>50</b>	<b>100</b>

Table 8 exhibits that most of the participants (90%) work in for 6-8 hours. While 10 per cent of them work for 8-10 hours.

**TABLE 9**  
**SATISFACTION WITH EMPLOYED HOURS**

Satisfaction with employed hours	Number of participants	%
Extremely satisfied	2	4
Satisfied	12	24
Neither satisfied nor dissatisfied	26	52
Dissatisfied	10	20
Extremely dissatisfied	0	0
<b>Aggregate</b>	<b>50</b>	<b>100</b>

Table 9 shows that 4 percent of participants are extremely satisfied with employed hours. 24 percent of the participants are satisfied, and 52 percent of the participants are neither satisfied nor dissatisfied. 20 percent of the participants are dissatisfied.

### VIII. FINDINGS

1. Majority of the respondents are aged between 30-40 and 20-30. Employees whose age is between 20-30 found comparatively high work balance. Work life balance is found low among married women employees within the age of 30-40.
2. Regarding salary level, majority of the respondents earn between 20000-30000 per month
3. Mainly married women are working.
4. On the basis of family wise distribution, majority of respondents have 5-8 members in the family
5. As per this study majority of the respondents have below 5 years' experience.
6. 64 percent of respondents who take more than one hour for traveling to work, fall in comparatively low work life balance.
7. Satisfaction with working hours shows that majority (52 percent) of employees are neutral.
8. Majority (80 percent) of the employees said that their dual role affects the family, and unbalancing family commitment and work is their main effect on family.
9. Women employees working in private banks, feel tired or depressed always due to their workload.
10. Majority of the respondents spent time for entertainment and yoga for reducing stress.



## IX. SUGGESTIONS

1. Employers must try to understand the workload and job demands in order to boost productivity and reduce job stress.
2. All mothers should be eligible for maternity leaves.
3. The bank should create a formal counseling section to comprehend the issue of 'work-life balance' and assist the personnel in finding a solution.
4. Another factor contributing to job discontent is work-life balance. Therefore, a supportive management is needed to minimize work-family conflict. Higher level management should recognize the significance of 'work-life balance' and how this can adversely affect job satisfaction.
5. The best alternative for lowering mental pressure will be employee social gathering activities and public contact programs.

## X. CONCLUSION

Work-life balance is not the same as allocating an equal number of hours to one's job and extracurricular activities. It could be viewed as a worthwhile daily accomplishment and Source of happiness has to be felt in all four spheres of life: work, family, friends, and oneself. We all have unique objectives and lifestyles, therefore 'there is no universal definition of a work-life balance.'

Absolutely, the link between work and home life has become increasingly important as workplace demands and pressures have been on the rise. The increasing levels of stress in one's professional life can have a significant impact on overall well-being and personal life. Such circumstances have an impact on a person's physical and mental health

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